

20. A Study on Role of 21st Century Teacher as a Benefactor of the Society

Table 3.3.1 / 2018/ Sr. No. 1

Mrs. Deepa D. Gursale

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Introduction:

The first teacher of man a child is the mother, the second is the father and then the third one is the teacher in his place of formal education. These teachers open the mind of the child to the infinite world of knowledge. As said by Victor Weisskopf, a nuclear physicist, "*Human existence depends upon compassion and curiosity leading to knowledge, but curiosity and knowledge without compassion is inhuman and compassion without curiosity and knowledge is ineffectual.*" But still teaching is one of the most important and hardest jobs in this world.

The forces that are shaping 21st century economies and societies pose substantial and continuous challenges for education. Technological advances are changing fundamentally the nature of both work and leisure and contributing to societal shifts that are affected by migration and demographics changes happening across countries. The skills required by 21st century teachers. Far from being resistant to such forces, education lies at the heart of any response to this challenging context. 21st century teachers must help to equip future generations to succeed in an environment of fast, continuous and fundamental change and must themselves capitalize on the potentially far reaching implications for teaching and learning.

As it is said "*The teaching professions now face rapidly changing demands, which require a new set of competences.*" This establishes the importance of high quality teaching to successful learning and this in turn requires skilled and well-educated teachers who continue to grow and develop professionally throughout their careers. The challenge is to be clear about what one means by good teaching and good teachers and to create suitable tools to support consistent high quality across the teaching force to make better societies. John Hattie's meta-analysis of research evidence (Hattie, 2009) suggests that up to eighty-five per cent of teachers are resistant to changing their existing practice. An individual teacher's past and current experience is very powerful in determining their day-to-day practice in the classroom.

९. शिक्षा द्वारा समाज की गढ़त

Table 3.3.1 / 2018/ Sr. No. 2

डॉ. मनिषा राजेश घरत

हिंदी विभाग, शंकर नारायण महाविद्यालय, भाईंदर पूर्व (महाराष्ट्र)

शिक्षा शब्द संस्कृत भाषा के 'शिक्ष' धातु से बना है | जिसका अर्थ है सीखना या सिखाना | शिक्षा का अंग्रेजी समानार्थक शब्द एज्युकेशन है, जिसका अर्थ है, 'अंदर से आगे बढ़ना' | अतः शिक्षा शब्द का प्रयोग व्यक्ति की आन्तरिक शक्तियों को बाहर लाने अथवा विकसित करने की क्रिया के संदर्भ में किया जाता है | इन सब में महत्वपूर्ण है सीखना | समाज शब्द सम् एवं अज् धातु से बना है | सम् का अर्थ है इकट्ठा होना और अज् का अर्थ है, साथ रहना | इससे समाज का अर्थ हो जाता है एक साथ रहनेवाला समूह | समाज को हम उद्देश्यपूर्ण समूह कह सकते हैं | मानव समान से अलग नहीं रह सकता | समाज मानव द्वारा ही निर्मित है तो मानव ही उसे किसी साँचे में ढालने का उत्तरदायी है | समाज प्राकृतिक नहीं बल्कि कृत्रिम है और जो कृत्रिम है उसकी गढ़त शिक्षा से संभव है | यूँ कहिए कि शिक्षा ही वह माध्यम है, जिससे समाज को आकार दे सकते हैं |

समाज का हर व्यक्ति तो किसी पाठशाला, महाविद्यालय या संस्था में नहीं जाता परंतु लगभग हर परिवार से कोई न कोई पाठशाला, महाविद्यालय या संस्था में जाता है | यही कारण है कि नियोजित शिक्षा से समाज की गढ़त संभव है | मनुष्य अपने स्वार्थ के लिए समाज का नियंत्रण स्वीकार करता है, एक दूसरे के पूरक अस्तित्व की रक्षा के लिए वह समाज का निर्माण करता है | किसी भी मनुष्य का आचरण समाज के लिए सीख होती है | समाज की मान्यताएँ और आवश्यकताएँ उसकी भौगोलिक, सांस्कृतिक, धार्मिक, राजनीतिक एवं आर्थिक स्थिति पर निर्भर करती हैं | समाज परिवर्तन के लिए समाज की आवश्यकताओं में बदलाव लाने की आवश्यकता है | शिक्षा से संबंधित केवल पढ़ने-लिखने से बड़ा बना जाता है, इस परिभाषा को बदलना होगा | किसी की भी परिभाषा बदलना मनुष्य के अधिकारातीत है परंतु अभिवृत्ति उसे संभव बनाती है |

२१ वीं सदी अवसर और चुनौतियों की सदी है | इस सदी में अध्यापक की भूमिका पिता, मित्र, गुरु, संशोधक आदि विभिन्न रूपों में प्रशस्त हो रही है | परंतु सौ प्रतिशत फल प्राप्ति के लिए अध्यापकों में जागरूकता लाना आवश्यक है | यदि अध्यापक अपनी भूमिका एवं जिम्मेदारियों के प्रति संवेदनशील रहा तो वह उच्च शिक्षा में उत्कृष्टता का आश्वासन देनेवाला अग्रिम नेतृत्व कहलाएगा | वस कस्तुरी मृग की तरह अध्यापक कस्तुरी की तलाश जीवन भर करते हैं | शिक्षा प्रणाली के माध्यम से इस कस्तुरी का पता अध्यापकों को होना आवश्यक है | फिर वह कृषि, कला, स्वास्थ्य, विज्ञान तकनीकी, सामाजिक शास्त्र, वाणिज्य और कई अन्य क्षेत्रों में अपनी भूमिका बखूबी निभाएगा | उसे नियोजित प्रशिक्षण से अच्चलता की होड़ में भी गुणवानों के निर्माण का कार्य करने की प्रेरणा देनी होगी | आज के बदलते दृश्यमान में जो विवादास्पद विषय एवं चुनौतियाँ अध्यापकों के सम्मुख हैं उनको हल करने एवं उनसे जूझने के लिए अध्यापकों को एक सुनिश्चित समाज का ढाँचा देना होगा | जिसमें वह अपना नैतिक, वैचारिक, चारित्रिक, मानसिक विकास कर समाज को शिक्षा से गढ़े |

सर्वप्रथम समाज का अध्ययन करना होगा | अतीतगत से आधुनिक तक समाज में आए परिवर्तनों का अनुकूलन कर एक समाज मन को समझना होगा | पहले वंश, वर्ण, लिंग आदि के अनुसार ज्ञानार्जन किया जाता था | केवल जीवन यापन करने के उद्देश्य से सीमित

१. शिक्षा द्वारा समाज की गढ़त Table 3.3.1 / 2018/ Sr. No. 2

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16. Development of Banking Industry in India after Economic Reforms

Table 3.3.1 / 2018/ Sr. No. 3

Mrs. Vanita Malik

Assistant Professor, Department of Economics, Shankar Narayan College of Arts and Commerce, Mahavidhyalaya Marg, Navghar.

Abstract

Banks play an important role in the economic development of a country. Today, banking industry is one of the most dynamic, vibrant and deep rooted one in India. As the Indian Banking system had become predominantly government owned by the early 1990s, the Narasimhan Committee (1991) had recommended several reforms in the banking sector. First, the level of competition was gradually increased within the banking system while simultaneously introducing international best practices in prudential regulation and supervision tailored to meet Indian requirements. In 1994 the Government of India decided to permit setting up of banks in the private sector to inject an element of competition in the banking industry as virtual monopoly had made the public sector banks rather complacent.

The main objective of the financial sector reform was to make the banking system of our country more efficient. Due to entry of the private banks and foreign banks the level of competition has been steadily increased.

In this paper an attempt has been made to study the development of Banking Industry in India after Economic Reforms. The study includes the phases of banking sector development. The paper also studies the banking sector reforms.

Introduction:

The economic development of a nation is integrally linked with the development of banking facilities. It is very important that a country's financing requirements of trade, industry and agriculture are met with higher degree of commitment and responsibility. In a modern economy, banks are to be considered not as dealers in money but as the leaders of development.

The banking system in India is significantly different from that of other Asian nations because of the country's distinctive geographic, social, and economic characteristics. India has a

27. Annabhau Sathe's Novels: A Feministic Perspective

Table 3.3.1 / 2018/ Sr. No. 4

Mr. Sunil Atmaram Dhapse

Assistant Professor, Department of History, Shankar Narayan Collage of Arts and Commerce,
Bhayandar (East). Thane, Maharashtra.

Abstract

The present paper aims at studying and examining Annabhau Sathe's Novels from the feministic perspective and feministic angle. Annabhau Sathe belonged to then so called down trodden, untouchable, lower section of the Indian society. Annabhau got educated himself in the practical world of Life and created the tremendous literary works in the history of Indian Literature. The man who went to school only a couple of days and penned number of novels, dramas, povades, javanis folk plays and so on. This is the miracle in the history of Indian Literature. In his life he worked many odd jobs like coolie mill worker, hotel waiter, water pipe fitter, sweeper and so on. He came across the real life experiences of the all type of people in the society and he depicted the real characters in his literary work. Annabhau Sathe wrote 35 novels in Marathi. All these novels show the fighting spirit in the protagonists. He depicts realistic image of women in his novels breaking the traditional image of the women.

He crafted both kinds of women who are feminine and feminists. These women protagonists have fighting spirits against injustice, exploitation, inhumanity, discrimination and dominant patriarchal system and have inspiration for the possibility of their social, economic, cultural development. Almost all the women protagonists show the demerits of the industrialization dominant patriarchal system, so called varna system, so called blind beliefs and inhuman atmosphere in the every sphere of the life Annabhau Sathe focused contemporary social, political, economical issues in his novels. His characters fight for justice, freedom, self respect and human rights and women's prestige. He presented all the women characters with respect and dignity. He was one of the farsighted feminist writer who portrayed the world of women and their problems, struggles, emotions ideas and so on.

Keywords : Untouchable, novels, literature, protagonist, morality, humanity, patriarchy
Discrimination, chastity, dignity, society, struggles, problems.

10

Dr. Ambedkar and His Major Social Agitations: A Brief Critical Study

Mr. Sunil Atmaram Dhapse

Assistant Professor, Department of History, S.N. College of Arts and Commerce, Bhayandar
(East), Thane.

Abstract Table 3.3.1 / 2018/ Sr. No. 5

Dr. Ambedkar was born in an untouchable community which was oppressed, depressed and exploited by then so called upper class people. Facing number of incidents of inequality and discrimination, Dr. Ambedkar completed his education. He completed three important theses that dealt with Indian society, economics and history. He made several attempts to make people aware about the evils of the caste system and social discrimination. He led number of social movements for the purpose of social Justice. Ambedkar who was himself a dalit could relate with their endless suffering due to social discrimination. He himself felt that it was responsibility to bring social justice and eradicate the social evils from the Indian society. He established the "Bahiskrit Hitkarini Sabha" which aimed at discarding the caste system from the nation. The practice of untouchability was at its peak in the 1920s Dr. Ambedkar led several marches for the rights of untouchable and downtrodden people. "Mahad Satyagrah" was the landmark in the history of Indian social movement. The dalits were not allowed to drink the water of Mohad's Chavdar tank which was public water reservoir Dr. Ambedkar led this Mahad satyagrah for giving the rights to the Dalits Ambedkar drank water from the Chavdar tank and soon he was followed by thousands of Dalits. This peaceful movement led by Dr. Ambedkar implied at a revolution and asserting the dalits. After two years, in 1930, another similar event occurred in Maharashtra at Nashik, at that time the dalits were restricted from entering temples and other holy religious places. At Nashik Kalaram temple was one of the most visited temples. Dr. Ambedkar launched peaceful movement for entering into the kalaram temple this Satyagrah struggle continued for a month, finally the mass movement at Nashik was somewhat successful and Ambedkar along with thousands of dalits entered the temple. Several upper class Hindus tried to prevent them from entering the temple. But movement was successful, as it determines that untouchable would fight back for their rights. Following the independence of India Dr. Ambedkar was asked to frame the constitution of India and article 11 of the constitution

Banking Ombudsman Scheme and Bank Customer Complaints in India

Mr. Ajit Narayan Jadhav
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Table 3.3.1 / 2018/ Sr. No. 6 Abstract

The Reserve Bank of India introduced the Banking Ombudsman Scheme in the year 1995 as the apex level grievance redressal mechanism akin to the Alternate Dispute Resolution Mechanism primarily focusing the small and vulnerable class of bank customers for whom other avenues for redressal of grievance are cost prohibitive. The Scheme has been revised four times since inception to keep it update with the changes in banking field. Presently, the Banking Ombudsman Scheme 2006, as amended up to February 3, 2009, is in operation. Presently the Scheme is administered by RBI through 15 offices of Banking Ombudsmen with specific State-wise jurisdiction covering all 29 States and 7 Union Territories. The cost of running the Scheme is fully borne by the RBI.

This paper is an attempt to study the banking ombudsman scheme handling the different types of complaints of bank customers and number of bank complaints received and its disposal rate.

Key words: Banking ombudsman scheme, Bank customers' complaints

Introduction:

The Banking Ombudsman Scheme is the revolutionary step by RBI to give justice to bank customers. The Banking Ombudsman Scheme is a flagship program of the Reserve Bank India. The Reserve Bank had first introduced the Banking Ombudsman Scheme in the year 1995 to provide expeditious and inexpensive forum to bank customers for resolution of their complaints relating to deficiency in banking services. The Scheme was revised in the year 2002 mainly to cover Regional Rural Banks and to permit review of the Banking Ombudsmen's' awards against banks by the Reserve Bank.

The Reserve Bank is also in an advanced stage of setting up an independent Banking Codes and Standards Board of India to ensure that comprehensive code of conduct for fair treatment to customers are formulated by banks and adhered to. The Reserve Bank of India had announced setting up of the Board in its Annual Policy for 2005-2006 announced by the Governor, Dr Y V Reddy in April 2005.

22. Girish Karnad as A Champion Playwright of Women Empowerment

Table 3.3.1 / 2018/ Sr. No. 7

Mr. Amol Ukhardu Bavaskar

Assistant Professor, Department of English, Shankar Narayan College of Arts and Commerce,
Bhayandar-East, Thane, Maharashtra.

Abstract

Women find different treatment especially in the post independent Indian literature. Women are shown with fighting spirit for their rights. Karnad is one of the playwrights who find women empowerment as a major theme in his plays. His female characters are representatives of Indian women as they portray the journey from marginalized to empowerment. They represent traditional Indian women and also have the spirit to fight against unjust patriarchy.

Keywords: women empowerment, patriarchy, Indian culture, rights of women

There is a well known proverb in *Sanskrit* that goes '*Yatra naryastu pujiyante, ramante tatra devatah*' that means god lives in the place where the woman is worshipped. In Indian culture, women actually enjoyed such high status before the *Manusmriti* came into force. Men and women shared equal social and religious status in that period. With the various upheavals in the Indian society, women were sent behind the veil in the fond name of culture. The scenario continued with the introduction of many social evil practices till the constitution of independent India came into existence and still some of them are in practice though in a meagre form. The great philosopher and thinker Babasaheb Dr. Bhimrao Ambedkar while drafting the constitution took thorough care so that women would get enough representation in the every walk of life. He did his best in all the ways and also resigned from the ministry when he realised that the then government was not in any mood to listen and approve his liberal approach towards women empowerment. It should be noted that the journey of Indian women towards empowerment accelerated only after the acceptance and implementation of Indian constitution.

A number of Indian playwrights portrayed the status of Indian women through various aspects in pre-independence era and the trend continues even in the post-independence aeon. Girish Karnad, one of the most celebrated literary and theatrical personalities in the post-independence period needs special attention due to his distinguished style of writing.

10. Importance and Significance of 22 Vows in the Buddha Dhamma

Table 3.3.1 / 2018/ Sr. No. 8

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Abstract

Babasaheb Dr. Bhimrao Ambedkar administered 22 vows on the occasion of the acceptance of the Buddha Dhamma with his millions of followers. *These vows are very much essential as they teach to cast away the traditional Hindu religion and accept the Buddha Dhamma in its true sense. They certainly prove as the torch bearers towards ultimate goal of a human being that is to attain Nibbana. However, they should not be considered as sheer a formality or a ritual. The meaning and intention behind them need to be understood in a right way.*

Keywords: Babasaheb, the Buddha, the Dhamma, vows, the Tathagata, religion, Nibbana, Hindu

On 14th October, 1956, Bodhisatva Babasaheb Dr. Bhimrao Ambedkar embraced the Buddha Dhamma based on equality, brotherhood and justice with his millions of followers and thereby created a great history, casting away the unjust, inhuman Hindu religion that propagated inequality and discrimination. It was very first time after the reign of Asoka, the Great, in the world history that such a large number of people accepted a new religion without shedding single drop of blood and without any type of enticement. Babasaheb had already declared to quit Hindu religion almost two decades ago the actual execution of his pledge. He took ample time as it was a very delicate and responsible decision. He studied all the major religions in the world intensively and scrupulously and finally arrived at the decision to take refuge in the Buddha's Dhamma. The pious land of the great Nagas i.e. Nagpur (Maharashtra) was finalised as the venue for this great historical phenomenon. With his millions of people Babasaheb, with a great pride and compasion recited,

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Online Shopping in Mumbai: A Step towards Digital India

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Introduction

Table 3.3.1 / 2018/ Sr. No. 9

Technological progress in the sphere of information and communication is encouraging the use and development of new shopping methods, leading to a rapid growth in non-store shopping as the individual can buy products/services without having to travel to retail outlets.

The process or activity of buying goods and services over the internet is called Online Shopping. The other names for online shopping are: e-shop, e-store, internet shop, web-shop, web-store, virtual store and online stores. With the emergence of World Wide Web, the people who spend time online can purchase the product of their choice online by visiting the web stores by just sitting in front of their computer, mobile devices, etc. Online contracts are meant as distance contracts, in an electronic way in which the trader and the consumer enter into contract not by meeting in person but electronically. Over a decade people have been using their computers to shop. It is easy to do and it is mostly safe, although some people are still a little nervous as it is a recent phenomenon of shopping.

Significance of the Study

Digital India is a campaign launched by the Government of India with a vision to transform India into a digitally empowered society, by increasing internet connectivity and improved online infrastructure. India is 2nd Biggest E-Commerce nation in Asia after China and has become massive e-commerce market place now with every age group comfortably transacting online. Online Shopping is a new mode in the era of e-commerce. The arrival of internet technology brought several benefits along with it such as online shopping for Indians. Like other countries, the Indian economy is also experiences the fruits of shopping online. Today the online shopping grows in popularity because of the vast availability of internet. Now no longer consumers have to leave their home or their work place in order to shop for their favourite clothing brand, shoes or groceries. From the study it is found that there is a vast scope of E-Commerce in India and there is a need to overcome challenges faced by the consumers for online shopping. Digital India, the dream project of our Prime Minister can't be practically initiated without E-Commerce.

Objective of the Study

- To know the concept of E-commerce and online shopping.
- To study the recent trends of online shopping in India.
- To study the pros and cons of online shopping in India.



ATTITUDE AND OPINION OF INVESTMENT CONSULTANTS REGARDING
SELECTION OF FINANCIAL AVENUES BY SENIOR CITIZENS- A CROSS-
SECTIONAL STUDY

Table 3.3.1 / 2018/ Sr. No. 10

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ABSTRACT: *The elderly population 60 years referred as senior citizen. The present study assessed the role of investment consultants in deciding effective and efficient portfolio for senior citizens. Objective of the study: To determine the attitude and opinion of representatives of various financial institutions in selecting financial avenues by senior citizens. Methodology: The study area was Ulhasnagar in Thane District of Maharashtra. As per census 2011 of India, 12 percent of the population comprises of senior citizen. Administratively, the city is divided into camps-camp no. 1 to camp no. 5. In the study convenient sampling method was used. Thus, 4 representatives of various financial institutions were selected from each of the camp of study area. Hence, the sample size for the study was 20 financial representatives. These 20 consultants includes Bank managers of nationalized banks, Agents of Life Insurance Corporation of India, Agents of Private Insurance Companies, Head of Post Office Of India and other financial consultants practicing in the study area. Results: 70 percent of them were of the opinion that senior citizens were uncertain about investing in various avenues available to them. All the 20 representatives opined that senior citizen believed in safety of funds rather than gaining out of investments. 40 percent of the representatives were of the opinion that senior citizen mostly invest in bank fixed deposits, followed by Monthly Income Schemes. 80 percent of the representatives told that senior citizens were more cautious about their portfolio since they were not getting pensions from their employers. 90 percent of them informed that rate of interest was the only criteria for investment made by aged. All the representatives had the firm opinion that the nationalized banks were given priority by senior citizens for investing their funds.*

Key words: Senior Citizen, Representatives of Financial Institutions, Portfolio, Investment Avenues

INTRODUCTION

Ageing means growing old which is a natural process for living being. All people grow older and many people have increasing economic, political, educational and religious responsibilities. According to the law, a senior citizen means any person being a citizen of India, who has attained the age of sixty years or above.

According to Population Census 2011 there are nearly 104 million elderly persons (aged 60 years or above) in India; 53 million females and 51 million males. A report released by the United Nations Population fund and Help age India suggests that the number of elderly persons is expected to grow to 173 million by 2026. Both the share and size of elderly population is increasing over time.

Several studies were undertaken to discover social and psychological aspects of the senior citizens. Many deal with their economic problem. But very few made little concern with their pattern of investment. As the life expectancy is increasing the percentage of senior citizens to the total population has been increasing rapidly in India. Since people have become cautious about financial

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A Comparative Study of Marketing Performance of IDBI and AXIS Bank

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Abstract

Table 3.3.1 / 2018/ Sr. No. 11

Bank plays an important role in the economic development of a country. Banking has become a part of our day to day life. As the Indian banking system had become predominantly government owned by the early 1990s, the Narasimhan Committee (1991) had recommended several reforms in the banking sector. Banking sector reforms essentially took a two pronged approach. First, the level of competition was gradually increased within the banking system while simultaneously introducing international best practices in prudential regulation and supervision tailored to Indian requirements. In 1994 the Government of India decide to permit setting up of banks in the private sector to inject an element of competition in the banking industry as virtual monopoly had made the public sector banks rather complacent. Eight new banks including ICICI Bank, HDFC Bank, IDBI Bank and UTI Bank, Axis Bank etc. were setup.

In this paper an attempt has been made to study the marketing performance of IDBI Bank and Axis bank in India. The study includes the area wise number of offices of IDBI and Axis Bank located in semi urban, urban and Metro areas. The paper also studies the growth in the number of employees of IDBI and Axis Bank during the period 2007-2016. Advances, deposits and investment of IDBI bank and Axis bank have also been compared.

Introduction

India has a very wide and well developed banking network. Due to its' mixed economic structure, Indian banking system is broadly divided into public and private sector banks. In the wake of liberalization and globalization, the entire banking sector has gone through fundamental changes. Till 2016 Indian banking sector is dominated by public sector banks (73% share of total assets), followed by private sector banks ((21% share of total assets) and Foreign Banks (6% share of total assets).

The present study has selected IDBI and Axis Bank which are representing public and private sector banks respectively. In this paper an attempt has been made to study the marketing performance of IDBI and Axis bank in India.

Significance of the Study

Today, Banking is a customer oriented service industry. High-quality of services to the client is crucial for the growth and stability of any bank. The business of bank depends on client service and the satisfaction

NEW IDENTITIES OF FIBONACCI SEQUENCE AND LUCAS NUMBERS

Table 3.3.1 / 2018/ Sr. No. 12

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Abstract

This paper describes about some new identities of Fibonacci sequence and Lucas numbers which are proved mathematically. The first proposition proves an equation using summation of every third term of Fibonacci sequence starting from two, and second proposition proves an equation using summation of consecutive odd positioned Lucas numbers starting from three. These identities are also proved programmatically using python language in this paper.

Introduction

The Fibonacci sequence and the Lucas numbers are source of many beautiful and interesting identities. When various operations and manipulations are performed on these numbers, the beautiful and incredible patterns begin to emerge. These numbers possess wonderful and amazing properties; though some are simple and known, others find broad scope in research work.

The Fibonacci sequence is the oldest known recursive sequence, where each successive term can be found by performing operations on previous terms. Fibonacci numbers F_n are the terms of the sequence $\{0, 1,$

$1, 2, 3, 5, 8, \dots\}$ wherein each term is sum of two previous terms beginning with initial two values as: $F_0 = 0$ and $F_1 = 1$.

The sequence of Fibonacci numbers F_n is defined as:

$$F_n = F_{n-1} + F_{n-2} \text{ where } n \geq 2 \text{ and } F_0 = 0, F_1 = 1$$

It is well known that the Fibonacci sequence and Lucas numbers are closely related. The term 'Lucas number' is used to describe the series of numbers generated by pattern $\{2, 1, 3, 4, 7, 11, 18, 29, \dots\}$ wherein each term is sum of two previous terms beginning with initial two values as: $F_0 = 2$ and $F_1 = 1$.

The sequence of Lucas number L_n is defined as:

$$L_n = L_{n-1} + L_{n-2} \text{ where } n \geq 2 \text{ and } L_0 = 2, L_1 = 1$$

Following are some of the identities of Fibonacci sequence and Lucas numbers that have been brought to light over years:

Fibonacci sequences:

1) Summation of consecutive odd positioned numbers starting from F_1 is equal to the sequence after last term in the sum.

$$F_1 + F_3 + F_5 + F_7 = 1 + 2 + 5 + 13 = 21$$

$$F_8 = 21$$

2) Summation of consecutive even positioned numbers starting from F_2 is equal to the number that is one less than the Fibonacci number following the last even number in the sum.

$$F_2 + F_4 + F_6 + F_8 = 1 + 3 + 8 + 21 = 33$$

$$F_9 - 1 = 34 - 1 = 33$$

Lucas Numbers series:

1) Sum of first n Lucas number starting from $L_0 = 2$ is $L_{n+2} - 1$

$$L_0 + L_1 + L_2 + L_3 + L_4 = 2 + 1 + 3 + 4 + 7 = 17$$

$$L_6 - 1 = 18 - 1 = 17$$

2) $L_n = F_{n-1} + F_{n+1}$ for all integers $n \geq 4$

Agri - Commodity Derivatives Trading and its Implications on Farmers - A Way Towards Global Leadership

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Abstract **Table 3.3.1 / 2018/ Sr. No. 13**

The Highly volatile prices of the agricultural commodities leads to state of constant fear among farmers regarding their produce. To overcome this state, commodity derivative trading is an important instrument for the development of the farmers. Their ignorance about futures commodity is a serious treat for them and subsequently for the country's development. Farmers' involvement in the commodity trading is the crucial aspects for their upliftment. To facilitate their involvement, necessary steps to be taken at local, regional, and national level. In compliance to this, innovative strategies should be implemented such as promoting commodity derivative awareness programme across the country. Agro-industries, commodity exchanges, financial institutions providing credit facilities to farmers, farmers' associations and co-operative societies need to play vital role in this regard. Therefore, frequent Government intervention and multi-facet awareness programme in all stratum of society is required.

