

DOCUMENT EVIDENCE FILE

U G C CARE LIST
JOURNALS

①

DOCUMENT EVIDENCE FILE

NAME OF THE CRITERIA:- CRITERIA 3:-

RESEARCH INNOVATION AND EXTENTION

<u>NUMBER OF METRICS:-3.1:-3.1.1, 3.1.2, 3.1.3</u>	=3
3.2:-3.2.1, 3.2.2	=2
3.3:- 3.3.1, 3.3.2, 3.3.3, 3.3.4	=4
3.4:-3.4.1, 3.4.2	=2
	=11

NO OF TEMPLATES:-3.1.1, 3.1.2, 3.1.3

3.2.1, 3.2.2,

3.3.2, 3.3.3, 3.3.4

3.4.1, 3.4.2

=10

NAMES OF CRITERIA MEMBERS:-

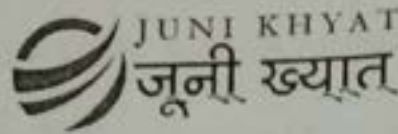
Dr Mrs Smita Pande

Dr Mrs Rupali Sheth

INDEX

SR NO	NAME OF EVIDENCE	MATRIC NO	FILE PAGE NO	REMARKS
1	Grant Received	3.1.1		NA
2	% of research projects funded by Govt/others	3.1.2		Sanction letters of UGC
3	No of Seminars, conferences conducted by Institution	3.1.3		Journal, workshop details
4	Paper Published in UGC Journals	3.2.1		Xerox of papers and certificates
5	Books Published and papers published in Journals	3.2.2		Xerox of papers and certificates
6	Extension Activities	3.3.1.		Note drafted
7	No of awards, recognitions received	3.3.2		Xerox copies of award certificates
8	No of extension and outreach programmes	3.3.3.		Programme details
9	% of students participating in extension activities	3.3.4		Calculations from programmed details
10	No of collaborations, linkages	3.4.1		Letters from collaborators
11	Functional MOU's	3.4.2		Letters of MOU's

जूनी ख्यात JUNI KHYAT जूनी ख्यात JUNI KHYAT



CERTIFICATE OF PUBLICATION

This Publication certificate has been issued to

Dr. Rupali Sheth
Assistant Professor, Huzurpaga Waniya Mahavidyalaya, Pune

For the Research paper title

**PANDEMIC WIDENS THE SCOPE OF CORPORATE SOCIAL
RESPONSIBILITY IN INDIA**

Vol.12 Issue03 No.01 Month March Year.2022

Published in

JUNI KHYAT JOURNAL ISSN: 2278-4632

Impact Factor : 6.625

**This journal is indexed, peer reviewed and
listed in UGC CARE**



ज्ञान-विज्ञान विभूतये
UGC

University Grants Commission
Approved Journal



Principal

**Editor Huzurpaga Mahila Waniya Impact factor
Mahavidyalaya, Pune-30.**



जूनी ख्यात JUNI KHYAT जूनी ख्यात JUNI KHYAT

जूनी ख्यात JUNI KHYAT जूनी ख्यात JUNI KHYAT

PANDEMIC WIDENS THE SCOPE OF CORPORATE SOCIAL RESPONSIBILITY IN INDIA

Nandini S. Bhawe Assistant Professor, Maharashtra Mandals College of commerce, Pune

Mob No: 9881467033 nandinisb9@gmail.com

Dr. Rupali Sheth Assistant Professor, Huzurpaga Wanjia Mahavidyalaya, Pune

Mob No: 9881677010 shethrupali19@gmail.com

Abstract:

Corporate Social Responsibility (CSR) was introduced by Companies Act, 2013. The Corporate Social Responsibility rules were applicable to the companies having a net worth of five hundred crore and more, turnover of one thousand crore and more and net profit of five crore and more in immediately preceding year. According to this rule all these companies need to spend minimum two percent of their average net profits of nearly three financial years towards their CSR expenditures. The Companies Act 2013 had also specified various activities through which the companies can spend their CSR funds. Companies contribution through their CSR funds leads to economic development of the country. COVID 19 affects the whole world adversely and to promote CSR funds of the companies Ministry of Corporate Affairs (MCA) made many amendments in CSR rules. This paper emphasizes on all these amendments and it also studies the contributions made by the Information Technology (IT) companies during this pandemic.