The commodities have been the cornerstone of trade and industry from the outset of civilization. The varieties of commodities inspired and encouraged the augmentation of competent, potent, influential and organized trading centres in various nations of the world. Besides, trading in agricultural commodities ever played a significant role in the formation of global political economy and contributes in socio-economic development of all the nations. Many countries mostly dependent on export of various agricultural produce for their economic development. Today, bulk of transactions in agri-commodities takes place on number of exchanges across the world. Simultaneously, it is one of the attractive avenue among the varieties of financial products available in the financial market.

Development of commodity derivatives trading

Derivatives trading have become an important economic activity across the globe though it is recently come-up. In India, trading in derivatives commenced in the later of the twentieth century.

Derivative trading is basically, the extension, enlargement and enrichment of marketing of products and /or assets. The agreement used for hedging the risk of an asset is termed as 'Derivative'. It protects the participants involved in buying and selling, against the adverse movements in the prices of the underlying assets.

A Study on Profitability of Listed NBFC's in India

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Table 3.3.1 / 2018/ Sr. No. 14

Abstract

Apart from the short-term and long term creditors, the owners and management or the company itself is interested in the financial soundness of a firm. As management is eager to measure operating efficiency of the company, also owners invest their funds in the expectation of reasonable return. The operating efficiency of a company and its ability to ensure adequate return to its owners depends on the profits earned by the company.

The crucial importance of profits of a firm cannot be over-stressed. Profitability is a measure of efficiency and the search for it provides an incentive to achieve efficiency. Public acceptance of the product is indicated by its profitability and shows that the firm can produce competitively. Profit is also important for repaying the debt incurred to finance the project and the resources for the internal financing of expansion. The purpose of this study is to study and analyze profitability of listed NBFCs in India between financial year 2010-11 and 2014-15. The data has been analyzed by using descriptive statistics. Ratio analysis and averages has been taken. The outcome of the study may guide NBFCs, loan creditors, investors and policy planners to formulate better policy decision regarding improvement of the profitability.

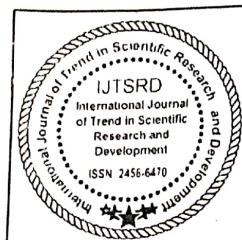
Keywords: -Profitability, Net profit ratio, Indian listed Non-Banking Financial companies

Introduction:-

Financial analysis is useful for every business entity to enhance their performance, competitive strength and access their financial stability and profitability of the firm. Financial performance means firm's overall financial health over a given period of time. Financial performance analysis is the process of determining the operating and financial characteristics of a firm from accounting and financial statements. The goal of such analysis is to determine the efficiency and performance of firm's management, as reflected in the financial records and reports. The researcher attempts to measure the firm's profitability and other indicators that the business is conducted in a rational and normal way; ensuring enough returns to the shareholders to maintain at least its market value. Profitability is the financial benefit that is realized when the amount of revenue gained from a business activity exceeds the expenditure, costs and taxes needed to sustain the activity. Any profit that is gained goes to the owner of the business, who may or may not decide to spend it on the business. Profitability as a measure is the ability of a firm to gain profit through goal oriented financial plans and decisions. Measures to profitability are:-

- Return on asset (ROA)
- Return on equity (ROE) or Return On Net Worth
- Net profit Margin
- Return on Capital employed (ROCE)

Return on Assets defines the efficient management of a firm's asset to generate profit. Return on equity measures the efficiency of a firm in generating profits from shareholder's equity. Net Profit margin is the ratio of net profits to sales after tax. Return on capital employed is a financial ratio that measures a company's profitability and the efficiency with which its capital is engaged. Non-banking Financial companies comprise a heterogeneous lot of privately-owned, small-sized



Influence of Cesaro summation and the Fejer Kernel onto the climate change model

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Table 3.3.1 / 2018/ Sr. No. 15

ABSTRACT

Throughout past centuries our planet has experienced a vast climate change periodically along with the other geographical variations. The ecological diversities that occur over a period of time vary with the effect on its subsidiaries and thereby cause an overall change in its surroundings. The main focus of the work is to relate climate change model considered as in the form of a mathematical expression and also study its effects onto the elements of nature that are eventually affected during a particular event. These parameters are developed in the form of a function which further manifests according to the types of events that are resulting out of it. The current paper works on to facilitate an attempt to form a mathematical model to relate such climatic changes and the parameters affecting it and also relate it to the previously existing similar model. There are further influences of the cesaro summation and later convolutes with the Fejer kernel that links the Fourier condition to manifest the efficiency of this model. Major factors that we focus are the heat change, atmospheric pressure and the humidity change that form the major components of the Fourier series when treated with the Fejer kernel once they are declared under the Cesaro conditions of summation.

Keywords: Climate change, Cesaro Sum, Fejer Kernel, Model

1. INTRODUCTION

1.1 Climatology & Climate change:

This is one such element of the nature that exists way before mankind has stepped onto the planet. Ever since then there was a continuous change in the climatic conditions which results into a new form periodically. Ages later the introduction of mankind also did see many such changes in nature and climate. These changes did affect mankind at a large and thus resulted in evolution to the present conditions. There are various approaches and methodologies towards studying the climate change in India and throughout the world. Every moment there is a model formed approach developed to understand the behavior of climate change and its effect on the particular surroundings. The outcome of these studies deals with the aspect of not improving any such climatic conditions as it is not in the hands of mankind to control nature, however we may try to take necessary measures that can lead us to avoid certain losses due to climate change.

As known climate change globally drastically is responsible for a climate change in a particular region. In aspect of India the climatic conditions are very diversified and volatile. This changes are due to the surrounding conditions that result the final climatic conditions over the Indian subcontinent.

BIG DATA : A REVOLUTION FOR DATA ANALYSIS

Table 3.3.1 / 2018/ Sr. No. 16

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Abstract

Big data is high-volume, high-velocity and high-variety information assets that demand cost-effective, innovative forms of information processing for enhanced insight and decision making. Now a day due to usage of many advanced Technology and Techniques It is very difficult to modern computer system to manage data. So to capture, storage, management and analysis of the information Big Data is introduced. With a clearer understanding of how to apply big data to business intelligence (BI), you can help customers for data analysis.

This paper introduced how big data impact to our day to day life. The technology and Tools used behind this which makes it so popular. In this paper we will also discuss characteristic of Big Data and platform used such as Hadoop.

Keywords: Big Data, Hadoop, MapReduce, HDFS, YARN

I. INTRODUCTION

According to IBM, the Big Data technology has helped turn the 12 terabytes of tweets created daily into improved product sentiment analysis. Big Data technology has scrutinized 5 million trade events created daily to identify potential frauds. It has helped in analyzing 500 million daily call detail records in real time to predict the "customer churn" faster. Big Data technology has helped monitor

hundreds of live video feeds from surveillance cameras to target points of interest for security agencies. It has also been able to exploit the 80% data growth in images, videos, and documents to improve customer satisfaction.³

II. OVERVIEW OF BIG DATA

Big Data constitutes large data sets in petabytes & zettabyte which cannot be processed by a single machine within an expected timeframe. Flood of data is coming from many sources given in Figure-1. Big Data is characterized by five primary factors: Volume, Velocity, Variety, Veracity and Value shown in Table-1. With the right analytics, Big Data can deliver richer insight since it draws from multiple sources and transactions to uncover hidden patterns and relationships.¹

Various sources of Big Data given in the Figure:

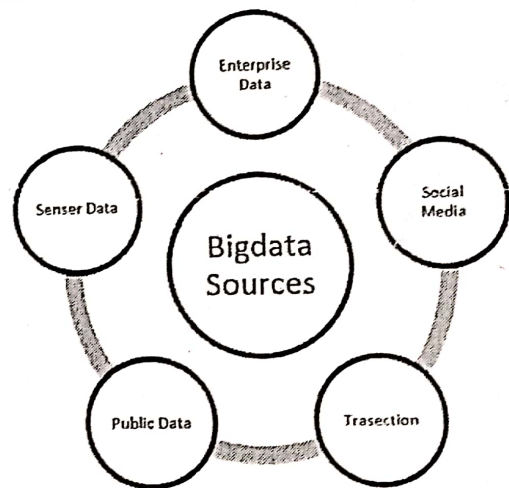


Figure-1: Sources of Big Data
Characteristic of Big Data Given in the Table:

Characteristics	Description
Volume	The size of data
Velocity	The Speed at which data is generated
Variety	Different types of data
Veracity	The trustworthiness of data in terms of accuracy
Value	Just big data no use unless you can turn it into value.

Table-1: Characteristic of Big Data

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BIG DATA ANALYSIS : CHALLENGES AND SOLUTIONS

Table 3.3.1 / 2018/ Sr. No. 17

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Abstract— Big Data has been one of most popular topics since last several years, how to effectively conduct Big Data analysis is a big challenge for every field. Big data is an all-encompassing term for any collection of data sets so large and complex that it becomes difficult to process them using traditional data processing applications. The challenges comprise analysis, capture, creation, search, sharing, storage, transfer, visualization, and privacy violations. Billions of Internet users and machine-to-machine connections are producing a huge volume of data growth. Utilizing big data requires transforming information infrastructure into a more flexible, distributed, and open environment. As data has been fundamental resource, how to manage and utilize big data better has attracted much attention. Especially, with the development of internet of things, how to processing large amount real-time data has become a great challenge in research and applications. Recently, cloud computing technology has attracted much attention with high-performance, but how to use cloud computing technology for large-scale real-time data processing has not been studied. This paper studied the challenges of big data firstly and

concludes all these challenges with solutions.

Keywords—Big data, Big data characteristics, Challenges, Existing solutions.

1. INTRODUCTION

In digital world, data are generated from various sources and the fast transition from digital technologies has led to growth of big data. It provides evolutionary breakthroughs in many fields with collection of large datasets. In general, it refers to the collection of large and complex datasets which are difficult to process using traditional database management tools or data processing applications. These are available in structured, semi-structured, and unstructured format in petabytes and beyond. Formally, it is defined from 3Vs to 4Vs. 3Vs refers to volume, velocity, and variety. Volume refers to the huge amount of data that are being generated everyday whereas velocity is the rate of growth and how fast the data are gathered for being analysis. Variety provides information about the types of data such as structured, unstructured, semi structured etc. The fourth V refers to veracity that includes availability and accountability. The prime objective of big data analysis is to process data of high volume, velocity, variety, and veracity using various traditional and computational intelligent techniques^[1].

Big data is a robust impetus to the next generation of information technology industries, which are broadly built on the third platform, mainly referring to big data, cloud computing, internet of things, and social business^[2]. The key problem in the analysis of big data is the lack of coordination between database systems as well as with analysis tools such as data mining and statistical analysis. These challenges generally arise when we wish to perform knowledge discovery and representation for its practical applications. A fundamental problem is how to quantitatively describe the essential characteristics of big data. There is a need for epistemological implications in describing data revolution^[3].

Analysis of Web Searching methodology by using graph theory

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Abstract—

Web Searching and methodology are still in the shadow and possess many secrets due to its involvement in the web search engine application. Due to vast size of Web and its dynamic nature implementing efficient web methodology are very important. Users using search engine for relevant information from web but at the same time web contains million of web sites which may not useful for users, so web crawling and page ranking algorithms are helpful to retrieve useful information. This paper proposes, how graph theory used for the process of web searching algorithm such as web crawling and page ranking.

Keywords— Web searching method, graph theory, web crawling, page ranking
INTRODUCTION

A web search mechanism is designed to search web pages from the web search engine. From user's side searching steps are very simple

such as select a search engine, type whatever you want to search, choose a few specific keywords, click search and finally assess the result. But what happened from the background this is question mark. Total 1 billion web sites are available throughout the world and approximately 3.8 billion users are using Internet services, but very few users are aware about web searching technique. A Very few papers are exploring the whole methodology of web searching. Before a search engine can tell you where a file or document is, it must be found web pages. Search engines have two major functions: crawling and building an index, and providing search users with a ranked list of the websites they've determined are the most relevant. To find information on the hundreds of millions of Web pages that exist, a search engine employs special software robots, called spiders, to build lists of the words found on Web sites. When a spider is building its lists, the process is called Web crawling. The spider will begin with a popular site, indexing the words on its pages and following every link found within the site. In this way, the spidering system quickly begins to travel, spreading out across the most widely used portions of the Web .This paper covers web crawling i.e. Crawling is the process by which search engines discover updated content on the web, such as new sites or pages, changes to existing sites, and dead links. As a search engine's crawler moves through your site it will also detect and record any links it finds on these pages and add them to a list that will be crawled later. This is how new content is discovered. Secondly shows indexing i.e once a search engine processes each of the pages it crawls, it compiles a massive index of all the words it sees and their location on each page. It is essentially a database of billions of web pages. And finally page ranking means Once a keyword is entered into a search box, search engines will check for pages within their index that are a closest match;

A STUDY ON FINANCIAL LITERACY AMONG COLLEGE STUDENTS OF

MIRA - BHAYANDER

Table 3.3.1 /

2018/

Sr. No. 19

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Abstract

Since ancient ages we Indians had always blame for inequality in respect of education and professional opportunities for being poor and oppressed but now when our statute and society offers equal right for education and professional opportunities we had began to understand the difference between literate and financially literate. Financial literacy is the knowledge of a person related to finance and its functioning. The person uses it to take effective money-management decisions. As a professor we want our students to study and master a subject to excel in their careers, Education leads to them to a jobs which then provides with money. But if person doesn't know how to manage the money then money earned is wasted. Current education system does not teach students how to manage the money they earn. This makes them vulnerable and easy prey for fraudster and operators of ponzi schemes. The study focuses on variations in financial knowledge & behaviour amongst the students of a science and commerce college. The results highlight a poor level financial knowledge among students This research paper highlights the financial literacy levels in young minds in different level of strata. An attempt is also made to find out the reasons behind the financial literacy amongst the young minds. Recommendations to institution and young minds is also made.

Keywords: Financial Literacy, Financial goals & Financial Knowledge & Behaviour

INTRODUCTION: Since ancient ages we Indians had always blame for inequality in respect of education and professional opportunities for being poor and oppresses but now when our statute and society offers equal right for education and professional opportunities we had began to understand the difference between literate and financially literate. Financial literacy is the ability to use skills and knowledge to take effective and informed money-management decisions such as setting financial goals and draw a financial plan to achieve it. To understand financial planning, a person should be financially literate and capable of preparing household budgets, cash-flow management and asset allocation to meet financial goals. Hence, the foundation of financial literacy needs to be laid by inculcating financial prudence through education at the school level. For a country like India, this plays a bigger role as it is considered an important adjunct to promotion of financial inclusion and ultimately financial stability. Unfortunately we demand that kids study, build a foundation to master a subject, and excel in their careers, but almost never teach them how to manage the money they earn.

Financial literacy in India: According to a survey conducted by Standard & Poor's, over 76% Indian adults lack basic financial literacy and they don't understand the most basic and key financial concepts. Another survey of "Financial Literacy among Students, Young Employees and the Retired in India" conducted by IIM-A supported by CITI Foundation reveals that high financial literacy is not widespread among Indians where only less than a quarter population have adequate knowledge on financial matters. There is lack of understanding among Indians about the basic principles of money and household finance, such as compound interest, impact of inflation on rates of return and prices, and the role of diversification in investments."In some studies it is revealed that financial literacy affects the financial behaviour of the people and thus through proper education they will be motivated to take the right financial decisions, get to know about the financial products and services available to them and also inculcates a habit of saving and protecting their money.

Need of Study on Financial Literacy: Students are always forced to study or master a subject. Handling of finances is amongst the unspoken topics in college level. Lack of knowledge of finance could lead to poor financial decisions taken after the income they earn with the help of education taken. Today all individuals need the essential skills and abilities to manage money and plan for their financial future.

**SKILL DEVELOPMENT INITIATIVES IN MAHARASHTRA STATE:
OPPORTUNITY FOR WOMEN ENTREPRENEURS**

Dr. Anupama Gawde

Table 3.3.1 / 2018/ Sr. No. 20

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Abstract

Skilling India to empower citizen and equip them to compete and excel on global level is a multi-pronged challenge. Skills and knowledge are the driving forces of economic growth and social development for any country. With millions of new jobs seekers entering the job market every year, skill development has become one of India's urgent priorities. Jobs and hiring in India needs to shift from being 'qualification based' to 'skill based'. Developing Women Entrepreneurship is herculean task. A number of schemes are in operation for skill development and entrepreneurship. The most recent one is Pradhan Mantri Kaushal Vikas Yojana started on July 15, 2015. Tremendous change has been taking place in attitude and support towards women entrepreneurs. Pradhan Mantri Mudra Yojna (PMMY) launched on April 08 2015 to create an inclusive, systematic and value based entrepreneurial culture. Through the scheme the government was able to disburse money to the under-privilege and 70 percent of the beneficiaries were women. In this research article attempts have been made to analyse the recent Government Policies introduced for Skill Development and Women Entrepreneurship. The study points out summary of research on Pradhan Mantri Kaushal Vikas Yojna (PMKVY) (2016-20) and Pradhan Mantri Mudra Yojana (PMMY) functioning in Maharashtra state. This article brings out a few suggestions for coordinated action through various Ministries to accelerate the pace of implementation of the Skill Development Programme for Women Entrepreneurs.

Keywords: Skill Development, Women Entrepreneur, Entrepreneurship, Skill India

Introduction: Skills and knowledge are the driving forces of economic growth and social development for any country. India currently faces a severe shortage of well-trained, skilled workers. As per the National Skill Development Mission, it is estimated that only 2.3 % of the workforce in India has undergone formal skill training as compared to 68% in the UK, 75% in Germany, 52% in USA, 80% in Japan and 96% in South Korea. Large sections of the educated workforce have little or no job skills, making them largely unemployable. Therefore, India must focus on scaling up skill training efforts to meet the demands of employers and drive economic growth. Apart from meeting its own demand, India has the potential to provide a skilled workforce to fill the expected shortfall in the ageing developed world. Skill development and Entrepreneurship for gainful self-employment is an important direction for the youth of the country. The task is not of providing employment but increasing the employability of the labour force in the country.

Developing Women Entrepreneurship is herculean task. A number of schemes are in operation for skill development and entrepreneurship. Skill India is today a major project that involves every segment of the Indian society, local, foreign companies and Governments. The most recent one is Pradhan Mantri Kaushal Vikas Yojana (PMKVY) started on July 15, 2015 and

25. A Study of impact of ICT in Contemporary Education

Table 3.3.1 / 2018/ Sr. No. 21

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Abstract:

ICT is considered as one of the main elements in transforming the country to the future development. ICT make it possible to move towards a global network of collective intelligence. This is a great challenge! We were mainly thinking in terms of individual competences, individual intelligence, individual memory, individual achievement, etc. Networking and collaboration by the means of ICT now make new ways of co-operating possible and develop new concepts at a collective level. Collective intelligence is the major one. A survey questionnaire was distributed randomly to the. The data for this quantitative research were analyzed for both descriptive and inferential statistic using SPSS (version 21) software. The results indicate that ICT integration has a great effectiveness for both teachers and the students. Findings indicate that teachers' well-equipped preparation with ICT tools and facilities is one the main factors in success of technology-based teaching and learning. It was also found that professional development training programs for teachers also played a key role in enhancing students' quality learning.

Key words: Teaching and learning; Technology effectiveness; Education.

Introduction:

In this 21st century, the term "technology" is an important issue in many fields including education. This is because technology has become the knowledge transfer highway in most countries. Integration of Information, Communication, and Technology (ICT) in education refers to the use of computer-based communication that incorporates into daily classroom instructional process. the aim of ICT integration is to improve and increase the quality, accessibility and cost-efficiency of the delivery of instruction to students, it also refers to benefits from networking the learning communities to face the challenges of current globalization. The need for ICT integration in education is crucial, because with the help of technology, teaching and learning is not only happening in the school environment, but also can happen even if teachers and students are physically in distance.

A Study on Capital Structure of Listed NBFC's in India

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Abstract **Table 3.3.1 / 2018/ Sr. No. 22**

Capital structure decision is very important as the profitability of an enterprise is directly related to such decision. Selection of best capital mix is a great job of the top management. , therefore proper care and attention should be given while determining capital structure decision. The purpose of this study is to study and analyze Capital structure of listed t NBFCs in India between financial year 2010-11 and 2014-15. The data has been analyzed by using descriptive statistics. Ratio analysis and averages has been taken. Result showed that almost all companies are more or less using debt finance but equity fund is more than debt fund in the capital structure. The outcome of the study may guide NBFCs, loan creditors, investors and policy planners to formulate better policy decision regarding capital structure.

Keywords: Capital structure, Debt, Equity, Indian listed Non-Banking Financial companies

Introduction

Non-banking Financial companies comprise a heterogeneous lot of privately-owned, small-sized financial intermediaries which provide a variety of services including equipment leasing, hire purchase, loans, investment and chit fund activities. These companies play an important role in providing credit to the unorganized sector and to the small borrowers at the local level. And also provides services of hire purchase. Although NBFCs in India have existed for a long time, they shot into prominence in the second half of the 1980s and in the first-half of the 1990s, as deposit raised by them grew rapidly. Customer orientation, financial centers services and attractive rate of return given by them are some of the reasons for their rapid growth. Primarily engaged in the area of retail banking, they face competition from banks and financial institutions.

Manager of a Non-banking Financial companies has always a question to finance the new project of a company either by Equity capital or by Debt capital? Deciding the right capital structure by defining the composition of debt and equity for an organization to finance its operation and investment is challenging task of a financial manager. Some companies focus on the traditional tax benefit of debt, since interest is tax deductible, while many other companies hold substantial amounts of cash for business transactions. The choice of capital structure for firms is by and large the most fundamental issue of the financial frame work of

स्वातंत्र्योत्तर स्त्रीवादी मराठी कथा

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Table 3.3.1 / 2018/ Sr. No. 23

१९४७ साली भारत देशाला स्वातंत्र्य मिळाले, हे स्वातंत्र्य देशातील सर्व जनतेचे होते. या देशातील निम्मी लोकसंख्या ज्या स्त्रिया होत्या, त्यांचे ही हे स्वातंत्र्य होते. ही स्त्री शिक्षित होती. नोकरीच्या निमित्ताने स्वतःच्या पायावर उभी राहू इच्छित होती. स्वतःचे वेगळेपण, अस्मिता जोपासण्याचा, स्वतःचा हुंकार, स्वतःचे विचार, जाणिव, स्वप्न यांना तिच्या जीवनात अजून स्वतंत्र स्थान मिळायचे होते. अजूनही ती प्रथम कुटुंबियांचाच विचार अधिक करत होती. त्यासाठी स्वातंत्र्य मिळाले तरी 'स्वतंत्र' होणे अजून तिला जमले होते असे म्हणता येत नाही. हे 'स्वतंत्र' होणे 'स्व' त्वाचा शोध घेणे हे सर्व लेखनातून अभिव्यक्त होऊ शकले असते. असे साहित्यिक अनुभव मोकळेपणाने, धीटपणे मांडण्याचे आवाहन तिला पंलायचे होते.

यामुळे देशाचे स्वातंत्र्य ही एवढी एकच घटना पुरेशी नाही. डॉ. मंगला वरखेडे यांनी 'स्त्रियांचे कथालेखन: नवी दृष्टी, नवी शैली' या पुस्तकामध्ये स्त्रियांच्या विकासांमध्ये पुढील घटनाक्रमही तितकेच महत्त्वाचे आहेत असे म्हटले आहेत. मंगलानाईंच्या अभ्यासाचा कालावधी १९६० ते १९९० या दृग्म्यानचा आहे. त्या घटना पुढीलप्रमाणे :

- १) १९६० साली भारतीय महिला परिषदेच्या अधिवेशनात महिलांचे विवाहविषयक खटले स्त्री न्यायाधीशापुढे चालवावेत अशी मागणी करण्यात आली.
- २) १९६६ साली महाराष्ट्रातील मुस्लीम स्त्री संघटनेने समान नागरी कायद्याची मागणी केली. याच वर्षी स्त्रियांच्या योनिशुचितेचा आग्रह धरणाऱ्या समाजप्रवृत्तीवर हल्ला चढविणाऱ्या डॉ. राममनोहर लोहिया यांच्या लेखांवर 'स्त्री' मासिकाने व्यापक चर्चा घडवून आणून जनजागरणाचे काम केले.

- ३) १९६७ साली विनोबांनी 'स्त्री शक्ती जागृत करा' असा आदेश दिला. याच अनुषंगाने विनोबा जे. म. गांधींचे शिष्य म्हणवतात त्या म. गांधींनी स्त्रियांकडे सुधारणेस योग्य अशा 'वस्तू' म्हणून न पाहता 'आत्मभान असलेले माणूस' म्हणून पाहिले. आणि ज्या शां शोशिकतेमुळे स्त्रीचे दुय्यमत्व अधिकच खोलवर रुजते त्यालाच म. गांधींनी प्रतिष्ठ दिली. यामुळेच म. गांधींनी आपल्या स्वातंत्र्यलढ्यात महिलांची फळी अग्रक्रमात उतरवली. प्रथमच स्त्रियांना सन्मानित केले ही स्वातंत्र्य मिळण्याअगोदरची घटना. स्वातंत्र्यानंतर स्त्रियांना आपला आवाज उमटवण्यास बळ देणारी ठरली असे म्हणूत येईल.
- ४) १९७० साली समाजवादी महिला संघटनेने महिला संरक्षण कायद्यासाठी जनजागरण सुरू केले.
- ५) १९७१ साली 'स्त्रियांचे भारतातील स्थान समजावून घेण्यासाठी भारत सरकारने स्वतः अभ्यासगटाची स्थापना केली आणि १९७३ साली 'समानतेकडे वाटचाल' हे अभ्यासगटाचा अहवाल प्रसिद्ध झाला.
- ६) १९७२ ते १९७४ या काळात महिलांना महाराष्ट्रात महागाई विरुद्ध आंदोलन छेडले त्यांचा 'लाटणे मोर्चा' भारतभर गाजला.
- ७) १९७५ साली मेक्सिकोला आंतरराष्ट्रीय महिला परिषद झाली. त्याचवेळी महाराष्ट्रात मुर्त संघटनेची स्थापना झाली.
- ८) १९७५ - १९८५ हे दशक महिलांचे दशक म्हणून साजरे झाले. १९९१-२००० हे दशक 'सार्क' महिला दशक म्हणून घोषित केले.