Keywords: CSR, Pandemic, Companies Act 2013, CSR rules

Though the term Corporate Social Responsibility is made mandatory by introducing Companies Act, 2013. It is not at all a new concept in India. This concept is first coined by American economist Howard Bowen in the year 1953. Bowen wrote a book named *Social Responsibilities of the Businessman* and so he is known as the father of Corporate Social Responsibility (CSR). It was seen that since past decades companies are contributing for the social welfare of the society. In India, Tata and Infosys are the best examples for the same. Tata trust was established in the year 1892 and since then it is working for the social good. The same is about Infosys foundation. This foundation was established in 1996 and it works in various areas like education, rural development, healthcare, arts and culture. These foundations work for the development of the remote regions of several states in India.

Many years prior to the introduction of CSR norms, many big Indian companies were working for social benefit. The term CSR was not known at that time. Gradually the concept of CSR got developed. There are many definitions of CSR. According to Lord Holme and Richard Watt¹ "Corporate Social Responsibility is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large". Another definition of CSR highlights that, it is the ideology of businesses giving back to society as they grow and benefit. In India Ministry of Corporate Affairs and Government of India² defines CSR as "the process by which an organization thinks about and evolves its relationships with stakeholders for the common good and demonstrates its commitment in this regard by adoption of appropriate business processes and strategies".

¹ Definitions of CSR

² MCA : Definition of CSR

Rupali

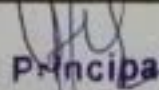


सद्गुरुवन्दनम्

Vol. VII, No.8 : 2021
ISSN - 2277-7087

Peer Reviewed
**Journal of
Fundamental &
Comparative Research**

शोधसंहिता


Principal
Huzurba Mahila Vanijya
Mahavidyalaya, Pune-30.

Index

1	RESEARCH STUDY ON CEREBRAL PALSY (CP) LIVING IN GUJRAT AREAS MS. DAMYANTI KANJIBHAI CHAUHAN	1
2	A STUDY ON ONLINE MARKETING AND ITS IMPACT Dr Jyoti Mane	6
3	BEYOND THE THRESHOLD OF NATIONALISM: TAGORE'S ALTERNATIVE POLITICS OF EMANCIPATION Arpita Banerjee	11
4	PORTRAYAL OF SOCIO CULTURAL CONFLICTS IN THE FICTIONS OF ANITA NAIR Dr. J. AHAMED MEERAN	18
5	AN EXPERIENTIAL STUDY ON STRESS LEVELS OF EMPLOYEES VIA TELEWORKING W.R.T TATA CONSULTANCY SERVICES, BENGALURU Mr. M. Govardhan Reddy, Mr. Y.Suryanarayana Murthy	22
6	CATALYST: A CUSTOMIZABLE DIGITAL FRAMEWORK FOR UPGRADING COMPETENCY OF NEO-LITERATES SriPradha. G, P. Kumaragurudasan, T. Velmurugan	31
7	STUDYING THE IMPACT OF MACROECONOMIC VARIABLES ON INDIAN STOCK PRICES USING MACHINE LEARNING K. Anusha, A. Murugan	38
8	A PRODUCTIVE DATA CONGREGATING USING WEIGHTED FITNESS FIREFLY ALGORITHM TO HANDLE UNKNOWN ACTIVE SET OF DATA D.LIVINGSTON	45
9	A REVIEW ON TECHNICAL CHALLENGES IN CLOUD SECURITY Mr.K.PRATHAP KUMAR, Dr.A.THIRUMURTHI RAJA	52
10	A SURVEY ON NEURO DEGENERATIVE DISEASE USING ARTIFICIAL NEURAL NETWORK Ms.B.MAHALAKSHMI, Dr. A. THIRUMURTHI RAJA	58
11	AN EFFECTIVE ALGORITHM FOR DETECTING AND LOCALIZING LICENSE PLATE IMAGES G.Lalitha, DR.S. Gopinathan	61
12	ANALYZING PURCHASE PATTERN NETWORK OF AMAZON PRODUCTS FOR PRODUCT RECOMMENDATIONS ACROSS THE NETWORK GROUPS Dr M.Mahadevi, Sneha.S, Sandhya.T.V	69
13	CONTEMPORARY RESEARCH SURVEY ON THE ALGORITHMS AND TECHNIQUES USED IN AUTOMATIC VEHICLE NP RECOGNITION SYSTEM Ms.V.R.VIJU, Dr.R.RADHA	76
14	EDUCATIONAL DATA MINING IN BLENDED LEARNING: AN UPDATED SURVEY ON EDM TECHNIQUES AND LEARNING TOOLS USED IN BL G. Kanimozhi, P. Kumaragurudasan, T. Velmurugan	85
15	EVALUATING THE SOCIAL NETWORK GRAPH OF TOP 100 TWITTER CELEBRITIES USING CENTRALITY MEASURES Dr M Mahadevi, E.Swetha, S.Saranya	92