Table 3.3.1 / 2018/

नव्यदोन्तरी मराठी साहित्यातील नवे समाजभान
Sr. No. 24

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नव्यदोन्तरी मराठी साहित्य हा काव्यिक भेट महत्त्वाचा आहे कारण नव्यदोन्तरी म्हणजे नव्यद नंतरचे साहित्य म्हणताना त्याच सुमारास समाजाचा घडवलेल्या घटना महत्त्वाच्या ठरताना, यामध्ये १९९० चे जागतिकीकरण १९८०-९० हा स्त्री स्वतंत्रतेचा टक्कामुर्तीचा काळ, त्याच सुमारास जाणवलेली प्रादेशिक भाषांची अग्निवा तयार समाजातील जात-धर्माविपरीतीचे नेह या घटनांच्या पार्श्वभूमीवर नव्यदोन्तरी साहित्य निर्माण झाले. या घटनांचे पडसाद त्या काळाच्या व त्यानंतरच्या साहित्यावर उमटले का? हे अभ्यासणे गरजेचे ठरते.

समाज व साहित्य यांचा अंतर्गम्यतेचा स्वरूप महत्त्वाचा आहे. कारण केवळ ज्या समाजाचा घटक असतो, त्या समाजाच्या अंतर्गत विचारांची घुसळण होत असते व त्याचे दर्शन लेखकांच्या साहित्यातून उमटणे मिळितच आहे. यामुळे समाजातील काही महत्त्वाच्या घटना जशा,

१) जागतिकीकरणानुसार नव नवज्ञान विस्तार झाले, त्या संदर्भातचिंतन चिंतनाचे दर्शन साहित्यातून घडू लागले. माहिती जालामुळे विषयांचे वैविध्य जाणवते, जागतिक स्तरावर अन्वयपूर्ण संकल्पनांचा अंगीकार आणि नवनवीन भूप्रदेश संवेत घेण्याची क्षमता यामुळे साहित्यात नवनवीन विषय आणि प्रदेशांचा शिस्तच झाले. साहित्य काव्यकाव्ये होण्याची माध्यमे बदलली. पुस्तकशाखाय ई जर्नल्स, ब्लॉग, ट्विटर सारखी साहित्य प्रमुख साधने त्याकाळी संदर्भातचिंतनाचा स्वरूप आत्मसात केले. ही मुश्ता महत्त्वाची आविष्कार माध्यमे ठरू लागली. कथा-काव्येचे स्वरूप सिद्ध, नाटक हे माध्यमात, कविनेतून नाटक अशी साहित्याची माध्यमांतरे मुलुभ झाली. कवितांचे, नाटकांचे अभिवाचन ही काही काळाची गरज राहिली, त्यांना वैविध्यपूर्णतेची भरभराट द्यायला मिळू लागली. त्याच वेळेस नाटक, सिनेमे यांचे विषय सादरीकरण अधिक अंतर्गम्यतेचे होत असताना समाजात एक अत्यंत पोचलेली जाणवू लागली. ती म्हणजे अशा दर्जेदार साहित्यातून नव्या मराठी मराठी पाठ वळवलेली होती. यामुळे काव्य मराठी भाषा ही ज्येष्ठांची, श्रेष्ठांची जरूर आहे पण तिचे स्वरूप समाज भुरगडे राहिले नाही. पहिलीपासून त्यांच्या मराठी मराठी हेरजेते भाषेचे गरूड आहे. त्यामुळे मराठी ही फक्त त्यांच्यासाठी साहित्यातूनच उरते, वाचन-मन-चिंतनासाठी त्यांना जाण भाषा हेरजेतेची गरज भासते. त्यामुळेच कथा-काव्यवाचन, वक्तृत्व, गायककला प्रत्येकप्रकारे कार्यक्रमांचा सर्वा करणाऱ्या प्रेक्षकांचे सर्वगोपण वय हे ४०-५० वा त्यापुढेच दिवून येते. अशा कार्यक्रमांत दुवकांचा स्वरूप समण ठरता आहे हीच चिंती वाच आहे. यामुळे मराठीचे भविष्य, निची आदांन-प्रदानाची नाकद चांगवत भविष्यात प्रवृत्तितेच अवस्था दिवून येते.

२) स्त्री स्वातंत्र्याची १९९० मध्ये दर्शावणी झाली. स्त्रीयांचा आवाज व्यापक झाला, त्यांची आत्मसन्मानाची भावना प्रखर झाली, त्यांच्या कर्तृत्वाचे शिवाज विस्तारले. गृहिणी स्त्रीच्या जागे कर्मिअरिस्ट स्त्री, नोकरीदार स्त्री यांची संख्या वाढली. नसे स्त्रियांचे प्रश्नही व्यापक झाले. घरातील केंद्रित असणाऱ्या स्त्रीचा परिघ आता नोकरीशी नेशील अधिकार्याच्या आनाशी, नेशील नाणतणावाशी निगडून झाला. नेशील प्रश्न साहित्यातून उमटू लागले. घर आणि नोकरी यांच्यात समतोल साधणारी स्त्री, नोकरीला प्राधान्य देणारी स्त्री, कुटुंबामध्ये विवायक्षमता अविवाण्याची स्त्री असे साहित्याचे शिवाज विस्तारले. कुटुंबासाठी खमना खाणारी स्त्री आत्मसन्मानाचे क्षात्रनेत्र मिगवू लागल्यातच बदललेल्या भूमिकांना सामोरे जाताना विविध नाणतणावांना सामोरे जाऊ लागली. यामुळेच घटसोपट, वचना, नोकरीच्या ट्विटराच्या स्वरूप या साधनांचे विषय अपरिहार्य ठरू लागले. येशे स्त्रियांचे वेगळे भावविश्व रेखाटणारे लेखक, लेखिका वाचकांच्या मनावर प्रभाव टाकू लागले. जागतिकीकरणानुसार निर्माण झालेले विद्यापीठ, शोषी, वंगळवादी जीवन, कुटुंब संरक्षेच्या भक्कमपणावर झालेले जाणवत, नसे झालेले परस्पर नातेसंबंध, वाढलेला एकात्मता हे सर्व साहित्यातून व्यक्त होऊ लागले. माणसांचे एकत्रतेने उच्चम होणे साहित्यातून येऊन जाणे ही एक अटले अवस्था आहे.

३) साहित्य प्रवासात यद - यान काळात प्रवास चर्चेने, आत्मचरित्र, शब्दांचेन या साहित्य प्रवासात वाढ झालेली दिवते प्रवास चर्चेतचच प्रवासा वनातपोष्यातील देश, नेशील विषय, संस्कृती यांचे भडलेले दर्शन वाचनप्रिय ठरू लागले. आत्मचरित्र स्वतः चरित्रातचचच त्यांचे शब्दांचेन चरणे हा मार्ग योगीना मुलुभ ठरू लागला यामुळेच सर्वगोपान्य, कलावंत, गायक, खंडाड, उद्योजक अशा विविध समाजातील यशस्वी मंडळीची आत्मचरित्रे दुसऱ्या कोणीवर लेखणीवरत वेलेली दिवून येऊ लागली प्रवासात, प्रवासात

१५. शिक्षकांना शिक्षित करणे आव्हाने किंवा संधी

Table 3.3.1 / 2018/ Sr. No. 25

प्रा. रंजिता वीरकर

शंकर नारायण महाविद्यालय, भाईदर (पू.)

आजच्या युगात शिक्षकांचे कार्य फक्त शिकवणे एवढेच सीमित असून चालणार नाही. कारण आज काळ बदलला आहे, म्हणजे नेमके काय झाले आहे? आज जागतिकीकरणाच्या काळात विद्यार्थ्यांना कौशल्यधारक, ज्ञानी बनवणे हे एक मोठे आव्हान आहे. १९९० नंतर भारतात जागतिकीकरणातून सर्वच क्षेत्रात फार मोठे बदल घडले.

१) कौटुंबिक जगातील बदल

जागतिकीकरणातून आजची कुटुंबव्यवस्था पुन्हा एकदा बदलली. पुन्हा एकदा म्हणताना औद्योगिकीकरणाच्या टप्प्यावर कृषिव्यवस्थेकडून नोकरी-व्यवसाय शोधण्याच्या काळात ती एकत्र कुटुंबव्यवस्थेकडून विभक्त कुटुंबव्यवस्थेकडे आली. आज करिअरच्या मिळणाऱ्या नव्या संध्या, स्त्री-पुरूष समागतेच्या दृष्टिकोणातून स्त्रीविकासाची समान संधी यागुळें आज कुटुंबव्यवस्थेमध्ये बदल अपेक्षित आहेत. स्त्री चे नोकरी-धंद्यासाठी घरापासून लांब रहाणे, त्यामुळे घरातील लहान मुलांकडे दयावा लागणारा आवश्यक वेळ ती देऊ शकत नाही. त्यासाठी पर्यायी व्यवस्था शोधली जाते आपसूकच मुले व पालक यांच्यात एक अंतर वाढत आहे. मोठी होणारी ही मुले आपल्या भावना, अडी-अडचणी, शंका घरांमध्ये मोकळेपणाने कोणाकडे बोलणार ही एक गंभीर समस्या समाजात निर्माण होत आहे. स्त्री-पुरूष समागतेच्या टप्प्यावर स्त्री ने घरापासून दूर रहाणे तसेच घरातील पुरूषाने नेहमीप्रमाणे घराकडे दुर्लक्ष करणे यांमध्ये एकटी पडणारी त्यांची मुले त्यांना समजून घेणे हे शक्य नसल्यावर तेथील शिक्षकांसाठी महत्त्वाचे आव्हान उरते. या मुलांना शाळेचा, अभ्यासाचा, शिक्षकांचा लक्षात घेणे ही एक मोठी संधी शिक्षकांसाठी निर्माण होते. लहान मूल ओल्या मातीचा गोळा त्याला जसा आकार द्याल तसा तो त्याला मिळेल याप्रमाणे शिक्षकाने अशा मुलांना योग्य संस्कारांची, प्रेमाची, संस्कृतीची, राहोदरभावाची शिकवण दिली तर तो मुलगा मोठे पणी निश्चितच समाजोपयोगी ठरेल व सुविद्य नागरिक बनेल अशी एक अपेक्षा करता येईल.

२) समाजातील माणसां-माणसांतील अंतर वाढीस लागले आहे

जागतिकीकरणाने जग जवळ आले असले तरी माणसे मात्र मनाने दूर जाऊ लागली आहेत की काय अशी शंका यावी इतके माणसा-माणसातले नातेसंबंध दुरावले आहेत. एक तीळ सात जणांनी वाटून खाणारी माणसे, अभावग्रस्त असतानाही मिळालेल्या मदतीचा उपयोग दुसऱ्या गरजूसाठी करणारी माणसे, आज मात्र परस्परांविषयी वैरभाव बाळगून आहेत. डोळ्यांच्या बाबतीत आपण एक कोडे धारतो की 'दोन भाऊ शेजारी पण गाठ नाही जन्मभरी' अशीच अवस्था आज सख्ख्या भावंडांमध्ये झाली आहे. जागतिकीकरणाच्या स्पर्धेत टिकून रहाताना परस्पर विश्वास, प्रेम हे आपण गमावून वसत आहोत. म्हणूनच शिक्षकांना आपल्या विद्यार्थ्यांसाठी जागतिकीकरणाच्या स्पर्धेत टिकून राहण्यासाठी, उत्कृष्टतेचा ध्यास घरणे आवश्यक ठरत आहे. त्याचबरोबर परस्पर विश्वास, प्रेमापोटी कागे होत असतात, कागे करवून घेतली जातात

**A Comparative Study on Financial Performance of
IDBI Bank and AXIS Bank**

Vanita Malik*

Introduction

Banking is primarily a client oriented business. Revolution in information technology has brought paradigm shift in service standards and has set new benchmarks in terms of application of technology, speed in delivery of customer services, ambience of branches, high order of marketing orientation etc. Emerging technologies have changed the banking industry from paper and branch based banks to digitized and networked banking services.

Objectives of the Study

Make in India and Digital India, Cashless economy are the new buzzwords of our economy. The digital payment systems are now poised to take quantum leaps in this new era. The automation and digitalization has improved information access to the customers. The role of bank has changed from providing plain vanilla banking services into universal banks. The banking industry is characterized by many innovations in products, services and use of advanced technology. Today, the banking sector is growing under competitive environment such as:

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BANKING OMBUDSMAN SCHEME IN INDIA: AN OVERVIEW

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Abstract

The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995. Presently the Banking Ombudsman Scheme 2006 (As amended up to July 1, 2017) is in operation. The Banking Ombudsman Scheme is an expeditious and inexpensive forum for bank customers for resolution of complaints relating to certain services rendered by banks. There is a system in Indian banking to get bank customer's problem resolved by contacting authorities in procedure. RBI Banking Ombudsman Offices in India are located at Mumbai, Delhi, Bangalore, Hyderabad and 11 other locations. This paper attempt to find out inception of Banking Ombudsman system, its revision and nature of complaints.

Key Words: Banking Ombudsman, Complaints, RBI

Introduction

In the areas of politics and governance, ombudsman is understood as an institution which is provided by the public sector to monitor the activities of any executive body and investigate the complaints of the dissatisfied people in a just and unbiased manner (Reif, 2004).

A classical definition of ombudsman given by the International Bar Association Resolution (1974) defines ombudsman as, "an office provided for by the constitution or by the action of the legislature or parliament and headed by an independent high-level public official who is responsible to the legislature or parliament, who receives complaints from aggrieved persons against governmental agencies, officials, and employees or who acts on his own motion, and who has the power to investigate, recommend corrective action, and issue report" (Reif, 2004; p. 3).

Thus, an ombudsman body keeps a check on the execution and administrative of the concerned body. Furthermore, a banking ombudsman monitors the operation of banks in the areas of complaints that they receive from the bank customers.

As far back as 1809, Sweden was the only country to have ombudsmen. The country instituted the ombudsmen as a 'citizen's defender' which maintained discretion regarding the parties involved while processing the complaints (Bexelius, 1968). Subsequently, other Scandinavian countries and many other common-wealth member countries constituted and strengthened their ombudsmen bodies by placing them in the ambit of their constitution and making it an independent body of the judiciary and the executive (Reif, 2004). Sweden brought a civil as well as a military ombudsman in order to secure justice to its citizens, prevent maladministration and maltreatment and to guarantee its citizens grievance redressal (Bexelius, 1968).

Over time, by the 20th century countries were providing industry and sector specific hybrid public-private ombudsman. Ombudsman became especially prominent in service sector, as has been evidenced by their establishment in medical sector, legal service sector and the financial service sector as well (Waxman, Vosti and Barbour, 1986; Ficarra, 1987; James and Seneviratne, 1995; Gadit and Mugford, 2008). Reif (2004) points out that financial service ombudsman have been quite prominently used in developed countries such as Spain, United Kingdom and United States as well as developing countries such as South Africa. Financial service ombudsmen may comprise of various types of ombudsmen in related areas such as banking, investment, and short-term and long-term insurance.

In India, the Banking Ombudsman Scheme, 1995 was launched by RBI on June 14, 1995 in order to provide a platform for redressal of public grievances free of cost, against banks and their services. The scheme acquired constitutional rights under Section 35A of the Banking Regulation Act, 1949 (RBI,

"IMPACT OF E-COMMERCE AND CHANGING TRENDS IN INDIAN CONSUMER BEHAVIOUR."

Table 3.3.1 / 2018/ Sr. No. 28

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ABSTRACT

India is 2nd Biggest E-Commerce nation in Asia after China and has become massive e-commerce market place now with every age group comfortably transacting online. Now no longer consumers have to leave their home or their work place in order to shop for their favourite clothing brand, shoes or groceries. E-commerce is basically buying and selling of products or services over electronic systems which include electronic funds transfer, supply chain management, internet marketing, online transaction processing, electronic data interchange, inventory management systems, etc.

Every company must be able to satisfy and retain customers. That's the key success to its business performance. Consumer behaviour plays a significant role in the modern world. In 21st Century it is not going to be "consumer satisfaction." but it will be "consumer delight." This is only when the companies understand the consumer behaviour, which is not an easy task. But few companies know how to link their customer's need with their organisation processes to create the best customer experience possible. This need has given an emergence to e-commerce in the field of sales, marketing and advertising. The internet has created a new economic eco system, the e-commerce marketplace, and it has become the virtual main street of the world. Providing a quick and convenient way of exchanging goods and services both regionally and globally, e-commerce has boomed the market.

This paper aims to understand the concept of e-commerce, its categories and challenges faced by e-commerce sector in India. From the study, it is found that there is a vast scope of e-commerce in India and without e-commerce a nation cannot grow and develop. This research paper also tries to highlight changing trends in Indian consumer behaviour in 21st century.

KEYWORDS: - E-commerce, Marketing Online, Consumer behaviour.

1. INTRODUCTION:

A consumer is no longer bound to opening times or specific locations, he can become active virtually anytime and at anyplace and purchase products or services. Internet has become a relatively new medium for communication and information exchange has become present in our everyday life. The internet is considered a mass medium that provides the consumer with purchase characteristics as no other medium making it more convenient for the consumers. A consumer is more satisfied with the dealings of e-commerce compared to traditional way of shopping as it gives ability to purchase anytime anywhere, visualize their needs with products and services. Over the past few years, the Internet has changed our life. E-commerce has made our life much easier and India is becoming the fastest growing county in e-commerce.

According to a report by the Internet and Mobile Association of India (IAMAI), "the number of internet users in India is expected to reach 500 million by June 2018, The number of Internet users stood at



region.

5. An experimental study may be undertaken to identify the games and sports activities which are helpful for physical development of women..

6. Study of the female participation in rural sports at the district level.

Footnotes:

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□□□

14

Impact of Electoral Reforms on Electoral Process in India

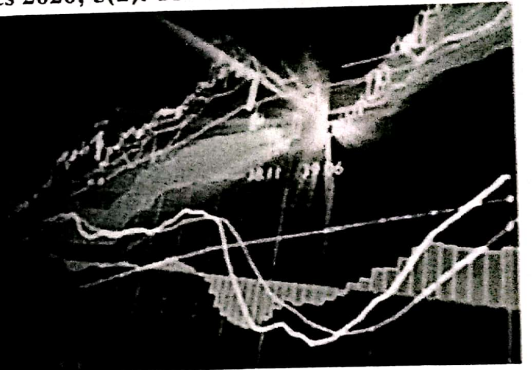
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Introduction

Elections are the most significant political activity in the democratic country. Political parties, the electorate, election administration and political parties plays vital role in the election process. Election Commission of India arranges for the both the Houses of the Parliament and the State Legislative Assemblies. In a democratic system voting in elections is considered as the right of citizens. Elections of a representative character to the legislature and the executive, which reflects the popular will of the people. The established rules govern the status of the electors, candidate and the political parties which are contesting elections. Election Commission of India is responsible for ensuring free and fair elections which is based on universal adult suffrage. It was expected that Election Commission of India should be impartial, independent and permanent constitutional autonomous body to conduct elections. The Election Commission of India has been established by the article 324 of the Constitution of India. The Election Commission entrusted the responsibility of preparing electoral rolls, to announce the schedule of the elections, to update the electoral rolls, to conduct the elections and to declare the results of the elections

The Indian electoral system was free from any major controversies' till the fourth general elections, 1967. After that in subsequent



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The combined effect of magnetic field and viscous dissipation on the boundary layer flow over a permeable stretching sheet in a casson nanofluid with convective boundary condition

Ambuja Joshi

Table 3.3.1 / 2020/ Sr. No. 1

Abstract

The boundary layer flow formed due to a linearly stretching sheet in a nanofluid is premeditated numerically. The boundary value problem consisting of nonlinear partial differential equations are converted into nonlinear ordinary differential equations, using similarity transformation and are solved numerically using Runge-Kutta Fehlberg method, with shooting technique. The transport equations include the effects of Brownian motion and thermophoresis. Unlike the commonly employed thermal conditions of constant temperature or constant heat flux, the present study uses a convective heating boundary conditions. The solutions for the temperature and nanoparticle concentration distribution depend on the following parameters, namely, Casson fluid parameter β , suction/injection parameter f_w , Prandtl number Pr , Lewis number Le , Brownian motion parameter Nb , thermophoresis parameter Nt , Biot number Bi and magnetic field parameter M . Numerical results are presented both in graphical forms, illustrating the effects of these parameters on momentum, thermal and concentration boundary layers. The thermal boundary layer thickness increases, with a rise in the local temperature as the Brownian motion, thermophoresis and convective heating, each intensify. The effect of Lewis number on the temperature distribution is insignificant. With the other parameters unchanging, the local concentration of nanoparticle increases as the convective Biot number increases but decreases as the Lewis number increases.

Keywords: Nanofluid, boundary layer flow, stretching sheet, biot number

1. Introduction

A Nanofluid is a fluid containing nanometer sized particles, called Nanoparticles. These fluids are engineered colloidal suspension of nanoparticles in a base fluid. The nanoparticles used in nanofluids are characteristically made of metals, oxides, carbides, or carbon nanotubes. ordinary base fluids include water, ethylene Glycol and oil. Nanofluids have narrative properties that make them potentially useful in many applications in heat transfer, including microelectronics, fuel cells, pharmaceutical processes, and hybrid-powered engine, engine cooling/vehicle thermal management, domestic refrigerator, chiller, heat exchanger, in grinding, machining and in boiler gas temperature reduction. They demonstrate enhanced thermal conductivity and the convective heat transfer coefficient compared to the base fluid. Knowledge of the rheological behaviour of nanofluids is found to be very basic in deciding their suitability for convective heat transfer applications.

The fluid flow over a stretching surface has significant applications such as extrusion, wire drawing, metal spinning, hot rolling, etc [1-3]. A wide variety of problems dealing with heat and fluid flow over a stretching sheet have been studied with both Newtonian and non-Newtonian fluids and with the addition of obligatory electric and magnetic fields, different thermal boundary conditions, and power law variation of the stretching velocity. A representative sample of the recent literature on the topic is provided by references [4-12]. After the pioneering work by Sakiadis [13], a large amount of literature is available on boundary layer flow of Newtonian and non-Newtonian fluids over linear and nonlinear

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A CORPORATE SOCIAL RESPONSIBILITY: A CASE STUDY OF SBI

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ABSTRACT

Today CSR is not a topic of discussion, but need of hour to do something for betterment of society or social work for under prevail edge and deprived people or weaker section of the society to bring them in main stream of life. Mallen Baker (2018) 'Corporate social responsibility is how companies manage their business processes to produce an overall positive impact on society. It covers sustainability, social impact and ethics, and done correctly should be about core business – how companies make their money – not just add-on extras such as philanthropy.'

The banks has to keep themselves abreast of developments and modify their strategies and plans in the light of changing situations. Banks has to place their CSR initiatives in the public domain, along with their annual accounts.

This paper is attempt to study the present CSR norms in India and CSR undertaken by State Bank of India.

Keywords: CSR, Bank, Society, State Bank of India, RBI.

INTRODUCTION

The establishment of a CSR strategy is a crucial component of a company's competitiveness and something that should be led by the firm itself. This means having policies and procedures in place which integrate social, environmental, ethical, human rights or consumer concerns into business operations and core strategy – all in close collaboration with stakeholders. CSR has been identified as a tool to contribute directly or indirectly to the company's bottom-line and also ensures its long-term sustainability. It helps companies emerge as true corporate citizens. CSR means in its essence to be responsible to one's various stakeholders and not just charity.

According to Bowel, "CSR refers to the obligation of businessman to pursue those policies to make those decisions or to follow those lines of relations which are desirable in terms of the objectives and values of our society"

The banking sector forms the core of the financial sector of the national economy. Now a day's accepting deposits and lending money only by the banks is now found to be outdated. The contribution of financial institutions including banks to sustainable development is paramount, considering the crucial role they play in financing the economic and developmental activities of the world.

According to Former UN Secretary-General Kofi Annan , "The stark reality is that most poor people in the world still lack access to sustainable financial services, whether it is savings, credit or insurance. The great challenge before us is to address the constraints that exclude people from full participation in the financial sector. Together, we can and must build inclusive financial sectors that help people improve their lives."

"Non-financial reporting is an opportunity to communicate in an open and transparent way with the stakeholders. The non-financial reports allow firms to provide an overview of the environmental and social impact in the previous year. This information contributes towards building a company's risk profile. The importance of non-financial disclosure in the overall assessment of a company's risk profile is steadily gaining ground," said the RBI.

OBJECTIVES OF THE STUDY

1. To study the present Corporate Social Responsibility norms in India.
2. To analyses the CSR activities undertaken by SBI.

DATA COLLECTION

This research is descriptive in nature. It is purely based on secondary data. This secondary data has been collected from the websites of RBI, SBI, reputed e-journals and annual reports of banks.

SIGNIFICANCE OF THE STUDY

This research is an attempt to comprehend that the bank started enhancing 'Trust' through which the socio-economic status of the society started getting special attention. The trusts started making their own rules, governance, policies and focus on improving the specific sectors. Instilling a strong culture of corporate social



Table 3.3.1 / 2020/ Sr. No. 3

Rendering of Gandhi in Cinema

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Abstract

Cinema has its unique language of its own perspectives. It is comprehensive and far reaching vehicle of entertainments, persuasion and enlightenment. The same medium has tried to explore in various times the life philosophy and personality of M. K. Gandhi. The present paper is an attempt to study the interface called 'Gandhi and Cinema'

Keywords: M. K. Gandhi, Cinema, Entertainment, Philosophy, Enlightenment, Dalit, Non-violence, Truth

Cinema has its unique language of its own with many perspectives. The story, screenplay and dialogues with assistance motion pictures in the cinema transform it into a global language reaching every nook and corner of the world embracing the emotions of every single human being on the planet which the researcher thinks has pan-continent appeal. Also, cinema is a comprehensive and far-reaching vehicle of entertainment, persuasion and enlightenment; and it preserves the historical events, and the culture and the traditions of the region(s) which is selected as the setting. Cinema is a vehicle to propagate the philosophy through various ideas, thoughts and perspectives. The same medium has tried to explore, in various times, the life, time, philosophy and personality of Mohandas Karamchand Gandhi aka Mahatma Gandhi.

The life of Mahatma Gandhi is nothing but a fine ethical layer on the Indian society. The values like Truth, Non-violence and Satyagraha embraced and practiced by Mahatma Gandhi not only influence the Indian minds but also inspire the whole world. The contribution of Mahatma Gandhi in Indian freedom struggle is a historical legacy to the whole world. This legacy has received a sizable recognition through cinema, documentaries, plays and the like along with the huge number of books published across the planet and in consequence it is preserved for the many generations to come. The present paper is an attempt to study the interface called: 'Gandhi and Cinema' with reference a few periodicals and movies on Mahatma Gandhi.