Journal of Fundamental & Comparative Research

This is to certify that the article entitled

A STUDY ON ONLINE MARKETING AND ITS IMPACT

Authored By

Dr Jyoti Mane

Assistant Professor Huzurpaga Mahila Vanija Mahavidyalaya

Published in

Shodhsamhita : Journal of Fundamental & Comparative Research

Vol. VII, No. 8 : 2021

ISSN: 2277-7067

UGC Care Approved, Peer Reviewed and Referred Journal

Kavikulaguru Kalidas Sanskrit University, Ramtek

Prof. Shivaji Varkhedi



University Grants Commission
Approved Journal

A STUDY ON ONLINE MARKETING AND ITS IMPACT

Dr Jyoti Mane, Assistant Professor Huzurpaga Mahila Vanijya Mahavidyalaya
 jyotimane2688@gmail.com

Abstract :

Day by day growing digital market in India is an evident that the Digitalization is taking place with high speed. Eventually, even for buying a product from shop situated near to home consumer may use the internet to place order. Digital marketing is the avenue of electronic communication which is used by the marketers to endorse the goods and the services towards the marketplace. The supreme purpose of the digital marketing is concerned with consumers and allows the customers to intermingle with the product by virtue of digital media (Vishal Midha, 2012). This paper sheds lights on concept of online marketing, impact of online marketing on consumer purchase, traditional marketing VS online marketing.

Keywords : Online Marketing, Promotion.

Introduction :

Online Marketing also referred to as 'Digital Marketing', 'Internet Marketing' or Web marketing' Online marketing refers to advertising and marketing efforts that use the Web and email to drive direct sales via e-commerce. Online Marketing is the term applied to the presentation of company's brand, product, and services on the internet to help build strong, ongoing customers relationships.

Online marketing offers a new market place through which to exact the product purchase and delivery process in addition to a physical market place. The major benefit of Online marketing to the marketers are 24 hours, 365 day opening, lower cost, efficiency gain, to motivate the customer for more purchase and improve customers service (Kotler, 2000 ; Skyrme, 2001)

Objective :

- 1) To study concept of Online Marketing
- 2) To study impact of online Marketing on consumer purchases

Research Methodology

Primary Data :

Primary data was collected through observation and structured questionnaire. The questionnaire was structured in such a way that the respondent could give correct information and fill up the questionnaire in short time.

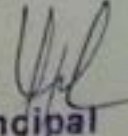
Secondary Data :

Secondary data is collected from books, Journals, news paper and websites.

Sample Size : For the present study sample size is determine 100 respondent's opinion who presently purchasing product with the help of online Marketing.