Table 3.3.1 / 2020/ Sr. No. 4

सिनेमा आणि गांधी

शशिकांत एस माषाडे

सहाय्यक प्राध्यापक, शंकर नारायण व वाणिज्य महाविद्यालय
भाईंदर (पूर्व) ठाणे

प्रस्तावना :

सिनेमाची आपली स्वतःची एक स्वतंत्र भाषा असते. सिनेमातील कथा, पटकथा, संवाद आणि चलत चित्राचे रुपांतर एका वैश्विक भाषेत रुपांतरीत होते. सिनेमा हे लोकरंजनाचे व प्रबोधनाचे प्रभावं माध्यम आहे. हे माध्यम ऐतिहासिक घटना, संस्कृती आणि परंपरा जतन करण्याचे कार्य करीत असते. सिनेमा तत्त्वज्ञानाचे वाहक बनून विविध कल्पना, विचार, दृष्टिकोन आपल्या पद्धतीने मांडत असते.

याच माध्यमाने मोहनदास करमचंद्र गांधी म्हणजेच म. गांधी यांच्या विचारांच्या व व्यक्तिमत्त्व वेष घेण्याचा कालपरत्वे प्रयत्न केलेला दिसतो. म. गांधीचे समग्र जीवन म्हणजे भारतीय समाजाला मिळालेले एक नैतिक अधिष्ठान आहे. म. गांधीजी सत्य, अहिंसा, सत्याग्रह ही मूल्ये केवळ भारतीय जनमानस नव्हे तर संपूर्ण विश्वाला प्रेरणादायी ठरली आहेत भारतीय स्वातंत्र्य संग्रामातील गांधीजें योगदान एक ऐतिहासिक वारसा बनून राहिले आहे. हाच ऐतिहासिक वारसा सिनेमा, माहितीपट, चित्रे या माध्यमांनी निर्माण केला आहे आणि पर्यायाने जतन करून ठेवला आहे. प्रस्तुत शोधनिबंधात म. गांधी आणि सिनेमा या दोहोंतील परस्परसंबंधाचा शोध आणि अल्पसा आढावा घेण्याचा प्रयत्न केला आहे. यासाठी विविध नियतकालिके आणि गांधीवरील निर्मित चित्रपटांचे सहाय्य घेण्यात आले आहे.

गांधींचे एकूणच जीवनकार्य, आंदोलने प्रामुख्याने भारतातच झालेली असल्याने गांधींच्या विचारांचा प्रभाव हिंदी सिनेमातील आशय व विषयांवर दिसून येतो. दादासाहेब फाळके, मेहनतूब खान राजकपूर पासून ते राजकुमार हिरानी, विधू विनोद चोप्रा, आमीर खान या सारख्या व्यावसायिक चित्रपट निर्माता. दिग्दर्शकांकडून गांधींच्या अहिंसा, प्रेम आणि त्याग, हिंदू - मुस्लीम एकात्मता, सत्याग्रह ग्रामीण. शहरी विभाजन, महिला सक्षमीकरण, साधनशूचिता, शुद्ध आचरण या तत्वांचा प्रभाव अप्रत्यक्षपणे नक्कीच प्रभाव पडल्याचे जाणवते. विशेषतः आदर्शवादी चित्रपट बनवणाऱ्या अनेक चित्रपट निर्मात्यांच्या कला कृतींवर गांधींचा प्रभाव पडल्याचे दिसून येतो.



**RELATIVE EFFICIENCY ANALYSIS OF BANKS IN INDIA
USING DATA ENVELOPMENT ANALYSIS**

Dr. Arun Gaikwad*
Prof. Manisha K. Shinde**

ABSTRACT

The growth of the Indian economy is possible only when the Indian banking sector becomes efficient. The Indian banking sector is complex. The efficiency level of every bank is varying. Some banks are more efficient and some are less. Knowing the Relative efficiency of the bank will help to know the level of performance of banks and its strong and weak areas in comparison to other banks. In this paper relative efficiency of banks in India has been analyzed with the help of the DEA approach. CCR (Output) model of DEA is selected for the analysis. The data of banks for the F.Y. 2018-19 has been collected for the study. Banks are considered as Decision Making Units. 42 Indian banks are selected for analysis purpose. It includes 20 public sector banks and 22 private sector banks. Deposits, Fixed Assets, Interest Expenses, and Operating Expenses are selected as Inputs. Investment, Advance, Interest Income, Non-interest Income are selected as Outputs. The relative efficiency score is calculated on basis of selected inputs and outputs. Ranks are given as per the relative efficiency score. Data analysis and interpretation is done in three sections a) Analysis of Relative Efficiency of Private sector banks b) Analysis of Relative Efficiency of Public sector banks c) Analysis and comparison of Relative Efficiency of Public and Private sector banks. It is concluded that 64% banks are relatively efficient and 36% banks are relatively inefficient among Private sector banks. 85% banks are relatively efficient and 15% banks are relatively inefficient among Public sector banks. It proves that public sector banks are relatively more efficient than Private sector banks. But when private and public banks are considered together, it is found that 45% banks are efficient and 55% banks are inefficient. The number of relatively inefficient banks are more as compared to efficient banks in India. Policy planners and Management of inefficient banks need to focus on strong inputs and outputs areas as well as improve weak inputs and outputs areas.

Keywords : Data Envelopment Approach, CCR Model, Relative Efficiency, Decision Making Units

Introduction

In the present financial scenario, the Indian financial structure is getting more complex day by day. It includes a large number of banks of various kinds. Some banks are able to achieve efficiency and some are not. The bank giving maximum outputs with minimum inputs is known as an Efficient bank. Analysis of efficiency helps to understand the level of performance of banks. It helps to find out the strengths and weaknesses of banks and

helps to be more effective in comparison to other banks. Relative efficiency indicates comparative performance level of a bank based on its inputs and outputs with those of other selected banks. Data Envelopment Analysis (DEA) is a well-accepted method of analyzing the relative efficiency of the bank

Objectives

The present study is done in light of the following objectives:

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**ANALYSIS OF OPERATIONAL EFFICIENCY OF MERGER ACTIVITY –
CASE STUDY OF STATE BANK OF INDIA**Dr. Arun Galkwad*
Manisha K. Shinde****ABSTRACT**

A merger is an important external restructuring strategy. It is one of the best strategies to remove the weaknesses of banks and to gain further growth and expansion. The present study is done to find out the impact of merger activity on the operational efficiency of the State Bank of India. The merger case of State Bank of India with its five associate banks and Bhartiya Mahila Bank is selected for the study. The required data was collected from annual reports of the bank. Data analysis is done by using average and ranking method. Hypothesis testing is done with the help of paired T-test. The operational Efficiency of SBI is analyzed with the help of the CAMEL model. Three years pre-merger period and Three years post-merger period is considered for analysis. The analysis is done as per the five parameters of the CAMEL model. The analysis revealed that Capital Adequacy and Liquidity of SBI is at the same level in the post-merger period as compared to the pre-merger period. But the Asset Quality, Management Efficiency, Earning Quality parameter is not significantly improved in the post-merger period as compared to the pre-merger period. Overall, it is concluded that the Operational Efficiency of State Bank of India is not improved in the Post-Merger period as compared to the Pre-Merger period.

Keywords : Operational Efficiency, CAMEL Model, Merger, Pre-merger, Post-merger

Introduction

During the last few years, the Indian Banking sector has witnessed many high profile and mega-mergers of banks. Many banks are choosing merger as an external restructuring strategy voluntarily or forcefully for further growth and expansion or to improve the financially weak condition. In the present study, efforts have been made to know whether merger activities of bank are improving the operational efficiency of bank. The study of the financial aspect of operational efficiency is done with the help of the internationally accepted CAMEL model. The present study of the effectiveness of merger activity in improving the operational efficiency of banks is helpful for the bank authority and bank regulators in decision making for improvement of the

performance of the bank. The present study also contributes to the knowledge of the banking and finance sector. In the present study, the case of SBI bank merger with its associate banks and Bhartiya Mahila Bank is selected. This Merger has occurred on 1st April 2017.

State Bank of India (SBI)

It is a multinational commercial bank in the Public Sector. The head office of the bank is in Mumbai. State Bank of India is the largest and oldest bank in India.

As of 31st March 2020, State bank of India's total customers is 44.89 crores, it has 22,141 bank branches across India. The total workforce in SBI is 2,49,448. It is a major bank in India. It had seven associate banks. Among these State Bank of Saurashtra and State Bank of Indore got merged with the SBI in the years 2008 and

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AN INTERNATIONAL BILINGUAL PEER REVIEWED REFEREED RESEARCH JOURNAL

CRITICAL STUDY OF "THE GOD OF SMALL THINGS" BY
ARUNDHATI ROY.

Table 3.3.1 / 2020/ Sr. No. 7

Shital Barwal*

ABSTRACT

This piece of work is all about novel "The God of Small Things" and critical study about it written by great Indian novelist Arundhati Roy. This novel won international fame for the author and her this piece of work was read in more than 21 countries. Painful experience of twins Rahel and Estha has been shown here and how both children were badly affected by their childhood experience that they couldn't settle down in their entire life and last they found peace in each other's company only.

KEY WORDS: - Relationship, Indian Society, Manipulation, Villain, Struggle, Brother, Sister, Upper class and Lower class.

INTRODUCTION: - Suzanna Arundhati Roy was born in 1959 in Shillong, India. She studied architecture in New Delhi, where she now lives. She has worked as a film designer and screenplay writer in India. Roy is an Indian author best known for her novel "The God of Small Things" published in 1997. This novel won the Man Booker Prize for Fiction in 1997 and became the blockbusting book by a non-expatriate Indian author. The novel has been translated into dozens of languages worldwide. She is also a political activist who fights for human rights and environmental causes.

Arundhati has written several non-fiction books, including *Power Politics*, *War Talk*, *The Cost of Living*, *An Ordinary Person's Guide to Empire* and *Public Power in the Age of Empire*. Roy was featured in the BBC television documentary *Dam/age*, which is about the struggle against big dams in India. Roy is the recipient of the 2002 Lannan Foundation Cultural Freedom Prize.

The God of Small Things.

The God of Small Things is the first novel of Arundhati Roy. It is a story about the childhood experiences of twins whose lives are destroyed by the "Love Laws" that lay down "who should be loved, and how and how much." The book explores how the small things affect people's behavior and their lives. Roy began writing the manuscript for *The God of Small Things* in 1992 and finished four years later, in 1996. It was published the following year. The potential of the story was first recognized by Pankaj Mishra, an editor who sent it to three British publishers. Roy received £500,000 in advance and rights to the book were sold in 21 countries.

The story is set in the village named Ayemenem in Kerala, India. This story is about fraternal twins Rahel a girl and her brother Estha who are seven years old at the beginning of story in 1969. This story ended with the reunion of both in 1993.

Story begins with Ammu who wants to get rid of her ill-tempered father, known as Pappachi and her mother Mammachi. Ammu somehow managed to go

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“POWER OF POSITIVE THINKING” NEED OF THE TIME AMID PANDEMIC COVID-19 CRISIS

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ABSTRACT Table 3.3.1 / 2021/ Sr. No. 1

This piece of work is all about positive thinking and its impact on human being. Since last one year whole world is struggling with pandemic named Covid-19. Every day we see so many news of Covid-19 crisis where thousands of people are losing their lives everyday due to this pandemic. Many people lost their jobs. In News Channels also we see only news related to Covid-19 which is causing fear, stress, hopelessness and frustration among all of us. This piece of work is an attempt to make your outlook brighter amid this crisis. With positive thinking and positive mind we can conquer this world, nothing is impossible if we are strong determinant and we have 100 % faith on our capabilities.

KEYWORDS: - Positive thinking, Negative thinking, Power of words, conscious mind, subconscious mind, human brain, positivity, yoga, meditation.

INTRODUCTION: -

Today mental health issues has become major problem throughout the world. Close to 800 000 people die due to suicide every year, which is one person every 40 seconds. Suicide is a global phenomenon and occurs throughout the lifespan. If we will see World Health Report 2021, India ranks 139 out of 149 countries. World health report is prepared every year on the basis of many factors like per capita GDP, social support, healthy life expectancy, freedom to make choices, generosity and corruption perception etc. According to World Happiness report Finland Ranks 1st, Denmark Ranks 2nd and Switzerland Ranks 3rd. Now the big question is why we are unhappy Nation and how we can overcome our negative thoughts? It is observed that average human beings are having 12,000 to 70,000 thoughts per day and 70% of our thoughts are negative. It is a big challenge to change negative thoughts into positive one, it seems difficult but it's not impossible. With regular meditation and practice we can overcome our negative thoughts and change into positive one.

OBJECTIVE: - Objective of this piece of research work is to evaluate the Covid-19 situation and its impact on people's work and mental health. This research work is also written with the intention of to spread positivity amid this crisis where we see bad news from throughout the world about Corona virus and its impact. All social media and news channels highlight bad news and tragic story while people think twice before posting any good post. Objective of this work is to change the thinking habit of people from negative to positive and change their outlook.

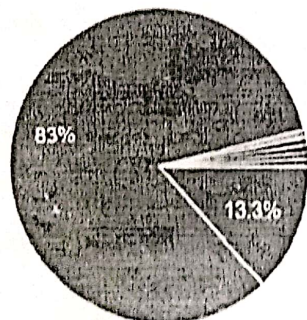
Research Methodology: Research methodology of this work is both primary data collection and secondary data collection.

Primary Data: Primary data is collected through a questionnaire with the help of Google form titled "Covid-19 situation, how you are handling," where people from different states of India have shared their experience during lockdown.

Data Analysis:

Have you or your family affected by Covid-19?

135 responses



- yes
- No
- My Father
- My father affected last year
- Not yet
- Not had vaccination
- Relatives

ANALYTICAL STUDY OF "TRAIN TO PAKISTAN" BY KHUSHWANT SINGH

Assistant Professor, Shankar Narayan College of Arts and Commerce, Bhayander East
Shital Barwal

ABSTRACT

This piece of work is all about novel *Train to Pakistan* written by Khushwant Singh. Novel based on the theme of partition of India and Pakistan. The partition is perhaps the saddest event of modern India. This novel shows the brutal and realistic picture of political hatred and bloodshed after partition in India and Pakistan. People who were having a peaceful life earlier and living happily with each other turned violent and started hating people of other religion. Such was the effect of hatred that people forgot about the difference about right and wrong and all moral values. Everywhere there was a bloodshed, people were looting and killing each other.

Keywords: - Partition, violence, bloodshed, revenge, patriarchy, passive, sacrifice.

Table 3.3.1 / 2021/ Sr. No. 2

INTRODUCTION: -

Train to Pakistan is written by famous Indian writer Khushwant Singh. He was born on 2nd February, 1915 in Punjab. Khushwant Singh was a multi-talented parson. He was a lawyer, diplomat, politician and journalist as well. He served as the editor of several literary and news magazines and two newspapers as well between 1970s and 1980s. He served as Member of Parliament in Rajya Sabha, the upper house of India between 1980-1986. His experienced about partition of India in 1947 inspired him to write "*Train to Pakistan*" in 1956. A film was also made based on this novel in 1998. This novel became his well-known novel.

Khushwant Singh was awarded with the Padma Bhushan in 1974, however, he returned the award in 1984 in protest against in which Indian Army raided Amritsar under Operation Blue Star. Khushwant Singh was awarded with second-highest civilian award in India, Padma Vibhushan in 2007

TRAIN TO PAKISTAN: -

- This story is set in the village of Mano Majra in Punjab on the Indo-Pak border during the period of partition after India got independence. Hukum Chand the District Magistrate has depicted how the people faced turmoil who were living peacefully in their village.
- Sikhs and Muslims were living with harmony in the village of Mano Majra till a train full of dead bodies reached there from Pakistan. Some refugees also gathered in from the border. Government planned to send all Muslims to Pakistan from this place to make sure their safety. Even Sikh of villagers were against to send Muslim to Pakistan. Some outsider hotheaded Sikhs from village planned to kill the Muslims on the train before it sent to Pakistan. When Juggut Singh came to know about this horrific plan he decided to save the lives of all Muslims. He was supposed to be on the train. He sacrificed his own life to save the lives of all Muslims who were present in the train.
- Novel open with the high tensions near Indo-Pak border immediately after Independence of India in August 1947. When India was partitioned, new country named Pakistan was formed. Sikhs who were living in Indo-Pak border town have heard numerous stories of Muslims killing, raping, and looting other Sikhs, Hindus, and Christians, and many of whom were their relatives and friends. People were enraged at the loss of law and order, they planned their own attack on a train full of Muslims who were going to Pakistan and leaving India for forever. The train was overcrowded with thousands of migrating Muslim passengers, who were sitting on the windows and the roof of this train. The plot was to fell those seated on the roof of the train with a rope tied across the start of the bridge and kill them. But there was Juggut Singh among the villagers to fail this horrific plan and save the lives of thousand people. He lost his life for the sake of saving these people from this horrific tragedy.
- Mano Majra has represented thousands of small villages of Indo-Pak border, where thousands of innocent people of all religion of Sikhs, Hindus, and Muslims were helplessly caught up in the bloody event of Partition. Partition has broken the common culture heritage and drawn new territorial boundaries among two countries and gave way to communal separation.

PATRIARCHY: -

The patriarchy structure of family has been shown in the novel. We see throughout the novel that men have all the powers of decision making in families and women have not been given any powers to take their own decisions. We see in the beginning of story that Lala Ram is the head of family, thus we see family head is only man in all families and all the decisions maker. If we see example of Nooran she unwillingly goes with her

Impact of Covid-19 on College campus : A Study of Green Initiatives Practices by Higher Education Institutions (HEI) in Pune District

★ Dr. Anupama Vinod Gawde ★ ★ Mr. Saurabh Mukund Panchamia

"One of the first conditions of happiness is that the link between Man, and nature shall not be broken"- Leo Tolstoy

Abstract

With modern developments in Science and Technology and their widespread application, an impression has grown that nature is primarily for exploitation as per the whims and fancies of human beings. This attitude towards nature has caused much damage to humanity in recent times. Universities and other Educational Institutions across the country have been closed since 16th March 2020. The top priority, while re-opening the institutions, should be the safety, health, and well-being of the students, teachers, and staff as the educational institutes are the second home for the students who will become an important part of the society in future.

The Research methodology includes both primary and secondary data. The researcher has selected Pune District in the State of Maharashtra for Primary data collection as it is a top district that had the major Higher Educational Institutions accredited by NAAC. In this paper, the researchers have classified NAAC Accredited institutions in Maharashtra in 3 categories: H- High Cost, M- Moderate Cost, and L- Low cost and also classified green activities based on the cost incurred. This research paper has also pointed out the Impact of COVID 19 on College Campus.

Key Words: Green Campus, Sustainable Development, Green Initiatives, High Cost

2. Introduction

Humanity has faced numerous difficulties right from its formative stages to modern times. An impression has grown that nature has to be controlled and exploited for human enjoyment. Now the challenges of modern progression are how we look at 'development'. The negative impact that development has on the environment is a problem that humankind faces.

College campuses are places where students not only study but enjoy their life. Recently the foundation of this unique eco-system has been impacted significantly due to COVID 19 outbreak, creating uncertainty regarding the implications for higher education. Over the past year, HEI's were forced to cancel classes and close the doors of campuses due to the growing cases.

The opportunity to take the lead in redefining its environmental culture and developing new paradigms by creating sustainable solutions to the environmental, social, and economic needs of mankind. Green initiatives, Green audit, Green Campus are new concepts that are assigned to the criteria VII in the SSR of NAAC, National Assessment and Accreditation Council which is a self-governing organization of India that declares the institutions as Grade A, B, or C on an eight-grade ladder according to the scores assigned during the accreditation which are in accordance with the Green Policy adopted by the institution. It works on the

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Mathematical Models of Life Support Systems - Mathematical Models of Circulation in Oceans and Seas

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Abstract

Mathematical models of the circulations of the general ocean and sea are examined. Bottom line Model equations traditionally called the system of primitive equations in oceanology, are deemed. They derive from the classical fluid dynamics equations of a rotating fluid using Boussinesq, hydrostatic, incompressible, turbulent viscosity and The approximations to diffusivity. Boundaries and initial requirements are collectively formulated and discussed parameterization of complex processes performing on shorter timescales than the calculation process mentioned might be achievable. Statements concerning the uniqueness and life of ocean-and sea-dynamic methods (even for exaggerations Designed equations). Some mathematical equivalents and simplified simulations of marine and marine flow Oceans are described in the following terms: shallow-water equations, ocean model in the base Coordinates system, marine-dynamics available-surface model, etc. The problems with statistical analysis of sea and ocean dynamics are known to be the option of a specification of comparative issues; Estimation of comparative problems with respect to positional coordinate axes; Tacit techniques for the early inclusion of separating methods using the model Cartridges are solutions focused on complementary equations and appropriate methods of control.

Keywords: Mathematical Model, Adjoint Model, Data Assimilation, Marine Dynamics, Numerical Modeling, Ocean General Circulation, Primitive Equations, Shallow-Water Equations, Solvability of Sea Dynamics Problems

Introduction

Life depends on atmosphere. Several years ago people tried to understand how the climate system functions, and how its action and variability can be predicted. A Comprehension climate system has considerable impact on nations' economic prosperity around the planet and on the changing climate of the Earth's ecological conditions. In the global climate system the oceans and seas play a significant role. Their surface and deep currents redistribute global heat, salt, and chemical substances.

Ocean and marine thermohaline circulations have a complicated vertical and horizontal structure that is defined by atmospheric pressure, continental distribution, water, ice, and low relief.

The study of worldwide ocean circulation has attracted considerable attention. Its association with the dynamics of ambient and ice cover, the global ocean portion of ocean circulation, plays an important role in changing climate. The general modelling of ocean circulation covers a range of geophysical, numerical and data processing aspects, each of which is of scientific value and therefore needs interactive processes. Two fundamental issues of both a physical and mathematical nature can be separated.

The first issue is concerned with the studies of physical processes that shape the marine and oceanic circulation on a wide scale and their variability. A lot of theoretical and experimental research is devoted to this issue. One of the most significant results in this field is the discovery and examination of the mesoscale eddies in the ocean, the key element of general circulation.

The second issue concerns the dimensions of ocean and sea dynamics related to statistical and computational modeling. It is this problem that we are debating here.

Mathematical Modeling of Oceanic and Marine General Circulation :

A Global Overview of Weather Models

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Abstract

A need for latest horizon in a domain of research is a constant demand in due course of time. As society develops so does the nature of incidents surrounding it societal. This progress in technology & medicine is limited to a certain scope of incidents. Safety of society & financial aspects against certain natural incidents cannot be avoided, however can be hedged by applying certain estimation tools influenced by other scientific purposes.

The current research work involves various theories to be interrelated in order to give a justified approach towards the behavior of such factors.

Key words: Climate Change, Global Warming, Seasonal Changes, Coupled Models and Humidity.

Introduction

Since the current era, Weather models have continued to be developed & improved, & many models have been expanded to include the representation of biochemical cycles that are significant for atmospheric variation. These models enable policy-relevant designs such as emissions of CO₂ well-matched with a defined Weather stability goal. Model assessment in this section includes Weather average model, past information of atmospheric variation, multi-time gauge variation, & regional variability modes. This assessment is depending on latest world widely coordinated model studies, including historical & paleo Weather simulations, specific experiments intended to give insight into significant Weather mechanisms & feedback, as Well as regional Weather reduction. Character offers summary of the typical capacities evaluated herein section, with alterations to, absence of, models evaluated in the AR4. The section concludes with an evaluation of latest job that links model efficiency to atmospheric variation detection & attribution as Well as future projections.

Models reproduce the overall characteristics of the average annual surface thermal component rise concluded the ancient dated, counting the faster heating in the another partial of the 20th era, & it is highly confident to cool down immediately after major volcanic eruptions. Some historical simulations do not reproduce the observed decrease in the worldwide average ground heating formation over the past 15 years. There is average sureness that the internationalization among models & remarks during 1998–2012 is substantially triggered by internal variation, with potential contraventions after compelling fault & nearly replicas miscalculating the reaction toward increased conservatory gas compelling. However not very, replicas misjudge the experiential formation of tro apical troposphere heating ended the past 30 centuries & incline to underestimate the lasting reduced formation of stratospheric freezing. Since the AR4, imitation of high-gauge rainfall formations takes enhanced rather, though copies are still doing fewer Fine for rain than for shallow thermal component. For replicas accessible at the moment of the AR4, for the present replicas, the spatial formation correlation among modeled & observed average annual precipitation increased after 0.77 to 0.82. Models are capable of reproducing several characteristics of the observed worldwide & northern hemisphere (NH) average thermal component variance over inter annual to centenary period gauges & record replicas are nowadays capable of reproducing the experiential El Niño erratic ism maximum (2-7-yr information) in the Humid Soothing region. The aptitude to evaluate erratic-ism after Utopian imitations is latest later the AR4 & lets measurable assessment of low frequency model guesses of Weather erratic-ism. This remains significant for distinguishing signal & noise by using Weather models in detection & attribution research. Models reproduce many significant forms of variation in Weather & undercurrent to recurrent incidents, with some alterations apparent since the AR4. The Worldwide Monsoon, Northern Atlantic Swaying, ENSO, Indian Ocean Dipole & Quasi-Biennial Swaying information remain Well replicated by numerous replicas, while this evaluation is hardened in the restricted range of study released so distant comments. Variability modes remain too not Well simulated.

NEED FOR BANKING OMBUDSMAN IN THE ERA OF BANK RELATED SCAMS IN INDIA

Table 3.3.1 / 2021/ Sr. No. 6

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ABSTRACT

Today the Indian banking system, it has begun to grow rapidly and also faced many challenges. Recent news have shown that the bank is vulnerable to many risk of scams. In spite of various observations and regulations being introduced to reduce the frauds, still it is observed that frauds are being committed.

This paper aims at studying the number of frauds being committed by various banks year wise, and sector wise. This study is descriptive in nature and secondary data collected from various reliable sources mainly RBI reports, websites, etc. The primary data is collected from 50 respondents through the online google form as a data collection tool. Analysis of data is based on various statistical tools like two-tailed Mann-Whitney, Kruskal-Wallis test and graphs.

The study reveals that there is a rising trend in the frauds. So now here is a need of Banking Ombudsman as redressal and regulatory mechanism to control bank cams.

KEYWORDS: Bank, scams, Investors, Banking Ombudsman, Reserve Bank of India

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INTRODUCTION

The Indian banking offers good opportunity for investors to invest their hard earn money for good returns and banks channelizes these resources for the growth and sustenance of business, trade, service, commerce and industry. Therefore an efficient banking system is need of hour of the day for the growth and development of national economy.

Bank scam is also known as bank frauds, Bank fraud means an unethical and/or criminal act by an individual or firm to illegally attempt to possess or receive money from a bank or financial institution.

The Reserve Bank of India has classified frauds into the following categories for the purpose of uniformity of reporting by the banks to the RBI and in keeping with the provision of the IPC-

- Misappropriation and criminal breach of trust.
- Forging of documents and instruments and manipulation of the books of accounts.
- Negligence and cash shortages.

(d) Cheating.

(e) Irregularities in extension of credit facilities against illegal gratification.

(f) Cases of frauds not covered above.

It is pertinent to note here that the cases of theft, burglary and dacoit are not covered in any of the above classification but have to be reported separately to the RBI.

The Banking Ombudsman Scheme was first introduced in India under Section 35 A of the Banking Regulation Act, 1949 by RBI in the year 1995 and it was revised in 2002, 2006 and 2009 respectively. Banking Ombudsman is a senior official appointed by RBI who handle and redress customer complaints against deficiency in certain banking services. There are 22 offices of Banking Ombudsmen. All Scheduled Commercial Banks, Regional Rural Banks and Scheduled Primary Co-operative Banks are covered under the Banking Ombudsman Scheme.

The performance of Banking Ombudsman of last three year is as:

Number of Complaints	2017-18	2018-19	2019-20
Received during the year	1,63,590	1,95,901	3,08,630
Brought forward from previous year	11,215	6,182	12,069
Handled during the year	1,74,805	2,02,083	3,20,699
Disposed during the year	1,68,623	1,90,014	2,96,201
Rate of Disposal (%)	96.46%	94.03%	92.36%
Carried forward to the next year	6,182	12,069	24,498

Complaints to banking ombudsman rise 20% in FY'19: RBI | Business Insider India

Teacher : The Indispensable and Significant Part in the Process of Information Literacy Program

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Abstract : **Table 3.3.1 / 2021/ Sr. No. 7**

Information Literacy also referred to as information competency is generally defined as the ability to access, evaluate, organize and use information from a variety of sources.

As globalization has put its step in all fields, also the teaching learning process depends on global network in order to create, store and disseminate knowledge. Thus today's scenario demands to create information literate students, which in turn sets the need of an information literate teacher, as teachers cannot prepare their students to the information literate unless they themselves understand how to find and use information. The information literate teacher will also be able to select and use resources most appropriate to multiple intelligence and learning styles. Though librarian plays a pivotal role in implementing information literacy programme and making it a success he acts as a catalyst in working jointly with teacher educators.

Thus, the collaborative work of librarians who takes the key positions, teacher education, administrators and managing committees can make the information literacy programs a success.

Keywords: Information Literacy Programme; Teacher's Education; Role of Teachers

0. Introduction:

"Libraries" which are considered to be the think tank of each and every organization comprises of various category. Educational or academic libraries comprises of college libraries. In today's information is the technological tour of the information is such as computer network, telecommunication systems and databases have putting an infinite volume of information at our fingertip. Which has resulted in information exposure in and around us. In such an atmosphere of information exposure the responsibility of college librarian has doubled, where he has to satisfy everyone entitled to academic librarian. Whether he is a student, teacher or researcher. The librarian play pivotal role in providing to its readers with the latest information pertaining to his / her subject. The librarian provides it users with service and information. On the other hand he also play a vital role in creating awareness about information, literacy amongst the huge mass of students. Who are away / unaware of the information explosion in and around us.

Thus, only a "Literate Librarian" can make it possible to provide its users with each and every bit of relevant information and satisfy the need of its users. Through librarian sincere effort a librarian can involve huge mass of students in information literacy programme. Who are not aware of the benefit of library. The success of information literacy programme depends mainly on the collaboration of teachers, academic administrators, librarian and other information professionals. To implement information literacy programme in our colleges and make it a success teachers and librarian out as the two sides of the same coin. Teachers on their part holds a key position in working jointly with the librarian in implementing information literacy programme on thus creating an information literatenation.

1. What is Information Literacy:

Information literacy may be a hot new term in the higher education lexicon as we talk about living in the information age. However it is not a new concept. The idea of resource base

Impact of Covid 19 Pandemic on Stakeholders of Educational Institutions in Mumbai Region

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Abstract

Historical transformation took place in teaching modes from offline to online and/or virtual classroom in the light of Covid 19 Pandemic. The schools, colleges and other higher educational institutions in Mumbai region depicted influence of covid 19 pandemic. The higher educational system implemented admission and examination in accordance to the guidelines issued by concerned authorities. The online admission procedures for undergraduates and post graduate programmes adopted by universities and affiliated colleges during the lockdown period. The terminal-final year examination conducted offline/online/blended mode. The stakeholders of educational institutions in Mumbai region more or less resist the sudden changes in entire education system.

Keywords: Stakeholders, Education system, Covid 19 Pandemic, Online education

Introduction

The current pandemic of Coronavirus disease 19 (COVID 19) has affected many countries of the world. It is caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The novel virus was first identified in the city of Wuhan, China in December 2019, and spread all over the world. On 30 January 2020 the World Health Organization (WHO) declared a Public Health Emergency of International Concern and on 11 March 2020 it declared a Pandemic.¹

Coronavirus is airborne disease. It spreads through air which is contaminated by virus particles. The virus undergo various mutations to produce various strains (variants). These variants have consequently leading to infectivity and virulence in various modes. Till date three variants have occurred namely-Variant 1 Novel Covid-19; Variant 2 SARS-Cov-2; and Variant 3 Omicron. Recent

information about is 290 million covid affected cases and 5.44 million deaths.²

Effect of COVID 19 at global level:

On 30 January 2020 the World Health Organization (WHO) declared a Public Health Emergency of International Concern and on 11 March 2020 it declared a Pandemic³. The disease spread rapidly in various countries of the World and sudden lockdown imposed to reduce transmission of virus and resultant cases. The socio-economic effect includes global unemployment, poverty, depression, migration, food shortage, transportation, trade and commerce, etc. At the same time education system is affected leading to partially or complete closure of educational institutions all over the world.

Vaccination drive: The different corona vaccines were developed and got approved by world health Organisation namely Novavax, Moderna, Spikevax, Pfizer, Comirnaty,

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A Study of Preferences of Investment Avenues among Working Women in Mumbai Region, India

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Financial education enables technical utilization of hard earn income, eliminate financial hardship, enjoy financially protected and secured life, avail good returns on investments ; and overall economic development. The financial literacy significantly contributes to construction and development of sound portfolio management. The proportion of women employment has grown in all fields and gradually mounting higher level position. Thereby raising their earning potential and outsets eagerness amongst them about financial affairs. This study is conducted with a view to know financial literacy among working women and to investigate and analyses their portfolio management. The study throws light on trends in investment patterns among working women in Mumbai City.

Key words: Financial literacy, Financial products, Portfolio management, Working women, Investment.

INTRODUCTION

The Country's development is measured with its economic development. The Economic development of any country depends upon multiple factors. Finance is one of the pivotal factors as it plays crucial role in the nation building being integral part of development process.

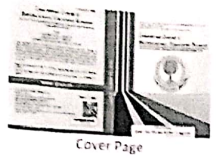
Organization for Economic Co-operation and Development (OECD) has defined financial education as "the process by which financial consumers/investors improve their understanding of financial products, concepts and risks, and through information, instruction and/ or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being."¹

Thus, recognizing the need for financial education, many countries have launched financial literacy programmes for their people.

Financial Literacy a pressing need in India: The financial system is one of the important aspects in overall national building and development. In India middle class income group tends to save small amount. Investment out of this small amount is expected. They are lagging behind in terms of intelligent investment due to lack of financial literacy. Financial education enables technical utilization of hard earn income, eliminate financial hardship, enjoy financially protected and secured life, avail good returns on investments ; and overall economic development.

Initiatives by Prominent financial institutions to spread financial literacy: The Central Bank of our country, RBI has taken the initiative to publicize significance of financial education under the project" Project Financial Literacy." They used all kinds of educational material which includes pamphlets, brochures, short educational

Table 3.3.1 / 2022/ Sr. No. 2



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AN OVERVIEW OF INDIAN ACCOUNTING STANDARDS AND INTERNATIONAL FINANCIAL REPORTING STANDARDS



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Table 3.3.1 / 2022/ Sr. No. 3

ABSTRACT

The sizable attractiveness of International Accounting Standards (IAS)/International Financial Reporting Standards (IFRS) makes it well timed to take a look at their technical determinants in addition to their implications for the accounting career and the method of accounting harmonization. In this respect, we endorse that the principles-primarily based totally method to the requirements and its internal flexibility permits the utility of IAS/IFRS to international locations with diverse accounting traditions and ranging institutional conditions. Furthermore, the principles-primarily based totally method entails predominant adjustments withinside the know-how held via way of means of accountants and, hence, of their academic background, schooling programs, and withinside the organizational and commercial enterprise fashions of accounting firms. Finally, we put up that the requirements set via way of means of the IAS/IFRS represent a leap forward in the method of accounting harmonization, even though there may be nevertheless some instance to head withinside the comparison of accounting measures throughout international locations and regions. In the paper we discourse to look at of International Financial Reporting Standard & Indian Accounting Standard and apprehend the system for trouble of International Financial Reporting Standard & Indian Accounting Standard.

Keywords: Indian Accounting Standards and International Financial Reporting Standards.

INTRODUCTION

Accounting Standards are used as control methods for preparing financial reports in almost every country in the world. An Accounting Standard is a written policy document issued by a professional financial institution or government or other governing body that includes aspects of the accounting, evaluation, treatment, presentation and disclosure of accounting work in the financial statements. The purpose of the accounting system is to establish various accounting policies and procedures with a view to eliminating to the extent of inconsistent financial statements and increasing reliability in the financial statements. The rapid growth of international trade and International Corporate Performance creates the need for global consensus on accounting standards as a multinational company must prepare financial reports in accordance with GAAP of the country in which it operates. Under this global business environment, companies require a common language of calculation in the form of internationally coordinated calculation. From 1973 to 2000 the International Monetary Funding Committee (IASC) was the body on which the responsibility for issuing International Accounting Standards was placed. IASC was replaced in the year 2001 by the International Accounting Standards Board (IASB). Since then the International Accounting Standards Board (IASB), based in London - UK is now responsible for issuing International Financial Reporting Standards (IFRS) and International Investment Standards (IAS). The IASB is an independent body and has members from nine different countries around the world with different working backgrounds. In India the Institute of Chartered Accountants of India (ICAI) formed the Accounting Standards Board (ASB) in 1977, in which the responsibility for developing accounting standards was issued and reviewed in the country from time to time. Although the ASB is composed of ICAI, it is independent of the setting of accounting standards. The ASB is made up of members from all walks of life and the organization and takes into account the culture, usage and business environment in the country while making standards.

INDIAN (GENERALLY ACCEPTED ACCOUNTING PRINCIPLES)

Generally Accepted Accounting Principles (GAAP) range with the aid of using country. Each of the countries has its own accounting standards according to its requirements. When talking about India, Indian GAAP means a set of accounting standards that financial reporting must follow while ahead of convergence with the International Financial Reporting standard.

IND AS (CONVERGED INDIAN ACCOUNTING STANDARDS WITH IFRS)

In order to achieve international benchmark and reputation in financial reporting, India has issued new Indian Accounting Standards related to IFRS. This process has been called the convergence of Indian Accounting Standards and IFRS and the revised Indian Accounting Standards have recently been named IND.-AS by the Institute of Chartered Accountants of India (ICAI).



RELEVANCE OF COMMUNAL VIOLENCE AS PORTRAYED IN KARNAD'S TALE-DANDA

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Table 3.3.1 / 2022/ Sr. No. 4

Abstract:

The play Tale-Danda by a very well known playwright Girish Karnad has the socio-religious movement called Sharana movement initiated by the South Indian Saint, poet, philosopher and philanthropist Basavanna at its background. The play vividly portrays the origin, evolution and the downfall of the historical Sharana movement in 12th century city of Kalyan in South India. The play is full of violence incidences. The events in the play are shown as in 12th century but it seems relevant in the present times in India as well. We are still struggling to get rid of age-old curse of communal violence in India. We are somehow successful in diluting the intensity of communal discrimination but still we have to go miles ahead as this filthy, inhuman discrimination has fathom rooted in Indian social psyche.

Key Words: Basavanna, Sharana, Violence, Caste Discrimination, Bijjala, Varnashrama, Bijjala, Kalavati, Sheelavanta

Introduction:

Girish Raghunath Karnad acclaims a very seminal place in Indian Drama and Theatre in English. He is best known for his technique of retelling the history and myths in the context of modern times through his plays. The present play Tale Danda is a fine example of Karnad's versatility as a dramatist. He has borrowed the theme of this play from a very famous episode in Indian history that talks about the socio-religious movement initiated by a South Indian saint, philosopher Basavanna. This movement emerged as a great social revolution in the city of Kalyan.

The revolutionary followers with Basavanna opposed idolatry and discrimination based on caste and gender. They believed in and upheld the human values like equality, fraternity and justice. Basavanna tried to bring people from various strata of the society under one refuge of Lord Shiva. He devoted and sacrificed his life for the cause of a noble society based on human values. Unfortunately, the movement which had the foundation of non-violence turned into a massive violent crusade.

Theme:

Karnad wrote this play when 'Mandir' and 'Mandal' conflict was in surge India. Karnad was greatly influenced by it. In the preface to the play, Karnad himself mentions it as, "I wrote Tale Danda in 1989 when the 'Mandir' and the 'Mandal' movements were beginning to show again how relevant the questions posed by these thinkers were for our age. The horror of subsequent events and the religious fanaticism that has gripped our national life today have only proved how dangerous it is to ignore the solutions they offered." It clearly underlines Karnad's social concern that is the backbone of his writings. The play speaks about the theme of caste and gender discrimination at length. There are two prominent events in the play which lead to violence on a mass level. The first event is related to Prince Sovideva's ambition and its execution to capture the throne and second is the marriage of a Brahmin girl Kalavati with a low caste cobbler boy, Sheelavanta. Both these events bring havoc and bloodshed on mass level in the city of Kalyan.

Analytical Study of Karnad's Boiled Beans on Toast in the Light of Maslow's Theory of Hierarchy of Needs

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Abstract:

Table 3.3.1 / 2022/ Sr. No. 4

Girish Karnad explores modern Indian society in his famous play Boiled Beans on Toast. He presents the drastic transformations that are being witnessed in Indian society. These changes have affected the framework of our society in and out. Significant changes can be noticed in beliefs and moral values of mass basically after the introduction and implementation of Liberalisation, Privatisation and Globalisation on a mass level. These concepts have changed the life style and thinking process of the society at large. People have changed their priorities of needs either by themselves or they are forced to do so as they are helpless. Every human being tries to fulfil his needs as per the need and demand of the situation. Basic human behaviour gets motivated due to the emergence of these needs from time to time. A very renowned American Psychologist Abraham Maslow (1908-1970) has put up his theory of Hierarchy of Needs which defines human behaviour as per the rise of needs. The present paper tries to explore and study the behaviour of the characters in the play through Maslow's theory of Hierarchy of Needs.

Key Words: Boiled Beans on Toast, Abraham Maslow, Theory of Hierarchy of Needs, Human Behaviour, Motivation, Society, Human Relations

Girish Karnad's play Boiled Beans on Toast is different from his previous plays as Karnad has not taken refuge in his favourite technique of using myths, history or folklore as a crude material for the play. On the other hand, the concerned play depicts the picture of modern Indian society in the light of liberalisation, privatisation and globalisation. The play has a simple plot and at the same time it deals with complications in human relations which is one of the evils of modernisation. Every character in the play is very much special as they have their own individual identity and behaviour pattern. Famous psychologist Abraham Maslow has vividly illustrated the rapport between human needs and consequent behaviour. It is very much interesting and exciting as well to study the behaviour pattern of characters in the concerned play in the light of Maslow's theory of Hierarchy of Needs.

Human being is a social and intellectual animal with some needs to be fulfilled. These needs include physiological needs, safety and security needs, love and social belonging needs, esteem needs and self-actualisation needs. He strives to fulfil them as per the demand of situation and his capabilities. These needs act as the motivational factor in his life. His behaviour gets affected as per the intensity of the needs.

The play focuses and highlights the mingled lives of major characters who share a common place called city of Bangaluru. The city as a main protagonist witnesses the changing lives and life styles of the other characters in the play. The characters in the play are very much divergent in nature as they belong to different social as well as geographical locations. And still they are connected with one another by some mystical thread. Every character is haunted with

QR CODE A TOOL FOR ACADEMIC LIBRARIES: CASE STUDY OF SHANKAR NARAYAN COLLEGE OF ARTS AND COMMERCE, BHAYANDAR (E) THANE LIBRARY

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Table 3.3.1 / 2022/ Sr. No. 6

Abstract

This paper highlights on the optimum use of technology in library services fostering their services with the tool of QR Codes. With the use of QR codes in library services the user can avail quick and fast access to the resources of library. The paper focuses on the use and the benefits of QR code in the field of library services.

Keywords: Quick Response Code, Library Services, Two Dimensional Code, QR Code Reader, QR Code Generator.

Introduction

Technology has made its mark in every sector making every task easier and services available at the click of a mouse. Education sector is also highly dominated by the advent of technology and thus the libraries of every institution has changed the way they used to work. Traditional and conventional ways of working are replaced by the effective use of technology.

A QR Code is a small square, often black-and-white, that one can notice more and more frequently in advertisements. It can contain some useful information for consumers. For example, it can redirect a user's smartphone to a web page to let him purchase the advertised product. Or to let him download a coupon, or even make his smartphone add to its calendar the event pictured.

As per educational institutes/organizations are concerned if the QR codes are generated for the Institutions/organizations' website, a smartphone user can directly have access to the website or any of the specified fields with the help of the URL link. Thus to maximize its implementation a QR Code campaign has to be structured and organized.

1. About QR Code

'QR' is a short form for 'Quick Response'. Quick Response (QR) Code is two-dimensional code developed by Denso Wave in 1994, and the most widely used in Japan. Basically this coding system is developed for tracking of shipping, but later on, it is used from industrial assembly lines to marketing and also installed on the label, exhibits, business cards, flyers and so on in the countries like Japan, Korea, middle-east. But, this technology goes viral when Western and European countries adopted it and started using in every sector like. news, media, public announcement, Government activities and so on. Likewise, libraries are also using this technology so far in this present age to represent their websites, advertisements, seminars, workshops, meetings and mostly for URLs.

It is essential to know how QR codes can be useful to our users. It takes a piece of information from the media and can be taken in the cell phone and further have access to each and every details about the product or the services offered by a firm. The information encoded in a QR code can be a URL, a phone number, an SMS message, a V-card



ROLES OF ACADEMIC COLLEGE LIBRARIES IN HIGHER EDUCATION SYSTEM IN INDIA FOR ENHANCEMENT LIBRARY SERVICES AND FACILITIES FOR READERS THROUGH ONLINE AND OFFLINE MODES

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ABSTRACT

Emerging technological revolution is a wheel of library's transformation from traditional to virtual libraries. Tremendous changes have taken place in the libraries due to the advancement of Information Communication Technologies. In this article, authors have described the growth of libraries, transformation of libraries, its need and the new face of academic libraries. In this transformational phase, the concept of reengineering has applied to the academic libraries to change its face drastically to cope up with the modern expectations of librarian. Hence the concept and its detailed applications are discussed in this article.

KEYWORDS: Reengineering Libraries, Libraries Transformation, ICT tools, Library services, etc.

INTRODUCTION

Everyone is witnessed to the development in all the sectors and the way of doing things. Just two decades ago, teachers were using usual tools and methods to teach but now a days the tools for the same are advanced and more convenient than earlier. We are using online resources for research where earlier it was depending upon printed resources available in nearby libraries. Library and information professionals have to keep futuristic approach to avoid such problems due to the lack of knowledge and adoption of recent technologies. Higher Education System more focussed on adoption of new technology in teaching learning and related processes. Library is an integrated part of the Higher Education System. Hence, it is compulsory to adopt new technology to change the old way to increase the quality of library and information service. In such a fast changing environment, drastic changes are required.

Chris D. Ferguson, (1997) calls for reengineering libraries "in ways that bring librarians and technologists together within a common service environment" to meet users' needs in a more effective manner. Reengineering is the term which used for such drastic change and dramatic improvement in cost, quality, service and speed. Reengineering has its own theory and practice. Undeveloped academic libraries have needed such techniques like reengineering to be a good library and resource centre. Now the current era is depended upon the web therefore they expect and prefer most of the services on web. Hence this is the prominent time to use web platform for library and information services. Shastri (2013) have stated about the web platform as "Bridge the digital divide and access to digital resources will definitely help to provide effective and valuable information services to library patrons in order to satisfy their information needs and for that librarians should perform the role of webmaster".

Hence, considering the significance of reengineering of academic libraries, it needs to rethink on present problems perspective which may unable to fulfil multidimensional needs of the user.

A. Challenges in reengineering of academic libraries

Reengineering of library is not an easy job for librarians. It requires systematic planned efforts to apply new tools and techniques to the library. In challenges perspective, LIS professionals may face following major challenges while going for reengineering process:





A CASE STUDY ON LIBRARY SCIENCE DIGITAL TRANSFORMATION IN HIGHER EDUCATION SYSTEM IN INDIA

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ABSTRACT

Digital transformation in the education sector has implied the involvement of sustainable management, in order to adapt to the changes imposed by new technologies. A dedicated unit for the purpose of orchestrating the building of digital infrastructure, digital content and capacity building will be created in the Ministry to look after the e-education needs of both school and higher education. Since technology is rapidly evolving, and needs specialists to deliver high quality e-learning, a vibrant ecosystem has to be encouraged to create solutions that not only solve India's challenges of scale, diversity, equity, but also evolve in keeping with the rapid changes in technology, whose half-life advances with each passing year. This centre will, therefore, consist of experts drawn from the field of administration, education, educational technology, digital pedagogy and assessment, e-governance, etc.

Empirically explored digital transformation of the basic education of the young generation initiated by the COVID -19 pandemic. Reveals a variety of digital divides emerging and being reinforced as well as barriers to digital transformation encountered. Makes visible children's basic education as a significant area of concern for information management research. Argues we can offer a valuable contribution to children's basic education and teacher education our expertise on digital transformation.

KEYWORDS: digital transformation, digital divides, e-learning, educational technology, digital infrastructure

INTRODUCTION

In the 21st century known as the digital age, with globalization, structures in almost every area is influenced rapidly by developing and changing information and communication technologies. It is impossible for education to remain insensitive to these developments and changes. Digital learning is replacing traditional educational methods more and more every day. With how rapidly classrooms are changing, it is best to forget methods you may remember from when you were in school and start thinking about newer teaching and learning techniques based on digital learning tools and technologies. The inclusion of digital learning in the classrooms can vary from simply using tablets instead of paper to using elaborate software programs and equipment as opposed to the simple pen.

The pandemic forced us to take an extraordinary digital leap in our everyday life and practices, affecting our children and their education. In a flash, their education was transformed from a traditional classroom practice to a remote, digitalized one. Suddenly, an entire generation of children had to start managing and mastering with digital tools to participate in their compulsory basic education. This required significant adjustments not only from children and their teachers, but also from their families, school administration and the entire society. Teachers and schools had to take the leap in this sudden, unexpected digital transformation of children's basic education, without being prepared for it. Even if digitalization in education has been a hot topic already for ages within educational disciplines and digital tools are extensively already utilized in schools, teachers, schools and educational administration have been poorly prepared for acting as leaders and change agents in digital transformation.



Study of Participation of Women In Life Insurance

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Abstract:

Women occupied around 49 per cent of the total population in India. Their contribution to the economic activity of the country is slightly increasing every year and it is important. Under the situation, there is a need for life insurers to accept the growing importance of women population in the economy, identify their special needs or requirements, if any, and develop suitable product solution to provide adequate life insurance coverage. In this context, a short study is made on the share of female lives covered in life insurance business. Only discrete new business data- number of policies and first year premium for the year 2021-22 has been considered for the purpose.

Key Words:

Insurance Company, Life insurance, policies, premiums

1. Introduction :-

Women occupied around 49 per cent of the total population in India. Their contribution to the economic activity of the country is slightly increasing every year and it is important. Under the situation, there is a need for life insurers to accept the growing importance of women population in the economy, identify their special needs or requirements, if any, and develop suitable product solution to provide adequate life insurance coverage. In this context, there is need to study the share of female lives covered in life insurance business.

Definition of 'insurance' by Investopedia

"A contract (policy) in which an individual or entity receives financials protection or reimbursement against losses from an insurance company". The company pools client's risks to make payments more affordable for the insured.

1. Insurance is a device of sharing risk that occurs on happening or uncertain event.
2. In insurance the risk is minimized by re-insuring or grouping the insurance.
3. Premium is charge as consideration for insurance.
4. In insurance contract payment will be made if contingency (insurance) occurs. In some insurance is certain in some it is not.
5. The amount of payment depends upon the value of loss.
6. In order to minimize risk large numbers of persons to be involved in insurance contract.
7. Insurance is not gambling nor it is a charity one. Has to pay a premium to protect (insure) one's risk.

Types of Insurance:

Insurance in India is mainly of two types:

1) Life Insurance:

has made its way in India over 100 years ago. It has been defined as a term of insurance where the insured pay a certain amount called premiums of specified time and in return the insurance companies agrees to compensate or pay back a certain sum of money to the insured on specific terms and conditions related to the duration of human life. Life insurance guarantees full protection against the risk of death of the insured. On the death of the insured person, Life insurance pays the full sum assured with bonuses as applicable while in other saving schemes only the saved amount with interest is payable. In a sense, Life insurance is superior to other forms of savings.

2) General Insurance:

means insurance against health, fire, marine and various insurance which include insurance against property, burglary or theft, reliability guarantee, employers' liability, and insurance of motor vehicles etc.

Every asset has a value of its own and the main aim of general insurance is to protect the economic value of assets. Assets can be prevented from the losses of accidents and calamities through insurance.

- a. Property Insurance Policy: This particular policy is specially intended to cover all the risks of a house and other property of insured.
- b. Health Insurance: It covers all medical expenses following hospitalization from sudden illness or expenses from any kind of accident.
- c. Personal Accident Insurance: This insurance policy allows full compensation for injury and even loss of life caused by an accident. It also includes compensation of cost of treatment and the use of hospital facilities in the process of treatment.
- d. Travel Insurance: These policies caress the insured various events and misfortunes while travelling abroad. Travel insurance covers the insured against any kind personal accidents medical expenses and even loss of checked luggage, passport etc.



Integrated Ombudsman Scheme in India: Ombudsman for Banking, NBFCs and Digital Transaction

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Abstracts: Table 3.3.1 / 2022/ Sr. No. 10

The term Ombudsman was taken from Swedish, which means "representative," and ultimately derives from the Old Norse words umboth ("commission") and mathr ("man").

In India, RBI has established ombudsman separately to address the Customer complaints related to Banking, Non-Banking and Digital transaction (Mobile Wallet).

The study serves the purpose to look all these separate ombudsmen into one collaborative way, because some complaints found to be interlinked and thus complainants suffer. The study is descriptive in nature and data is exclusively collected from secondary sources.

The paper reveal importance to have integrated approach rather than diverted approach towards having effective common redressal mechanism to serve with the pace as complaints taking place.

The paper suggests RBI to have Integrated Ombudsman Scheme, where complaints of banking, non-banking and digital to be addressed at centralized place.

Key Words: Integrated Ombudsman, Banking, Ombudsman, Non-banking, digital, complaints, Digital transaction

Introduction:

In the present Memorandum ombudsman is defined as "Out-of-court settlement" is a method which, regardless of the detailed procedure, leads to the settlement of disputes between consumers and providers in the area of financial services through the active intervention of a dispute settlement body that proposes or imposes a solution.

The ombudsman scheme was first introduced in Sweden and then it is accepted in other countries like Finland, Denmark, New Zealand, USA and others. The purpose of appointing Ombudsman is to investigate complaints against government officials, agencies, Universities, financial institutions and business organisations.

The functions of the ombudsman which were successful in the other countries inspired the established of Lokpal and Lokayuktas in India also. Lokpal is the Indian Ombudsman and Lokayuktas is the State Ombudsman.

In 1962, M.C. Setalvad suggested the idea of establishing an Ombudsman at the All-India Lawyers' Conference. The Administrative Reforms Committee made a proposal to the Government in 1968. In 1971, the bill was again introduced, however to end up in failure.

In India various committees were set up to resolve complaints of customers and bring efficiency in finance sector.



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डॉ. बाबासाहेब आंबेडकर आणि स्त्री मुक्तीचा लढा
(Dr. Babasaheb Ambedkar and the fight for Women's Liberation)

Table 3.3.1 / 2022/ Sr. No. 11

शशिकांत सर्जेराव माघाडे

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प्रस्तावना :

आधुनिक राजकीय सिद्धांतामध्ये स्त्रीवाद किंवा स्त्रीमुक्तीवाद या विचारप्रवाहाचा अलीकडच्या काळात खूप गांभीर्याने विचार केल्याचे दिसून येते. स्त्रियांना समान राजकीय, सामाजिक आर्थिक आणि सांस्कृतिक अधिकार मिळाले पाहिजेत असा विचारप्रवाह जगभरातल्या चळवळीतून आणि विचारवंतांकडून मांडला गेला आहे. विविध देशांमध्ये स्त्रीमुक्तीच्या चळवळीने राज्यकर्त्यांना स्त्रियांविषयी विविध धोरणे स्वीकारण्यास भाग पाडले. भारतामध्ये देखील अशा प्रकारची स्त्रियांच्या कल्याणाची धोरणे असली पाहिजेत असा आग्रह डॉ. बाबासाहेब आंबेडकरांनी केल्याचे दिसून येते. केवळ आग्रहच नाहीतर हिंदू कोड बिलाच्या माध्यमातून समस्त स्त्री वर्गाला न्याय देण्याचा बाबासाहेबांनी संसदेत प्रयत्न केला.

सरकारी म्हणजेच सार्वजनिक क्षेत्रामध्ये पुरुषांबरोबरच स्त्रियांना देखील समान वाटा आणि अधिकार असला पाहिजे अशी मांडणी स्त्रीवादी विचारवंत करतात. पुरुषप्रधान संस्कृतीमध्ये चूल आणि मूल ही स्त्रियांची जबाबदारी असून सरकारी नोकऱ्या, शिक्षण, व्यवसाय यामध्ये पुरुषांची मक्तेदारी असली पाहिजे अशी विषमतापूर्वक स्त्री-पुरुष विभागणी केल्याचे दिसून येते. हा भेदभाव स्त्रीवादाला मान्य नाही आणि ते रास्तच आहे.

देवाचा दाखल देऊन 'स्त्रिया या मुळातच बुद्धीहीन असतात' अशा प्रकारच्या नकारात्मक धार्मिक वैचारिक मांडणीला स्त्रियांनी विरोध केल्याची शक्यता काही स्त्री विचारवंतांनी मांडल्याचे दिसून येते.

विशेषतः १५ व्या शतकात अशा प्रकारच्या धर्माच्या आज्ञा आणि नियम बनवणाऱ्या धर्मगुरूंना स्त्रियांनी

Statistical Analysis Of Involvement In Income Generating Activities Before And After Joining Self Help Groups (SHGs) And Their Sustainability – A Study (<https://ijfans.org/issue-content/statistical-analysis-of-involvement-in-income-generating-activities-before-and-after-joining-self-help-groups-shgs-and-their-sustainability-a-study-3362>)

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Impact Of Digital Economy On Micro, Small And Medium Size Enterprises (<https://ijfans.org/issue-content/impact-of-digital-economy-on-micro-small-and-medium-size-enterprises-3102>)

Volume 12 | Special Issue 1



University Grants Commission

Table 3.3.1 / 2022/ Sr. No. 12

([https://drive.google.com/file/d/1TxvHvzWMNAqYtuoyQSoxc76vf2g09htt/view?](https://drive.google.com/file/d/1TxvHvzWMNAqYtuoyQSoxc76vf2g09htt/view?usp=share_link)

usp=share_link)

The Diurnal Variation Characteristics of Latent Heat Flux under Different Underlying Surfaces and Analysis of Its Drivers

PDF (<https://ijfans.org/uploads/paper/dca06a7465b2634698d6e4a22d33db94.pdf>)

Keywords:

Eddy correlation, latent heat flux, the underlying surface, the weather, and an area with sparse vegetation

Dr. Rajendra Bapurao Vhatkar¹, Dr. Vishwajeet S.Goswami², Prof. Manishkumar Jaiswal³

Abstract

Monitoring the Latent Heat Flow is crucial for managing water resources and determining the crop water demand because it is a crucial part of the hydrological cycle and surface water heat transfer. The Heihe River Basin's distinctive topography guarantees improved variable control in LE analysis. In this work, the time series analysis and statistics of LE under various underlying surface conditions in the summer were carried out, and the regression components were looked at, using the eddy correlation observation data from the Heihe River Basin. The results show that when the underlying surface types are significantly different, there are discernible differences in the daily distribution of LE, the daily fluctuation trend of LE, and the influencing factors.

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‘पर्यावरण समस्या आणि आव्हाने’ यांचा अभ्यास

प्रा. रुचिता चंद्रकांत राणे

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स्तावना

Table 3.3.1 / 2023/ Sr. No. 1

मानव आणि पर्यावरण पृथ्वीतळावर एकमेकांशी घट्ट संबंध असलेले एक नातं. मानवाच्या जन्माची निर्मितीच पर्यावरणातून झालेली असते. पंचमहाभूतांपासून बनलेले मानवी शरीर हे पर्यावरणाचे देणे आहे. मानवी शरीराचा कण अणू कण हा पर्यावरणाशी साधलेला असतो. पर्यावरण म्हणजे निसर्ग वातावरण, सभोवतालची परिस्थिती होय. या सगळ्यांत हवा, पाणी, माती, सूर्य, पक्षी, प्राणी, दरी, नद्या, डोंगर हे एकत्रित होऊन ही संज्ञा सार्थ ठरते. पर्यावरणामुळे पृथ्वीचा मनतोल अबाधित राहतो. विश्वाचा संसार सुरळीत चालतो तो पर्यावरणामुळेच. आदिमानव ते विकासाची कौशल्ये आत्मसात करणारा आणि आज संपूर्ण विश्वावर विजय मिळवणारा मानव यात मोठे बदल होत गेले. संपूर्ण विश्वावर आपले अधिराज्य मिळवणाऱ्या मानवाने मात्र संपूर्ण सृष्टीपुढे अनेक मोठी संकटे, प्रश्न निर्माण केले. स्वतःचा विकास, गरजांची पूर्तता करता करता मानवाने पर्यावरणाची मोठी हानी केली. आधुनिक तंत्रज्ञानाचा, कौशल्यांचा मानवाच्या हातून गैरवापर होत गेला; परिणामी भयंकर उद्भवणाऱ्या परिणामांना मानवालाच अखेर सामोरे जावे लागत आहे.

मानवी उत्क्रांती घडत गेली. विकासाची नवनवीन तंत्रे आत्मसात होत गेली. चैनीच्या वस्तू, चेरामात माणूस स्वतःला हरवत गेला. प्रचंड येणारा पैशाचा ओघ, स्वप्नवत आयुष्याची पूर्तता करण्यासाठी मानवाने बेसुमार पर्यावरणावर अविचाराने घाव घालायला सुरुवात केली. प्रचंड नैसर्गिक साधनसंपत्तीचा व्हास व्हायला सुरुवात झाली. औद्योगिक क्रांतीने संपूर्ण सृष्टीचा, पर्यावरणाचा नाश केला. औद्योगिक क्रांतीने पर्यावरणाचा, निसर्गाचा चेहरामोहराच बदलला गेला. राजा वाजूने विकासाच्या गंगेचा प्रवाह वाहत असताना जीवसृष्टीवर होणारे परिणाम, उद्भवणाऱ्या समस्या, उभी राहिलेली आव्हाने यांना सामोरे जाताना मानवाच्या हाती मात्र कोणतेच शस्त्र राहणार नाही जे संपूर्ण पर्यावरणाला सृष्टीला जीवदान देवू शकेल, वाचवू शकेल.

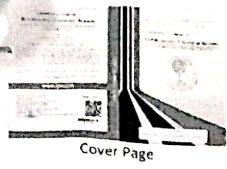
संशोधन निबंधाची उद्दिष्ट्ये :

1. मानवी जीवितास आवश्यक असलेल्या पर्यावरणीय संसाधनांचे आणि नैसर्गिक साधनसंपत्तीचे व संरक्षण मानवीविश्वाच्या संरक्षणाचा अभ्यास करणे.
2. पर्यावरणाची पातळी, दर्जा टिकवणे.
3. पर्यावरणाचा संपूर्ण विकास साधणे.
4. निसर्ग, पर्यावरणासंबंधी प्रेमभावना वाढीस लावणे.
5. पर्यावरणीय समस्या, आव्हानांचा शोध घेणे.
6. पर्यावरणाच्या वाढत्या वापराच्या परिणामांचा अभ्यास करणे.
7. जैवजांचे संरक्षण करणे.
8. पर्यावरणासंबंधी जागृती निर्माण करणे.
9. पर्यावरण समस्याची सामाजिक जाणीव करून देणे.

संशोधन निबंधाच्या मुख्य विषयाची मांडणी:

पर्यावरण हे सजीव, निर्जीव अशा विविध घटकांनी मिळून बनलेले आहे. मानव हा पर्यावरणाचा अत्यंत महत्वाचा घटक होय; मूलभूत अंगच आहे. मानवाने आधुनिकतेचे शस्त्र हाती घेतले आणि पर्यावरणावर त्याचे विपरीत परिणाम होत गेले. सृष्टीपरिणामाचा फटका मात्र संपूर्ण सृष्टीला अत्यंत गंभीरतेने बसला.

निसर्ग, पर्यावरण, वातावरण अशा विविध मजानो संपूर्ण जीवसृष्टीची रचना बनलेली आहे. सृष्टीत अथवा पर्यावरणात पाणी, हवा, माती, वृक्ष, जनावने यांची अत्यंत महत्त्वपूर्ण आहेत. त्यांच्या एकत्रितपणामुळे सजीवांचे पृथ्वीतळावरील स्थान अबाधित आहे. या घटकावर परिणाम



FORENSIC ACCOUNTING IN INDIA: ISSUES IN IDENTIFICATION OF FRAUDS

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Table 3.3.1 / 2023/ Sr. No. 2

ABSTRACT

Forensic accounting combines accounting, auditing, and investigative skills to conduct an audit of a company's financial statements. Forensic accounting appears to provide the necessary solution to the problems of fraud and financial mismanagement in organizations. Forensic accounting is in the spotlight in India due to the rise in fraud and white-collar crime. The main purpose of this research article is to explain the forensic accounting in India and the problems faced by the forensic investigators while detecting various organisations frauds in India.

Keywords: Forensic Accounting, Frauds, Scams, Forensic Accounting Investigative.

INTRODUCTION

Forensic accounting, often referred to as a forensic audit, is an essential tool in directing the administration of justice by identifying and investigating financial crimes and providing reliable data on evidence indicative of financial crimes. Opportunities for forensic accountants have increased significantly in recent years. The forensic accountants are analyzed to look beyond what is seen i.e. the values mentioned in their financial statements and look through every loopholes and deal with the business reality of a situation.

White-collar crime has increased. The difficulty law enforcement has in detecting fraud also contributes to the development of the profession.

Forensic accounting combines accounting, auditing, and investment skills. It is the application of expertise and specific skills to identify transactions that are not genuine and to gather evidence for them. This includes researching and analysing financial evidence, developing computerized applications to support the analysis and presentation of financial evidence, transmitting results in the form of reports, and assisting in court proceedings. Forensic accountants were initially hired by government agencies to detect and investigate major fraud cases. Today, forensic accountants are typically employed by lawyers, law enforcement agencies, insurance companies, government regulators and agencies, banks, courts, and the business community.

MEANING OF FORENSIC ACCOUNTING:

Forensic accounting is unique vicinity of accounting which researches extortion and examine economic records which may utilized in valid preliminaries. Forensic accounting is affordable combo of accounting, inspecting and insightful competencies carry out examinations of economic fakes. It is beneficial for valid interest and analytical Accounting.

LITERATURE REVIEW

1. According to Ragini V.G. (2022), Forensic accounting is considered an important tool for investigating account and financial statement fraud. In this modern era, manipulation of accounts has become commonplace and forensic accounting has taken on an important role in fraud detection. Detection techniques used in forensic accounting include conducting interviews, reviewing public documents, conducting background checks, analyzing financial statements, Benford's law, ratio analysis, data mining, computer-assisted auditing, and critical point testing and self-examination.
2. Dr.Basab Kumar Sil (2022), have signified What is forensic accounting principles, theories and disciplines Facts or hypotheses in dispute in litigation All areas of accounting knowledge are included. Forensic accounting is Assimilation of Accounting, Auditing and Accounting investigative skills. used to examine Fraud Initiation to Disposition (Comprehensive)gather evidence, interrogate, write reports, I testify. Although of recent origin, In recent years, banks, insurance, and even the police began to take forensic accountants help. Significant increase in office workers Recent crimes and the problems they face Let law enforcement resolve Contribute to professional development.
3. According to Prof. Megha Naik (2019), the study Explore the scope and role of forensic investigators in fraud detection. India has forensic accounting, It has been in the spotlight due to an increase in fraud and white-collar crime. They collected data to understand goals of Forensic accounting and challenges faced by forensic investigators when investigating various cases.

JOB SATISFACTION ISSUES FOR CLERICAL STAFF IN THE HIGHER EDUCATION SECTOR

Table 3.3.1 / 2023/ Sr. No. 3

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ABSTRACT

The present study is a significant study of non-teaching personnel who are working in Unaided/Self-financed courses in colleges in Mumbai. The study offers light on the socio economic characteristics of non-teaching employees, workload, other duties, benefits, issues faced by them and policy recommendations. By using the Job Satisfaction Survey (JSS) instrument, Spector's Survey questionnaire was employed as a technique for measuring Job Satisfaction. Participants were 200 Non-Teaching Staff who had been selected from 20 Colleges. The findings support the existence of a substantial association between the various aspects of Job Satisfaction and complete Job Satisfaction of Non-teaching Staff working in Unaided/Self-financed courses in colleges.

KEYWORDS – *job satisfaction, Clerical staff, Higher education.*

INTRODUCTION

Job satisfaction basically refers to how people feel about their jobs and various aspects of their jobs. It is the amount to which people like (satisfaction) or resent (dissatisfaction) their jobs.

According to L.C.Singh and Sudarshan Mishra, self-financing institutions are those that are operated by private finances and private management without any obvious commercialization motivation. Non-teaching personnel are non-teaching employees who work in the administrative, secretarial, laboratory, and library functions of the university/institution/college at various levels.

OBJECTIVES OF THE STUDY

The major objectives of the research are:

1. To investigate the types of studies that have been conducted and are available in the field of job satisfaction.
2. To examine Employee attitudes regarding the job and components of the job.
3. To examine the elements leading to Job Satisfaction of Clerical Staff working in Self-financed courses in colleges.

RESEARCH HYPOTHESIS STATEMENTS

Hypothesis 1

H0: There is no significant relationship between the various aspects of Job Satisfaction and total Job Satisfaction of Clerical Staff working in Self-financed courses in institutions.

H1: There is a significant relationship between the various aspects of Job Satisfaction and total Job Satisfaction of Clerical Staff working in Self-financed courses in institutions.

Hypothesis 2

H0: There is no significant relationship between Demographic variables and overall Job Satisfaction of Clerical Staff working in Self-financed courses in colleges.

H1: There is a significant relationship between Demographic variables and overall Job Satisfaction of Clerical Staff working in Self-financed courses in colleges.

LITERATURE REVIEW

Saari and Judge (2004) investigated employee attitudes that lead to job satisfaction. The activity is associated with the worker's state of mind; when a man enjoys the activity, his satisfaction level rises, hence enhancing the organization's overall performance.

The influence of motivators on job satisfaction is discussed in Savery (1987). He claims that intrinsic motivators help achieve job happiness. According to the analysis, one of the major causes of disappointment is pressure, which must be addressed effectively in order to reduce the amount of disappointment.

10. An Exploratory Study on Challenges Faced by Administrative Staff of Degree Colleges in the South Mumbai Region

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Abstract

Administrative staff of any educational institution are the important pillar of the system. They are the force behind the smooth functioning of the entire educational system. The aim of conducting this study is to understand the challenges faced by the administrative staff of senior college in South Mumbai region. Text mining techniques to explore the challenges and one sample t-Test has been applied to evaluate significant problems. It is seen that significant problems faced by the administrative staff are long working hours, Excessive workload, Discrimination from management, Politics, etc. Further the same study can be conducted applying MLR technique.

Keywords: Exploratory Study, Administrative Staff, Educational Institution.

Introduction

An educational institution is made up of various professionals and departments who are responsible for the smooth running of operations at any institution. The teachers are considered the essential aspect of any institution; they are the leading players or the brains of any institution; similarly, the administrative staff are the most significant contributors towards the functioning and reaching the students in the right way. They make sure that the institutions run smoothly and efficiently, are an integral part of the education system, and their proper functioning helps it run seamlessly and generally without any hindrances or barriers.

The administrative staff are people with critical responsibilities such as overseeing the admission process, maintain the official records, general registers, maintain student records, the



A Study on Awareness and Perception of Students towards the Banking Ombudsman Scheme

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Introduction **Table 3.3.1 / 2023/ Sr. No. 6**

RBI has provided a forum for bank customers to resolve their banking-related disputes in an effort to enhance customer service in the banking industry. RBI introduced the banking ombudsman scheme in India for the first time in 1995 by inserting Section 35A into the Banking Regulation Act of 1949. In the year 2006, this revised and updated scheme was released. Modifications have been made periodically to keep up with every significant advancement in banking channels for the deliverance of services. The most recent modification was performed in July 2017. The Banking Ombudsman Scheme of 2006 is currently in effect. The banking ombudsman scheme encompasses all commercial banks, RRBs, and primary Co-operative Banks on the schedule.

The banking sector is a critical component of any economy and serves as a vital medium for the flow of funds. It is essential that the banking system operates in a fair and transparent manner to maintain the trust of the public. However, despite the various measures put in place by regulatory authorities, disputes between banks and customers can arise. In India, the Banking Ombudsman Scheme was introduced in 1995 to provide an inexpensive and expeditious forum for resolving disputes between banks and their customers. The scheme has evolved over the years and has been amended several times to address the changing needs of the banking sector. Despite the availability of this scheme, many customers are not aware of its existence, and some who are aware do not fully understand how it works. This lack of awareness and understanding can lead to customers not utilizing the scheme to resolve their disputes.



A Responsible use of OpenAI ChatGPT in Education

Table 3.3.1 / 2023/ Sr. No. 7

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ABSTRACT

“Technology should improve your life and not become your life”- Billy Cox

Humans have made their lives more promising with the introduction of new Technology. The idea of inventions and research today takes us to the path where all of us are surrounded by the technology that benefits all. No field has today remained untouched by the advent of technological changes. This study will talk in lengths about one such life changing revolution – Chat GPT. Chat GPT is the innovation of Open AI, an artificial intelligence research company. It aims at developing a "safe and beneficial" artificial general intelligence system or to assist others do so. Open AI Chat GPT has in no time become one of the biggest names in tech. To mention a few noteworthy tasks performed by it is power to, write entire feature-length articles, and even code full websites. GPT-3 and now 4 are actually the best form of it. UBS analyst Lloyd Walmsley well predicted its record growth would be faster than Tik Tok and Instagram. It is no doubt most sought after technological solution today. Its fate ahead will be time tested as for education it may be used as a massive tool to help an enormous number of students. It will enable even the evaluation of students in real time. But will it enhance creativity among the youth? This is still a grey area. Overdependence on it should not work against very purpose of forming it. Can the child's activity on it be monitored? Who will monitor it? These questions are still looking for answers.

KEYWORDS: Technology, OpenAI Chat GPT, Artificial Intelligence.



Preeti

Mukesh Kumar Goyal

6

The Effect of Internet Banking on Selected Indian Commercial
Banks' Financial Performance

7

Mr. Osamah Mohammed Shamsan Al - Husaini

Dr. I. C. Kurpatwar

A Study on Analysing the Impact of Job Satisfaction on the
Overall

Performance of Degree College Teachers in the South Mumbai Region

Dr. Surekha. B. Mishra

Mrs. Sajida

Shaikh

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Table 3.3.1 / 2023/ Sr. No. 8

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7. A Study on Analysing the Impact of Job Satisfaction on the Overall Performance of Degree College Teachers in the South Mumbai Region

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Dindoshi Depot, Pathanwadi, Malad (East), Mumbai.

Abstract

Job Satisfaction is a term that refers to the content an employee achieves while working in any organisation. The focus of this research is to analyse the effect of Job satisfaction on the overall performance of Degree College Teachers in South Mumbai Region. SEM technique using SMART PLS have been used for the current study. The results of this study indicated that there is a positive significant impact of job satisfaction on overall performance of Degree College Teachers. Further studies can be conducted using mediating construct and building higher order model.

Keywords: *SEM Model, Job Satisfaction, overall performance.*

Introduction

A college education opens up a lot of opportunities for the student taking it up. It uplifts an individual socially and intellectually. A person achieves all this success and growth due to the teachers who give their best towards establishing these young minds. This sector develops and nurtures the accomplishment and the capability of succeeding in the students who carry the perspective to evolve the community. College teachers are the most crucial set of professionals in the educational sector as they provide the highest level of education. These teachers have a lot of work to do, not only teaching but a lot of administrative work, also there are a more significant number of students who have to be taught in the colleges, and the evaluation system and the paper correction time also increases; also, many of these colleges don't employ teachers permanently but on contract basis which reduces security of job and complete salary benefits that

Dr. Babasaheb Ambedkar and Scheduled Caste Representation

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Introduction -

The most important phase in the movement for social change in the history of India was Abolition of untouchability and human emancipation led by Dr. Ambedkar. His contribution in this movement has been a strengthening of the progressive movement. Dr. Ambedkar's predecessors Mahatma Jyotirao Phule, Savitribai Phule, Gopal Baba Valangkar, social reformer Gopal Ganesh Agarkar, Justice M. G. Ranade made special efforts to eradicate untouchability. Contemporaries of Ambedkar, Chhatrapati Shahu Maharaj, Mahatma Gandhi and Vitthal Ramji Shinde, Sant Gadge Maharaj undertook special programs for the eradication of untouchability. Earlier in history, it is seen that not only from Maharashtra but also from India, many saintly traditions have contributed to the eradication of untouchability. Saint Ravidas, Saint Chokhamela, Mahatma Basaveshwar, Saint Tukaram, Saint Kabir, etc., raised a revolt against many undesirable customs and traditions of the society. In the present essay, an attempt has been made to explore the contribution of Dr. Babasaheb Ambedkar in eradicating untouchability.

History of Caste System -

When the Aryans arrived in India, there was no caste system but a 'varna system' based on occupation. In Arya culture there were three varnas namely Brahmin, Kshatriya and Vaishya. Aryas attacked and defeated the non-Aryans here, enslaved them and created a new caste called Shudra. People who did not follow the rules of the caste system were excluded from the caste system. Separate classes of outcasts arose and these classes were transformed into castes. These classes came to be called 'Atishudra' i.e., 'Untouchables'. The caste system-imposed restrictions on marriage, catering, festivals, religious -cultural events and business. Of course, there are many differences of opinion about the creation of caste system. But it is a fact that the caste system denied social, religious and economic rights to the Shudras and Atishudras here. According to Dr. Ambedkar, "Untouchability is a by-product of the caste system", where the Hindu social system dealt with the Shudra-Atishudras in a very inhuman manner. They were forced to stay out of the villages and do the low-level work of cleaning the filth which disgraces the human dignity. It can be seen that in the 18th century, that is, during the Peshwa period, injustice and atrocities on the untouchables came to an end.

According to Hindu theology, Shudra is the antyaja who appears at the last level in the divine social order. This concept or theory Dr. Ambedkar appears to have refused. According to Dr. Ambedkar, there is no racial difference between upper caste Hindus and untouchables and it has no commercial basis.

Before untouchability came into existence, there was a conflict between nomadic tribes and settled tribes. Nomadic bands were defeated and enslaved

or outcasted. This is how untouchability was born. In return for providing food and shelter, the fixed clan assigned menial tasks to the nomadic clans and the protection of the fixed clans, but kept them outside the village and maintained their outcast status.

After the establishment of Buddhism by Lord Buddha, people of Hindu religion accepted Buddhism. Nomadic tribes also adopted Buddhism. But the Brahmin community spread hatred towards these people and considered them as untouchables. Buddhism declined in later periods, but the nomadic tribes did not abandon Buddhism. Hindus boycotted this community. They were considered untouchables. Hindu social order became stronger. Untouchables began to be treated worse than slaves. The caste hierarchy was based on heterogeneity with the Brahmins at the top and the untouchables or atishudras below the Shudras. Everyone should be given work or responsibility according to their ability or need, but in the Hindu system there is no place for the principles of equal needs, equal work and equal ability. Dr. Ambedkar said that everyone has been forced to do hereditary business in this system, due to which the progress of the society has been stunted and stagnated. Ambedkar believes that a nation cannot be built on the basis of caste because social structure based on inequality will not take the nation forward. For this, a society built on the values of freedom, equality and fraternity will take the human race forward. Dr. Ambedkar asserted that the overall development of every individual should be the ultimate goal of an independent society.

Dr. Ambedkar's efforts for eradication of Untouchability -

Dr. Ambedkar's untouchability eradication work was going on and at the same time the

डॉ.बी.आर.आंबेडकर एक शिक्षणतज्ञ म्हणून - मूल्यमापनात्मक अभ्यास

डॉ.बाळार जे.एम.

मार्गदर्शकसहयोगी प्राध्यापक

स्व विविध महाविद्यालय, पाथरी ता.पाथरी जि.परभणी

डॉ.सुनिल आत्माराम धापसे

शंकर नारायण कला, आणि ज्य महाविद्यालय, भाईर (पूर्व)

सोपवारा :-

डॉ.बाबासाहेब आंबेडकर हे महात्मा फुलेंच्या लोकशिक्षण चळवळीचे श्रेष्ठ वारसधर होते. जीन इयू आणि गौतम बुध यांच्या त्यांच्यावर प्रभाव होता. धलत लोकांना अगृश्यकता, गुलामगिरी, अन्याय इत्यादीपासून मुक्त करण्यासाठी शिक्षण ही सर्वांत महत्वाची गोष्ट आहे त्यांचे मत होते आणि त्यांनी सर्व अपमानवी परिस्थिती पासून मुक्त करण्यासाठी निर्णय घेतला. त्यांना मानवी हक्क धिने. ज्यापासून ते शतकानुशतके वंचित होते. त्यांनी भारतीय समाजातील कनिष्ठ आणि कामगार वर्ग विशेषतः अनुसूचित आणि मागारालेल्या वर्गांमध्ये उच्चशिक्षण प्रथम करण्यासाठी आणि प्रोत्साहन देण्यासाठी उद्देशाने पिपल्स एज्युकेशन सोसायटीची स्थापना केली. त्यांच्या ठाम विश्वास होता की, ध्वलेल्या लोकांना बाहेर काढण्यासाठी शिक्षण हे एकमेव प्रभावी माध्यम आहे. त्यांनी रेशात सर्व स्तरावर अनेक संस्था, महाविद्यालये, वसतिगृह, आश्रम सुरू केले. डॉ.बी.आर.आंबेडकरांना विद्यार्थी आणि राष्ट्राच्या सर्वांगीण विकास करावयासाठी शिक्षणतज्ञ म्हणून ते खरोखर लोकशिक्षण चळवळीचे अग्रभूत होते. त्यांनी भारतीय संविधान लिहून भारतीय समाजात आमूलाग्र सुधारणा केली.

मुख्य शब्द :- शिक्षण, धलत, आंधोलन, न्याय, चेतना, समाज, लोकशाही, शिक्षणवादी, चळवळ

प्रस्तावना :-

शिक्षण सर्व शक्य मार्गांनी आणि शक्य तितक्या मोठ्या प्रमाणात स्वस्त केले पाहिजेत. ही ही विनंती करता कारण मला असे वाटते की, आपण अशा टप्यावर पोहोचलो आहोत. जेव्हा

सामान म्हणून खालची प्रमवारी होवमूल. माध्यमिक शाळा जेव्हा महाविद्यालयात प्रवेश करत आहे म्हणून या विभागात धारण 2 खालच्या वर्गासाठी उच्च शिक्षण शक्य तितक स्वस्त करावयाचे आहे डॉ.बी.आर.आंबेडकर

महात्मा ज्योतीबा फुले यांनी एकापासून शतकानुशतकानुशतक लोकशिक्षण चळवळ सुरू केली आणि डॉ.बाबासाहेब आंबेडकर हे त्या चळवळीचे श्रेष्ठ वारसधर ठरले. डॉ.बी.आर.आंबेडकरांचे जीन इयू आणि गौतम बुध यांच्या विचारांचा प्रभाव होता. भाषात बुध्दानी ज्या तत्वांच्या उपदेश केला तो डॉ.आंबेडकरांच्या व्यक्तीमत्वासाठी अविभाज्य भाग बनला. करुणा, प्रहाणपण, मानवता, आदिता, मर्यादा, आश्र, न्याय, परमराजवर्तन आणि मानसबंध इत्यादी तत्त्व डॉ.आंबेडकरांच्या शिक्षणतज्ञानासाठी वैशिष्ट्ये बनली आणि त्यांनी भारतीय समाजासाठी मानवतावादी तत्वावर पुनर्रचना करण्यासाठी संघर्ष केला. अमानवीय समाजवादाच्या त्यांना पुनर्रचना करावयाची होती. अन्यायकारी मापथंड खालच्या स्तरातील लोक शतकानुशतके सर्व मानवीहक्का पासून वंचित होते म्हणून डॉ.आंबेडकरांना धलत, शोषित आणि वंचित लोकांना शिक्षण द्या असे वाटले. हजारो वर्षे या लोकांना तत्कालीन हिंदू समाजाने शिक्षणाच्या अधिकारापासून वंचित ठेवले होते. त्यामुळे हे लोक ध्यानिय अवस्थेत होते. जे एक अगृश्यक, गुलाम, मजूर यासारखे जीवन जगत होते.

डॉ.आंबेडकर हे स्वतः उच्चशिक्षित असल्यामुळे त्यांना शिक्षणाचे महत्त्व माहित होते आणि त्यांना वाटते की, ध्वलेल्या लोकांसाठी सुटका करण्यासाठी शिक्षण सर्वांत महत्वाचे आहे त्यांनी आपल्या अनुयायांना आणि धलतांना धलतांद्री मुक्ती आणि राष्ट्राच्या विकासासाठी शिक्षण संघटन आणि संघर्ष करण्याचे अनाम्य तत्व मानिले. त्यांनी सर्व स्तरातील लोकांपर्यंत शिक्षणाच्या विकासा करण्यासाठी अधिकधिक निधी उपलब्ध करून देण्याचे सर्वोच्च आवाहन सरकारला केले होते. १९२७ मध्ये बांधवे असंघी मध्ये शिक्षण क्षेत्रासाठी अनुधन देण्याबाबत त्यांनी प्रतिहाराक आवाहन केले होते. कथाहित शिक्षणाच्या खर्चा आणि फायदे यांची गणना करणारे ते राष्ट्रातील पहिले अर्थशास्त्रज्ञ आहेत. अर्थशास्त्राचे प्राध्यापक म्हणून डॉ.बाबासाहेब आंबेडकर मिडनेहम बांधवे महाविद्यालयाचे प्रमुख शिक्षक होते. तसेच विधी महाविद्यालयात न्यायशास्त्राचे प्राध्यापक म्हणून कार्यरत होते. मुंबई मध्ये शासकीय विधी महाविद्यालयात प्राध्यापक म्हणूनही कार्यभार सांभाळला ते इतके लोकप्रिय शिक्षक होते की, आजूबाजूच्या महाविद्यालयात शिक्षण विद्यार्थी त्यांच्या महाविद्यालयात त्यांच्या वक्तृत्वपूर्ण व्याख्यानसत्रांना

15**A Comparative Study of the Literary Works of
Attia Hosain and Aamer Hussein****Table 3.3.1 / 2023/ Sr. No. 11**

Mrs. Dimple Pandey

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Shankar Narayan College of Arts and Commerce, Bhayander, East, Thane, M.S

Abstract:

In comparing the literary work of Attia Hosain and Aamer Hussein, it is clear that both writers are concerned with the experiences of people who are caught between different cultures and ways of life. They both explore the ways in which individuals negotiate these competing demands, and the impact that these struggles have on their sense of self and belonging. While their writing styles differ, they both use language in powerful and evocative ways to convey the complexities of these experiences. This paper is an exploration of the lives and writings of two influential South Asian authors: Attia Hosain and Aamer Hussein. Both writers have contributed significantly to the literary world with their unique styles and thought-provoking themes. Through an analysis of their life stories and selected works, this paper examines the impact of their writing on contemporary literature and their contributions to the cultural discourse of South Asia. This research paper attempts to conduct a comparative study of their literary works, analysing their similarities and differences in terms of themes, style, and technique. The study will also explore the cultural and social influences that have shaped their writing. The findings of this study will provide valuable insights into the works of these two writers and contribute to the understanding of contemporary literature.

Key Expressions: Identity Crisis, Displacement, Language, Culture and Discourse, Post-Colonial Literature and Society

Introduction:

Attia Hosain and Aamer Hussein are two of the most important literary figures of post-colonial South Asia. Both writers have made significant contributions to the development of contemporary English literature in the region. This paper aims to explore their lives and works, paying particular attention to their themes, styles, and contributions to the field of post-colonial literature. The paper will begin with a brief introduction to the historical context of their lives and will then delve into their works, analysing their most significant literary achievements. The literature of South Asia has undergone significant changes since the end of British colonialism. Writers from this region have been exploring new themes, techniques, and styles in their work. Attia Hosain and Aamer Hussein are two writers who have made significant contributions to the development of contemporary English literature in South Asia. Hosain and Hussein's works reflect the region's history, politics, and culture, and their exploration of identity, migration, and displacement is particularly noteworthy. This paper aims to explore the lives and works of these two important writers, paying particular attention to their contributions to post-colonial literature.

Background:

Attia Hosain was born in Lucknow, India, in 1913. She grew up in a family that was part of the Muslim landed gentry and had a privileged upbringing. After the Partition of India in 1947, Hosain migrated to Pakistan and then later to England. Hosain's most famous work is her novel, "Sunlight on a Broken Column," which was published in 1961. The novel explores the themes of identity, belonging, and family, and is widely regarded as a masterpiece of post-colonial literature. The novel is considered a classic in postcolonial literature and was praised for its nuanced portrayal of the complexities of family, tradition, and modernity. Hosain was also a

Thermal radiation effect on MHD non Darcian boundary layer flow and heat transfer past an exponentially vertically stretching sheet

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Abstract

The present work considers the effect of thermal radiation on MHD Non-Darcian boundary layer flow and heat transfer past an exponentially vertically stretching sheet. The effects of various physical parameters, such as, Magnetic field parameter $\frac{Ha^2}{Re}$, Thermal buoyancy parameter Gr, Prandtl number Pr, heat source/sink parameter λ , on flow and heat transfer characteristics, are computed and represented graphically.

Key Words: Exponentially vertically stretching sheet; heat source/sink parameter; Runge-Kutta shooting method; Prandtl Number; Magnetic Field Parameter.

1. Introduction

In industrial manufacturing process the heat and mass transfer problems are well used. This phenomena applicable in wire and fibre coatings and transpiration cooling etc. In astrophysics and geophysics the MHD flow basically used. Basically the MHD flow has wide applications. Usually used in Engineering and industrial. The fluid subjected to a magnetic field become a good agreement results. There is a wide application in Mechanical Engineering field..

Stokes [1] and Gadel-Hak [2] theory. However, there are situations wherein this condition does not hold. Partial velocity slip may occur on the stretching boundary when the fluid is particulate such as emulsions, suspensions, foams and polymer solutions. Navier [3] proposed a slip boundary condition wherein the slip depends linearly on the shear stress. However, experiments suggest that the slip velocity also depends on the normal stress. H. I. Anderson [4] considered the slip flow of a Newtonian viscous fluid past a linearly stretching sheet. T. Hayat, T. Javed, Z. Abbas [5] studied M.H.D steady flow of second grade fluid with transfer analysis. The flow in a porous space is due to a stretching sheet which also exhibits slip condition. Bikash Sahoo [6] studied the effect of partial slip on the steady flow and heat transfer of an incompressible, thermo-dynamically compatible third grade fluid past a stretching sheet.

A number of models have been advanced for describing the slip that occurs at solid boundaries. A brief description of these models can be found in the work of Rao and Rajagopal [7]. Elbashbeshy [8] has added a new dimension in his investigation by considering the flow and heat transfer of a Newtonian fluid over

other printed sources. It is useful to law students and teachers and offers legal solutions for full-service forms. Users can use LexisNexis Academic to access primary source material such as case law, statutes and regulations or dive into secondary source material such as legal news or law reviews for background or analysis of a legal topic.

Westlaw (<http://www.westlawindia.com>):- It is Thompson West's online legal research service. It provides quick, easy access to West's vast collection of statutes, case law materials, public records, and other legal resources, Journals and law reviews published from all around the world.

Conclusion

This article discusses the free access websites and Legal Database which is a collection of legal and policy information, Databases and E-resources that provides legal and legislative information for the around the globe. Access these terms alphabetically, by title or by topic. The Library subscribes to a number of commercial databases related to legal research. by checking the availability for each item for more information here, you have access to much of the materials. The links above access descriptions and links to documents including: Legislation and supporting material, Public Rulings, Determinations and Bulletins, each and every information is not only available but also accessible at large. Database serves to be a perfect media for any online transactions. enormous sources available through sites mentioned above, enable a person to connect and deal with the world. This magic tool of database has influenced lot to this generation and why not, it is a need of era.

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Automation of Academic Libraries for the Development of Database: Status, Problem and Future

Table 3.3.1 / 2018/ Sr. No. 29

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Abstract

Automated system in the academic library is continually evolving. Library automation presents its patrons with numerous opportunities to improve their services. With number of benefits to count on, it allows the staff to better serve patrons by facilitating a multitude of staff tasks such as acquisitions, cataloguing, circulation and reference.

Prima facie, development of various automated databases concerned with the library is the major task when one thinks of automated library, which in future can overcome all the hurdles in the data entry process.

Keywords: Automation of Library, Development of Database, Automated Database

0. Introduction:

The fast growing / developing technology has changed the whole scenario and working culture at the libraries. Library automation is much talked of and it is nothing but performing routine library tasks with the help and optimal use of computers.

Over the years automation of library has evolved to a large extent through various phases of development such as experimental phase, local system phase and co-operative system phase.

Implementation of Qr Code At Shankar Narayan College of Arts And Commerce, Bhaindar (E) Thane Library; A Case Study

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Abstract : **Table 3.3.1 / 2019/ Sr. No. 2**

Focusing on the impact of technology in library services and providing users with quick, attractive and friendly services, this paper highlights the use of QR code as an effective tool for library professionals. Changing the traditional and conventional methods of library services, QR code brings out the optimal use of the technology to its tech-savvy users. The paper focuses on the use and the benefits of QR code in the field of library services.

Keywords: Quick Response Code, Library Services, Two Dimensional Code, QR Code Reader, QR Code Generator.

Introduction:

The advent of technology has changed the way the libraries are functioning and has brought a revolution in the information and communication technology. The library professionals are a witness to the growing demand of electronic resources in today's digital world. QR code is one such tool that has marked its importance in the library profession and one should understand the need and functioning of the QR code, and today's technological world where i-phones and smart -phones have become an inseparable part of our life.

A QR Code is a small square, often black-and-white, that one can notice more and more frequently on advertisements. It can contain some useful information for consumers. For example, it can redirect a user's smartphone to a web page in order to let him purchase the advertised product. Or to let him download a coupon, or even make his smartphone add to its calendar the event pictured.

As per the educational institutes / organizations are concerned if the QR codes are generated for the Institutions / organizations' website, a smart phone user can directly have access to the website or any of the specified field with the help of the URL link. Thus to maximize its implementation a QR Code campaign has to be structured and organized.

About QR Code:

'QR' is a short form for 'Quick Response'. Quick Response (QR) Code is two dimensional code developed by Denso Wave in 1994, and the most widely used in Japan. Basically this coding system is developed for tracking of shipping, but later on, it is used from industrial assembly lines to marketing and also installed on the label, exhibits, business cards, flyers and so on in the countries like Japan, Korea, middle-east. But, this technology goes viral when Western and European countries adopted it and started using in every sector like, news, media, public announcement, Government activities and so on. Likewise, libraries are also using



Automation of Academic Libraries for the Development of Databases : A Study Focusing on the Present Scenario, Challenges and Future of Mechanization of Libraries

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Table 3.3.1 / 2023/ Sr. No. 3

Abstract:

Automated system in the academic library is continually evolving. Library automation presents its patrons with numerous opportunities to improve their services. With number of benefits to count on, it allows the staff to better serve patrons by facilitating a multitude of staff tasks such as acquisitions, cataloguing, circulation and reference. Prima facie, development of various automated databases concerned with the library is the major task when one thinks of automated library, which in future can overcome all the hurdles in the data entry process.

Keywords: Automation of Library, Development of Database, Automated Database

Introduction:

The fast growing / developing technology has changed the whole scenario and working culture at the libraries. Library automation is much talked of and it is nothing but performing routine library tasks with the help and optimal use of computers.

Over the years automation of library has evolved to a large extent through various phase of development such as experimental phase, local system phase and co-operative system phase. University of Texas first experimented the automatic data processing equipments in libraries. Various libraries in U.S. and U.K. also started adopting the technique. The entire process encountered various hurdles such as inadequate development of technology, computer vendors could not meet the demands of the library as the libraries itself were not set accurately. Further, many librarians in the west started utilizing computers to carry out various library routine tasks especially at academic, special and public libraries. This phase saw the tremendous development that of OPAC, MARC and the distribution of records in MARC II format by the Library of Congress.

With the rapid development of the technology and at the same time with the growth of the library network and database devices / tools such as magnetic tapes, CD-ROM's optical disks came into being for the storage of data. Moving a step ahead integration of the library process started taking shape with the advent of Internet.

At the same time process of Library automation was practiced in India at some centers. Taking the leap INSDOC made the use of IBM 1620 MODEL I (available at IIT Kharagpur) working on the data collected for Union Catalogue of scientific serial.

Further Raizada in cooperation with INSDOC initiated computerization at INSDOC to check at the suitability of IBM 1620 computer.



The objectives of the college library must be focus on to provide current information and should support to the user in their study. Librarian should acquire the knowledge of Computer Technology for providing up to date information to users.

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An Initiative of In-Depth Study of Development of Databases in Academic Libraries in the age of Technology

Table 3.3.1 / 2020/ Sr. No. 8

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Abstract

Automated system in the academic library is continually evolving. Library automation presents its patrons with numerous opportunities to improve their services. With number of benefits to count on, it allows the staff to better serve patrons by facilitating a multitude of staff tasks such as acquisitions, cataloguing, circulation and reference.

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Over the years automation of library has evolved to a large extent through various phase of development such as experimental phase, local system phase and co-operative system phase.



Marketing and Promotion of Fee based Library Information Product and Services

□ Sandesh M. Dongare*

INTRODUCTION

The concept of marketing is considered to be associated with commercial products, where the primary concern is to maximise profit. Therefore marketing is the consideration of interaction of product, price, place and promotion, which provides a valuable structure in working towards a set of strategies. Marketing is such a concept, which is applicable to each and every field of work so much so that the field of Library is not left untouched by it.

Marketing of Information is one of the stages of information management. Marketing of information involves promoting the information products and services by adopting marketing strategies. Most important objectives of marketing of information are to attract more number of users and to encourage them to use the information sources of the library.

The concept of marketing is not only limited to industrial goods and commodities but also had made its mark in the field of library.

The library services in education are also highly influence by the concept of marketing. Marketing of library services has been accepted and implemented by the modern library to promote the use of resources and services. Different strategies have been used for marketing of library resources and services.

The modern approaches to library system have initiated number of resources generation activities. Therefore marketing strategies can also be used for resource generation by offering library services on payment basis.

Fee based library services is the feature of the modern library management. Earlier, charging for library services was almost unheard. The five laws of Dr. S. R. Ranganathan are based on the concept of "Social Service". The traditional library services were free library services. But the economics of library and social change have brought change in this concept and converted into fee based library services. Because many times free services are misused. Further, neither the library staff nor the information resources and other resources are available free. However, libraries always need some financial support from the parent or other organisations.

Marketing of library services needs to be harnessed coherently to manage data and information. To strengthen the global information access, proposed fee based information services are envisaged on convergence's of digital era library. Traditional library offers complete free services earlier. To promote the marketing of library, initially some services may be provided free and some with fee.

User can ask 'Why should I pay you when I can get everything I need on Internet free? As a Librarian we can reply that everything is not available on Internet and authenticity is a question. Therefore, it is to be marketed by the library.

1. FACING THE PROBLEM ABOUT THE FUND:

Developing the whole new funding models for an entire profession would be a huge challenge, even under the best of circumstances, but it is only of the serious

*Librarian, Shankar Narayan College of Arts and Commerce, Bhayandar (E) Thane



The Changing Role of Library with the Application of Web Resources and Its Services

Table 3.3.1 / 2021/ Sr. No. 8

Sandesh M. Dongare
Librarian

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Abstract:

The growth and development of technology has changed the face of education today. The World Wide Web has rapidly become the most useful means of providing information resources. Library and information centers provide access to databases and electronic journal via the online catalogue and the web to the end users. The term e-learning is considered as substitute for online learning. Thus various web resources and services has changed the entire setup and functioning of the library, thus facilitating the users with access to vast and wide range of information.

Keywords: Web Resources, Library Services, Internet Services, Electronic sources, Electronic services, Role of Librarian.

0. Introduction:

In today's world technology has a crucial role to play technological advancement has its impact in all spheres of life and thus education as well. The process of teaching and learning has undergone a sea change, with the advent of various technologies coupled with globalization which has posed the challenge for the teaching fraternity. With the increasing impact of information technology on higher education, all those concerned with higher education today are attempting to grasp how information technology could help in modernizing the processes of teaching, research and learning. Internet has a major role to play in this context, facilitating access to wealth of knowledge, supporting academic and research activities.

The www produce a huge network of educational, governmental and commercial resources. The subscription of electronic journals by individuals and Institution has become the order of the day. The library and information centre provides access to database and electronic journal via the online catalogue and the Web to the end user. The library websites of the institutes play an important role in promoting and maximizing access and use of E-journals and databases. If a library's Web site acquires all the E-resources and links them with different options, it could be easily accessible by one and all.

1. Need For Web-Services:

- a. Due to globalization of education, it is essential to bring teachers and students together at the same time. It is possible through e-learning.
- b. Educational Institutions wants enhancement in their competitiveness by training to manpower.
- c. Teachers and students want to enhance their learning opportunities.
- d. Widespread proliferation of Information Technology has enabled the Teachers and Students to have access to Internet.

2. Web Resources:

All the research and academic institute are connected with net, facilitating numerous and diversified information resources around the world. This helps the library professionals

Revolution in the Development of Databases in Academic Libraries in the Age of Technology

Table 3.3.1 / 2022/ Sr. No. 13 Sandesh M. Dongare
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Abstract:

Automated system in the academic library is continually evolving. Library automation presents its patrons with numerous opportunities to improve their services. With number of benefits to count on, it allows the staff to better serve patrons by facilitating a multitude of staff tasks such as acquisitions, cataloguing, circulation and reference. Prima facie, development of various automated databases concerned with the library is the major task when one thinks of automated library, which in future can overcome all the hurdles in the data entry process.

Keywords: Automation of Library, Development of Database, Automated Database

Introduction:

The fast growing / developing technology has changed the whole scenario and working culture at the libraries. Library automation is much talked of and it is nothing but performing routine library tasks with the help and optimal use of computers.

Over the years automation of library has evolved to a large extent through various phase of development such as experimental phase, local system phase and co-operative system phase. University of Texas first experimented the automatic data processing equipments in libraries. Various libraries in U.S. and U.K. also started implementing the technique / process. The entire process encountered various hurdles such as - inadequate development of technology, computer vendors could not meet the demands of the library as the libraries itself were not set accurately. Further, many librarians in the west started utilizing computers to carry out various library routine tasks especially at academic, special and public libraries. This phase saw the tremendous development that of OPAC, MARC and the distribution of records in MARC II format by the Library of Congress.

With the rapid development of the technology and at the same time with the growth of the library network and database devices / tools such as magnetic tapes, CD-ROM's optical disks came into being for the storage of data. Moving a step ahead integration of the library process started taking shape with the advent of Internet.

At the same time process of Library automation was practiced in India at some centers. Taking the leap INSDOC made the use of IBM 1620 MODEL I (available at IIT Kharagpur) working on the data collected for Union Catalogue of scientific serial. Further Raizada in cooperation with INSDOC initiated computerization at INSDOC to check at the suitability of IBM 1620 computer.

With extended experiments at INSDOC the author and subject indexes to Indian Science Abstracts were prepared. Proceeding with the inventions and experiments an integrated programme was made to process the Union Catalogue for Mysore. To overcome the various problems posed during the process, INSDOC redesigned the entire work to suit the IBM 360/44

QR CODE A TOOL FOR ACADEMIC LIBRARIES: CASE STUDY OF SHANKAR NARAYAN COLLEGE OF ARTS AND COMMERCE, BHAYANDAR (E) THANE LIBRARY

Table 3.3.1 / 2022/ Sr. No. 6

Sandesh M. Dongare*

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Abstract

This paper highlights on the optimum use of technology in library services fostering their services with the tool of QR Codes. With the use of QR codes in library services the user can avail quick and fast access to the resources of library. The paper focuses on the use and the benefits of QR code in the field of library services.

Keywords: Quick Response Code, Library Services, Two Dimensional Code, QR Code Reader, QR Code Generator.

Introduction

Technology has made its mark in every sector making every task easier and services available at the click of a mouse. Education sector is also highly dominated by the advent of technology and thus the libraries of every institution has changed the way they used to work. Traditional and conventional ways of working are replaced by the effective use of technology.

A QR Code is a small square, often black-and-white, that one can notice more and more frequently in advertisements. It can contain some useful information for consumers. For example, it can redirect a user's smartphone to a web page to let him purchase the advertised product. Or to let him download a coupon, or even make his smartphone add to its calendar the event pictured.

As per educational institutes/organizations are concerned if the QR codes are generated for the Institutions/organizations' website, a smartphone user can directly have access to the website or any of the specified fields with the help of the URL link. Thus to maximize its implementation a QR Code campaign has to be structured and organized.

I. About QR Code

'QR' is a short form for 'Quick Response'. Quick Response (QR) Code is two-dimensional code developed by Denso Wave in 1994, and the most widely used in Japan. Basically this coding system is developed for tracking of shipping, but later on, it is used from industrial assembly lines to marketing and also installed on the label, exhibits, business cards, flyers and so on in the countries like Japan, Korea, middle-east. But, this technology goes viral when Western and European countries adopted it and started using in every sector like, news, media, public announcement, Government activities and so on. Likewise, libraries are also using this technology so far in this present age to represent their websites, advertisement, seminars, workshops, meetings and mostly for URLs.

It is essential to know how QR codes can be useful to our users. It takes a piece of information from the media and can be taken in the cell phone and further have access to each and every details about the product or the services offered by a firm. The information encoded in a QR code can be a URL, a phone number, an SMS message, a V-card, or any



ROLES OF ACADEMIC COLLEGE LIBRARIES IN HIGHER EDUCATION SYSTEM IN INDIA FOR ENHANCEMENT LIBRARY SERVICES AND FACILITIES FOR READERS THROUGH ONLINE AND OFFLINE MODES

Sandesh M. Dongare

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ABSTRACT

Emerging technological revolution is a wheel of library's transformation from traditional to virtual libraries. Tremendous changes have taken place in the libraries due to the advancement of Information Communication Technologies. In this article, authors have described the growth of libraries, transformation of libraries, its need and the new face of academic libraries. In this transformational phase, the concept of reengineering has applied to the academic libraries to change its face drastically to cope up with the modern expectations of librarian. Hence the concept and its detailed applications are discussed in this article.

KEYWORDS: Reengineering Libraries, Libraries Transformation, ICT tools, Library services, etc.

INTRODUCTION

Everyone is witnessed to the development in all the sectors and the way of doing things. Just two decades ago, teachers were using usual tools and methods to teach but now a days the tools for the same are advanced and more convenient than earlier. We are using online resources for research where earlier it was depending upon printed resources available in nearby libraries. Library and information professionals have to keep futuristic approach to avoid such problems due to the lack of knowledge and adoption of recent technologies. Higher Education System more focussed on adoption of new technology in teaching learning and related processes. Library is an integrated part of the Higher Education System. Hence, it is compulsory to adopt new technology to change the old way to increase the quality of library and information service. In such a fast changing environment, drastic changes are required.

Chris D. Ferguson, (1997) calls for reengineering libraries "in ways that bring librarians and technologists together within a common service environment" to meet users' needs in a more effective manner. Reengineering is the term which used for such drastic change and dramatic improvement in cost, quality, service and speed. Reengineering has its own theory and practice. Undeveloped academic libraries have needed such techniques like reengineering to be a good library and resource centre. Now the current era is depended upon the web therefore they expect and prefer most of the services on web. Hence this is the prominent time to use web platform for library and information services. Shastri (2013) have stated about the web platform as "Bridge the digital divide and access to digital resources will definitely help to provide effective and valuable information services to library patrons in order to satisfy their information needs and for that librarians should perform the role of webmaster".

Hence, considering the significance of reengineering of academic libraries, it needs to rethink on present problems perspective which may unable to fulfil multidimensional needs of the user.

A. Challenges in reengineering of academic libraries

Reengineering of library is not an easy job for librarians. It requires systematic planned efforts to apply new tools and techniques to the library. In challenges perspective, LIS professionals may face following major challenges while going for reengineering process:





A CASE STUDY ON LIBRARY SCIENCE DIGITAL TRANSFORMATION IN HIGHER EDUCATION SYSTEM IN INDIA

Sandesh M. Dongare

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ABSTRACT

Table 3.3.1 / 2022/ Sr. No. 8

Digital transformation in the education sector has implied the involvement of sustainable management. In order to adapt to the changes imposed by new technologies. A dedicated unit for the purpose of orchestrating the building of digital infrastructure, digital content and capacity building will be created in the Ministry to look after the e-education needs of both school and higher education. Since technology is rapidly evolving, and needs specialists to deliver high quality e-learning, a vibrant ecosystem has to be encouraged to create solutions that not only solve India's challenges of scale, diversity, equity, but also evolve in keeping with the rapid changes in technology, whose half-life reduces with each passing year. This centre will, therefore, consist of experts drawn from the field of administration, education, educational technology, digital pedagogy and assessment, e-governance, etc.

Empirically explored digital transformation of the basic education of the young generation initiated by the COVID -19 pandemic. Reveals a variety of digital divides emerging and being reinforced as well as barriers to digital transformation encountered. Makes visible children's basic education as a significant area of concern for information management research. Argues we can offer a valuable contribution to children's basic education and teacher education our expertise on digital transformation.

KEYWORDS: digital transformation, digital divides, e-learning, educational technology, digital infrastructure

INTRODUCTION

In the 21st century known as the digital age, with globalization, structures in almost every area is influenced rapidly by developing and changing information and communication technologies. It is impossible for education to remain insensitive to these developments and changes. Digital learning is replacing traditional educational methods more and more every day. With how rapidly classrooms are changing, it is best to forget methods you may remember from when you were in school and start thinking about newer teaching and learning techniques based on digital learning tools and technologies. The inclusion of digital learning in the classrooms can vary from simply using tablets instead of paper to using elaborate software programs and equipment as opposed to the simple pen.

The pandemic forced us to take an extraordinary digital leap in our everyday life and practices, including our children and their education. In a flash, their education was transformed from a traditional classroom practice to a remote, digitalized one. Suddenly, an entire generation of children had to start managing and mastering with digital tools to participate in their compulsory basic education. This required significant adjustments not only from children and their teachers, but also from their families, school administration and the entire society. Teachers and schools had to take the lead in this sudden, unexpected digital transformation of children's basic education, without being well prepared for it. Even if digitalization in education has been a hot topic already for ages within different disciplines and digital tools are extensively already utilized in schools, teachers, schools and educational administration have been poorly prepared for acting as leaders and change agents in digital transformation.



The Academic Library Services and Facilities During Covid -19 Pemdamic Lockdown

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Abstract – **Table 3.3.1 / 2023/ Sr. No. 17**

This paper emphasizes the various roles of library professionals during the pandemic situation like COVID 19. It also identifies the encouragement role that Library Professionals have taken up. It traces the number of digital platforms available around the world. It also promotes the use of social media /networks. Library Professionals can sustain the entire community in their scholarly activities. The role of the Library Professionals is to trace down information as per the user requirement, act as an information disseminator, and controller of knowledge through the varied information pools. Library Professionals can show their proficiency with the assistance of experience in addition to the varied skills they need. Library Professionals can provide E-contents, information links, their commitment to customer service. As a result the role of Library Professionals defines the whole community a new way of doing work and gets the information remotely in the period of a lockdown/pandemic situation. This study helps the Library Professionals to progress their skill set as per the tough conditions & serve the information like a responsible citizen of the country.

As a form of education, in covid-19 pandemic situation distance learning currently shows great promise and the role of online libraries in delivering off-campus information services increases.

Keywords: E-Resources, MOOCs, Webinar, COVID 19, Digital Classrooms, Library services, distance education, online libraries.

Introduction:

Mankind has faced many tough pandemic situations throughout history where some of them were more dangerous for the whole community of humans. This time once again every country is facing a very tough situation, fighting with a hidden enemy called corona virus (COVID-19). Corona virus is a new virus which is spreading all over the world very rapidly. In most of the cases, people infected with the COVID-19 virus experience illness and recover without requiring special treatment. People of higher age groups and those with underlying medical treatments like dialysis, diabetes, respiratory diseases, cancer etc. are more likely to develop serious problems.

American writer and producer Mr. Sidney Sheldon once said, "Libraries store the energy that fuels the imagination. They open up windows to the world and inspire us to explore, and achieve, and contribute to improving our quality of life." In this pandemic situation of COVID 19, the physical library systems are totally stuck due to maintaining the rules of social distancing & also help to overcome the spread of virus infection. Corona virus refers to a family of viruses. In this situation, the role of the Library Professionals is the most important to serve the whole community through a digital platform. Libraries are one of the best places that anybody can go and gain knowledge without the expectation of having to buy something. Libraries also serve as

Teacher : The Indispensable and Significant Part in the Process of Information Literacy Program

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Abstract : **Table 3.3.1** **2021/** **Sr. No. 7**

Information Literacy also referred to as information competency is generally defined as the ability to access, evaluate, organize and use information from a variety of sources.

As globalization has put its step in all fields, also the teaching learning process depends on global network in order to create, store and disseminate knowledge. Thus today's scenario demands to create information literate students, which in turn sets the need of an information literate teacher, as teachers cannot prepare their students to the information literate unless they themselves understand how to find and use information. The information literate teacher will also be able to select and use resources most appropriate to multiple intelligence and learning styles. Though librarian plays a pivotal role in implementing information literacy programme and making it a success he acts as a catalyst in working jointly with teacher educators.

Thus, the collaborative work of librarians who takes the key positions, teacher education, administrators and managing committees can make the information literacy programs a success.

Keywords: Information Literacy Programme; Teacher's Education; Role of Teachers

0. Introduction:

"Libraries" which are considered to be the think tank of each and every organization comprises of various category. Educational or academic libraries comprises of college libraries. In today's information is the technological tour of the information is such as computer network, telecommunication systems and databases have putting an infinite volume or information at our fingertip. Which has resulted in information exposure in and around us. In such an atmosphere of information exposure the responsibility of college librarian has doubled, where he has to satisfy everyone entitled to academic librarian. Whether he is a student, teacher or researcher. The librarian play pivotal role in providing to its readers with the latest information pertaining to his / her subject. The librarian provides it users with service and information. On the other hand he also play a vital role in creating awareness about information, literacy amongst the huge mass of students. Who are away / unaware of the information explosion in and around us.

Thus, only a "Literate Librarian" can make it possible to provide its users with each and every bit of relevant information and satisfy the need of its users. Through librarian sincere effort a librarian can involve huge mass of students in information literacy programme. Who are not aware of the benefit of library. The success of information literacy programme depends mainly on the collaboration of teachers, academic administrators, librarian and other information professionals. To implement information literacy programme in our colleges and make it a success teachers and librarian out as the two sides of the same coin. Teachers on their part holds a key position in working jointly with the librarian in implementing information literacy programme on thus creating an information literatenation.

1. What is Information Literacy:

Information literacy may be a hot new term in the higher education lexicon as we talk about living in the information age. However it is not a new concept. The idea of resource base

GREEN CAMPUS – A STEP TOWARDS SUSTAINABLE DEVELOPMENT OF HEI A CASE STUDY OF GHANSHYAMDAS SARAF COLLEGE OF ARTS & COMMERCE, MUMBAI

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“An enduring environmental ethic will aim to preserve not only the health and freedom of our species, but access to the world in which the human spirit was born.”

E.O. Wilson

Table - 3.3.1/ 2021/ Sr. No. 9

ABSTRACT

Sustainability of the campus is one of the achievable goals and is possible only when most of the activities of an individual stakeholder of Higher Education Institutions are focused towards avoidance of depletion of natural resources in order to maintain an ecological balance and also contribute to sustainable development of the nation. NAAC declares Grade A, B or C for HEI according to the scores assigned during the accreditation in accordance with the Green Policy adopted by the institution. It works on the several facets of “Green Campus” including water conservation, waste management, alternative energy, etc. There are no such regulatory requirement specifications of a Green Campus in India so Higher Education Institutions have implemented Green initiatives as per their own framework.

Maintaining Green Campus by HEI in India is in developing stage. It is one of the best methods to be followed for sustainable development. An urgent structural transformation is necessary to enable evolution in parallel to sustainability mainly through the preservation of important resources like energy and water. This study is helpful to HEI in major cities to go green, motivate students and society for following the green practices and help the environment at a large.

Key Words: Green Campus, Sustainable Development, Environmental Accounting

INTRODUCTION

The Green Campus concept offers Higher Education Institutions an opportunity to take the lead in rethinking its environmental culture and developing new paradigms for solving problems that are local, national and global in nature. Maintaining Green Campus helps to have a long-term commitment to continuous environmental improvement from the campus community. Green Campus status is achieved by making significant progress in number of the following themes: Energy Conservation, use of renewable energy, Water harvesting, Waste Management, Paper less campus, Plastic less Campus, Plantation, etc.

Greening initiatives are challenging and require determination and a long-term commitment on the part of the entire campus community. Without paying outside contractors, HEI can discover steps – often simple steps – that any institution can take to correct and improve environmental problems on campus; improve quality of life on college campus as green campus is a cleaner, safer, and healthier place to live and work.

A routine, curriculum-based, environmental audit program that reveals waste and inefficiency associated with campus activities, coupled with the identification of environmentally friendly alternatives, can yield significant cost savings for the institution.

OBJECTIVES OF THE STUDY:

- To study the concept of sustainable development by maintaining Green Campus.
- To understand the importance of Green Campus for Educational institutions with reference to themes of resources like Energy conservations, Water harvesting, waste management, etc
- To observe the health and hygiene of the stakeholders of the Institution.
- To create awareness about the Benefits of Maintaining Green Campus

STATEMENT OF THE PROBLEM

The higher educational institutions nowadays give all the major facilities to their students such as Air Conditions, Smart Black Boards, plenty of water within the institute, Audio Visual learning, various activities

A STUDY TOWARDS OUTLOOK ON THE FUTURE OF ELECTRONICS STEWARDSHIP
IN MUMBAI SUBURBAN REGION

“The purpose - where I start - is the idea of use. It is not recycling, it's reuse”

- Issey Miyake

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Ms. Divyanka Mahesh Vartak, Student, SVKM's Mithibai College of Arts, Chauhan Institute of Science & Amrutben Jivanlal College of Commerce & Economics (Autonomous), Vile Parle (West), Mumbai – 400056

Abstract Table-3.3.1/ 2023/ Sr. No. 14

Electronic waste is one of the most rapidly growing waste globally. Recycling electronics reduces pollution caused by new product manufacturing as well as the need to extract valuable and limited virgin resources. It refers to the promotion and encouragement of reasonably reusing and recycling electronics worldwide. Electronic Stewardship manages the E-waste by using 3Rs – Reduce, Reuse & Recycle for a sustainable future. It encourages and promotes the ethical reuse and recycling of electronics waste on a global scale. This reduces toxic trade and occupational health and safety risks. This research paper has undertaken study on electronic stewardship is concerned to educate and encourage people to recycle electronic products in different and innovative ways possible rather than discarding them away.

Electronic Stewardship works to educate and motivate people to recycle and dispose of electronic waste in an environmentally and socially responsible manner in order to prevent this.

Keywords: e-waste, recycling, electronics stewardship, reuse

Introduction

Mass industrialization which is necessary for growth not only causes mass extinctions of species, but also causes destruction of human life. Looking at the growing call for technology and its increasing demand, there may be no area to dump electronics generated by 2030. Electronic waste is one of the most rapidly growing waste globally. This paper has taken a case study of good E waste management solutions which can be the alternative for this life-threatening global concern. To deal with these alarming concerns and to list down the alternatives, the electronic stewardship project was introduced.

Electronic Stewardship emphasis on solving toxic trade and occupational health and safety risks. It refers to the promotion and encouragement of reasonably reusing and recycling electronics worldwide. It took place due to the rapid growth of E-waste as the world is changing and opting toward technologies that will become a curse to the world in the near future. To avoid this, Electronic Stewardship aims to make people aware about measures for disposing of electronic waste and encourage them to practice environmentally and socially responsible.

Electronic Stewardship manages the E-waste by using 3Rs for a sustainable future. With the sustainable management approach, Its uses materials in the most productive way possible, with an emphasis on optimum utilization of resources.

In this study, the researchers has incorporated a case study of Cerebra Integrated Technologies Limited as a solution to the issue of managing e-waste. Recycling electronics reduces pollution caused by new product manufacturing as well as the need to extract valuable and limited virgin resources. Electronic recycling also reduces the amount of energy required to manufacture new products.

**A STUDY ON CONSUMER'S BEHAVIOUR TOWARDS ADOPTION OF SUSTAINABLE
FASHION IN MUMBAI SUBURBAN REGION**

Dr. Anupama Vinod Gawde, Head & Associate Professor, Department of Accountancy, Shankar
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Mr. Saurabh Mukund Panchamia, Assistant Professor, Department of Accountancy, SVKM's
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Ms. Shivani Vijay Rana, Student, SVKM's Mithibai College of Arts , Chauhan Institute of Science
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Abstract Table 3.3.1/ 2023/ Sr. No. 15

Sustainable fashion has been gaining momentum in the present day and is a fundamental part of the ongoing dialogue regarding ethical fashion practices. Sustainable fashion is created with the objective of reducing any negative environmental impact during the process of designing, sourcing, manufacturing, and transporting clothes and accessories. By understanding the interconnectedness of the environment, economy, and social aspects, sustainable fashion can be a part of the greater global system to create a better future. Specifically, it refers to the application of environmentally-friendly practices and materials to create fashion items and accessories that are made to last for a longer period of time.

Sustainable fashion offers consumers the opportunity to purchase fashion products that are created with ethical labour practices and minimal environmental impact. Through creating a circular system of production, sustainable fashion can help reduce the waste associated with fashion and facilitate the adoption of a more conscious, sustainable lifestyle. Investing in sustainable fashion helps to decrease the negative impact on the planet and promotes employment opportunities with ethical standards. The purpose of this research paper is to study the adoption of sustainable fashion amongst young people, as well as to look into the potential of sustainable fashion to create strong, close-knit communities and even connect people all around the world.

Key Words: -

fast fashion; eco-friendly clothing; ethical fashion; renewable energy; green clothing; environmental labelling

Introduction of the Topic

The textile industry is one of the largest emitters of air pollutants in the world. The industry produces over 2 million tons of air pollutants each year, which accounts for about 15% of the country's total emissions. The industry makes high usage of water for laundering of apparels. The synthetic fabrics contain microfibers. The production of these fabrics has resulted in the emission of hazardous waste, such as dioxin, which has led to the formation of toxic lakes and rivers. As per a recent study, 34.8% of micro plastics found in oceans are from textile industries.

The fashion industry is one of the largest producers of greenhouse gas emissions in the world. It is estimated that the industry contributes around 12% of global greenhouse gas emissions. The textile industry generates \$1.6 trillion in sales each year. More than 1.2 billion tonnes of carbon dioxide are produced by the sector, together with close to \$2 trillion worth of garbage.

It takes a large amount of energy to produce this amount of clothing, which contributes to the use of fossil fuels and contributes to greenhouse gas emissions. In an attempt to lessen their environmental footprint, clothing companies have turned to renewable energy, recycled materials, energy efficiency and ethical standards. To aid shoppers in making judicious purchases, clothing companies have implemented environmental labelling.

A STUDY ON ECO-FRIENDLY FOOTWEAR - INNOVATIVE WAY TO NURTURE PLANET
EARTH

Table 3.3.1/ 2023/ Sr. No.16

Dr. Anupama Vinod Gawde, Head & Associate Professor, Department of Accountancy,
Shankar Narayan College of Arts and Commerce

Mr. Saurabh Mukund Panchamia, Assistant Professor, Department of Accountancy, SVKM's
Mithibai College of Arts, Chauhan Institute of Science & Amrutben Jivanlal College of
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Abstract

Consumers typically wear heels, chappals, shoes, and other types of footwear to protect their feet from hot surfaces and rough terrain. These footwears are typically made of plastic or leather, both of which are harmful to society and the environment. Sustainable footwear is becoming increasingly popular due to its environmental and social benefits. Tenable footwear is made with chemical free raw materials and techniques that reduce its environmental impacts, from its production to its eventual disposal.

In response, many companies have implemented sustainability initiatives into their production processes, including utilizing renewable materials, reducing emissions and waste, and providing ethical working conditions. The shift to sustainable practices has led to a surge in research and development, helping to create innovative solutions that are both eco-friendly and cost-effective. As the trend towards sustainability continues to gain traction, sustainable footwear is likely to become more commonplace in the years ahead. Brands are making more sustainable, fashionable pieces due to its growing demand. This study is conducted to assess the level of awareness among consumers regarding eco-friendly footwear as well as their willingness to embrace it. Additionally, the study is aimed at analysing the environmental impact of sustainable footwear.

Key words: tenable footwear, vegan, chemical free, eco-friendly, end users.

Introduction

“Think of yourself as a curator, rather than a consumer.” – Christine Koh

Chappals, a straightforward style of leather sandal, provide the foot with basic protection from hot surfaces and rough landscapes. Made with flat soles attached to the foot by straps that encircle the highest of the foot and toe, chappals became a typical variety of footwear in India, by the third century Common Era and remain the foremost typical foot covering today. Chappals are popular among men, women, and kids of all religions throughout India and surrounding countries like Pakistan, Bangladesh, and Sri Lanka.

Fashion of chappals, flip-flops, shoes, heels, and various other types of footwear; wearing co-ordinately with clothes is never going to stop in near future, emerging trends of these fashion industry are not looking at the drawbacks, the impact it causes to the industry is outrageous.

However, nobody knows that this industry is recognised as the most polluting industry. It generates solid waste and industrial sewage at various stages of processing. Tannery waste contains chromium and other hazardous compounds which pose a serious threat to the health and environment.

The future of the fashion industry shall not hinder environmental balance, which is why certain entrepreneurs have come up with eco-friendly footwear. Footwear is generally made of plastic and leather, and both are hazardous to health, Leather has various drawbacks one of them is because its production process causes eutrophication (the water becomes excessively rich in nutrients which results in the expansion of plants that suffocates the animals underwater), emits greenhouse gases, and wastes and contaminates water resources. Enunciating plastic, the disadvantage of plastic is that the strength and sturdiness are helpful when it involves protection, but these same features turn adverse when it involves decomposition.

It's hard to disintegrate which implies that the landfills and seas being plagued by plastic will suffer for an extended time. Sea animals may die as a result and land pollution increases. By replacing plastic

A STUDY ON ECO-FRIENDLY FOOTWEAR - INNOVATIVE WAY TO NURTURE PLANET EARTH

Dr. Anupama Vinod Gawde, Head & Associate Professor, Department of Accountancy, Shankar Narayan College of Arts and Commerce

Mr. Saurabh Mukund Panchamia, Assistant Professor, Department of Accountancy, SVKM's Mithibai College of Arts, Chauhan Institute of Science & Amrutben Jivanlal College of Commerce & Economics (Autonomous)

Abstract

Consumers typically wear heels, chappals, shoes, and other types of footwear to protect their feet from hot surfaces and rough terrain. These footwears are typically made of plastic or leather, both of which are harmful to society and the environment. Sustainable footwear is becoming increasingly popular due to its environmental and social benefits. Tenable footwear is made with chemical free raw materials and techniques that reduce its environmental impacts, from its production to its eventual disposal.

In response, many companies have implemented sustainability initiatives into their production processes, including utilizing renewable materials, reducing emissions and waste, and providing ethical working conditions. The shift to sustainable practices has led to a surge in research and development, helping to create innovative solutions that are both eco-friendly and cost-effective. As the trend towards sustainability continues to gain traction, sustainable footwear is likely to become more commonplace in the years ahead. Brands are making more sustainable, fashionable pieces due to its growing demand. This study is conducted to assess the level of awareness among consumers regarding eco-friendly footwear as well as their willingness to embrace it. Additionally, the study is aimed at analysing the environmental impact of sustainable footwear.

Key words: tenable footwear, vegan, chemical free, eco-friendly, end users.

Introduction

“Think of yourself as a curator, rather than a consumer.” – Christine Koh

Chappals, a straightforward style of leather sandal, provide the foot with basic protection from hot surfaces and rough landscapes. Made with flat soles attached to the foot by straps that encircle the highest of the foot and toe, chappals became a typical variety of footwear in India, by the third century Common Era and remain the foremost typical foot covering today. Chappals are popular among men, women, and kids of all religions throughout India and surrounding countries like Pakistan, Bangladesh, and Sri Lanka.

Fashion of chappals, flip-flops, shoes, heels, and various other types of footwear; wearing co-ordinately with clothes is never going to stop in near future, emerging trends of these fashion industry are not looking at the drawbacks, the impact it causes to the industry is outrageous.

However, nobody knows that this industry is recognised as the most polluting industry. It generates solid waste and industrial sewage at various stages of processing. Tannery waste contains chromium and other hazardous compounds which pose a serious threat to the health and environment.

The future of the fashion industry shall not hinder environmental balance, which is why certain entrepreneurs have come up with eco-friendly footwear. Footwear is generally made of plastic and leather, and both are hazardous to health, Leather has various drawbacks one of them is because its production process causes eutrophication (the water becomes excessively rich in nutrients which results in the expansion of plants that suffocates the animals underwater), emits greenhouse gases, and wastes and contaminates water resources. Enunciating plastic, the disadvantage of plastic is that the strength and sturdiness are helpful when it involves protection, but these same features turn adverse when it involves decomposition.

It's hard to disintegrate which implies that the landfills and seas being plagued by plastic will suffer for an extended time. Sea animals may die as a result and land pollution increases. By replacing plastic

AN ANALYTICAL STUDY OF INVESTMENT PREFERENCE WITH RESPECT TO EQUITY AND
MUTUAL FUNDS

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ABSTRACT

There has been a gradual increase in the financial literacy in India, the reason being the coming up of wealth management agencies as well as various financial institutions providing people with investment-related services. An evident shift can be seen in the mindset of people, earlier they used to save and keep money in banks or at home now, they want to invest that money and grow. Different types of investment avenues or options are accessible to investors in today's highly competitive environment. Each investment method has its own set of benefits and drawbacks. Before investing in different investment modes, an investor strives to strike a balance between their rewards and drawbacks. The purpose of this research paper is to investigate the investment options selected by investors in Mumbai, as well as to assess the investor's preferences, notably for equity and Mutual funds, when other investment options are available in the market.

Keywords: Investors, Investment Avenue, Equity Fund, Mutual Fund, Returns

INTRODUCTION

Saving is a crucial element of everyone's life, and it also plays a significant role in the economy of a country. Every person is willing to spend a portion of their earnings in some form of investment tool in order to increase their returns and prepare for future contingences, ambitions and challenges. The objective of this research paper is to understand investment preferences of youth in India and see if their investment pattern has changed from traditional investment in gold, real estate, and post office deposits, as older generations have done or to see if they are moving toward investment avenues such as Mutual Funds and Equity Markets as young generation has started earning at early age.

One of the most important reasons why one should invest is to beat the cost of inflation. Inflation is nothing but when the value of money drops by which it means that the money won't buy you the same amount of the goods which it used to buy. Financial Products act as an investor safety on the grounds of their risk appetite and financial status and also the risk and return from the financial product. In India, investors have traditionally employed "Bank Deposits, Post Office Deposits, LIC Schemes, and Gold" as investment vehicles. However, the rise of India's finance industry in recent years has shifted the preferences of the young generation, who are now gravitating toward investment channels such as mutual funds, equity markets, and commodities.

Mutual fund is a vehicle for mobilizing investor money, investing in various industries and securities, in line with agreed investment goals, between the mutual fund and shareholders. In other words, a tiny investor can use professional wealth management services provided by an asset management company through investment in a mutual fund. Their fundamental function is to help investors earn revenue or build their assets by engaging in the possibilities available in different securities and markets. Mutual funds can structure a scheme for any type of investment goal. Thus, through its different systems, the mutual fund structure enables a big corpus of cash from varied investors to be taped.

An equity market is one in which shares are issued and traded through exchanges or over-the-counter markets. It is also known as the stock market, and it is one of the most important fields in a market economy since it gives the firms access to cash and investors a piece of ownership in a company with the possibility to make profit based on future results. Equity is one of the riskiest fields, at the same time, this is a place where an investor can get a higher rate of return. On the other hand, investing necessitates a long-term strategy that will absorb the funds for a longer period of time.

REVIEW OF LITERATURE

Gupta (2001) - studied the preferences, future intentions and experiences of Indian family investors and discovered that bonds were considered an investment for retired individuals but had little attraction to young individuals. For all age groups, the market penetration attained through mutual funds was discovered to be significantly smaller than equity shares.