Traditional Marketing VS Online Marketing

Traditional Marketing	Online Marketing
Customer get response only during working hours.	Customer get response any time.
There is no communication with the viewer	There is communication with the viewer.
It is time consuming and expensive	It is time saving and very economical.
Conversation is one way	Conversation is two way
Medium of communication is letter, Email	Medium of communication is through social media, website and Emails.
Traditional Marketing includes broadcast	Online Marketing includes Google Ads,


Principal
 Huzurpaga Mahila Vanijya
 Mahavidyalaya, Pune-30

Media, Emails, Telemarketing etc	Websites, Content Marketing etc
Additional Marketing required large investment to obtain the desired impression	Little or no investment is required to reach customer.
Ad Placement is static and unchangeable	Ad location can be revised as new analytics become available to maximize marketing spend
In Traditional Marketing manpower is important requisite for success	In Online Marketing requirement of manpower is low.
Round exposure 24X7 year is not possible	Round exposure 24X7 year is possible

Advantages Online Marketing and Analysis : Online marketing technologies permit the customers to keep on with the company information rationalized (Gangeshwer, 2013). These days a lot of customers can way in internet at any place whichever time and companies are constantly updating information regarding their goods or services. Customers know how to visit company's website, examine with reference to the products and make online purchase and afford feedback. Consumers get complete information related to the products or services (Gregory Karp, 2014). They can make comparison with other related products. Digital marketing allows 24 hours of service to make purchase for the consumers. Prices are transparent in the digital marketing (Yuliharsi, 2011).

Data Analysis :

Table 1 Gender wise distribution of respondent

Gender	No of Respondent	Percentage of Respondent
Male	41	41%
Female	59	59%
Total	100	100%

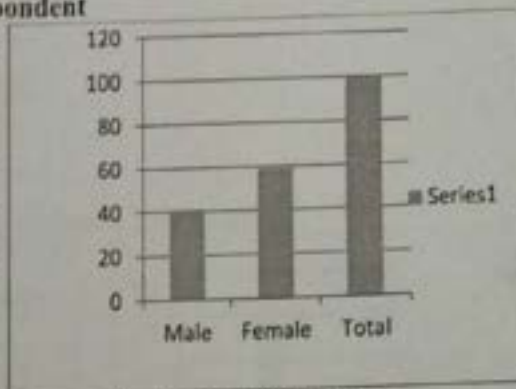


Table 2 Distribution of Respondent according to their Age group

Age	No of Respondent	% of Respondent
Below 18	05	5%
19 to 30	56	56%
31 to 45	37	37%
Above 45	02	2%
Total	100	100%

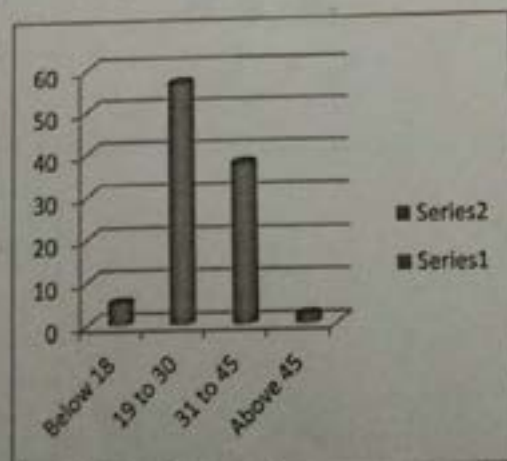


Table 3 Distribution of Respondent according to their Occupation.

Occupation	No of Respondent	% of Respondent
Housewife	06	6%
Employee	52	52%

Business	13	13%
Profession	02	2%
Any Other	27	27%
Total	100	100%

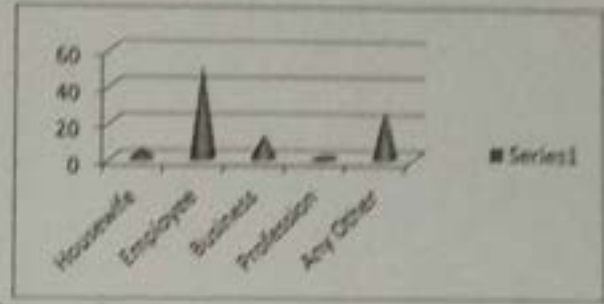


Table 4 Income wise distribution of respondent

Income	No of Respondent	% of Respondent
Below 25,000	25	25%
25001 to 50,000	46	46%
Above 50,000	29	29%
Total	100	100%

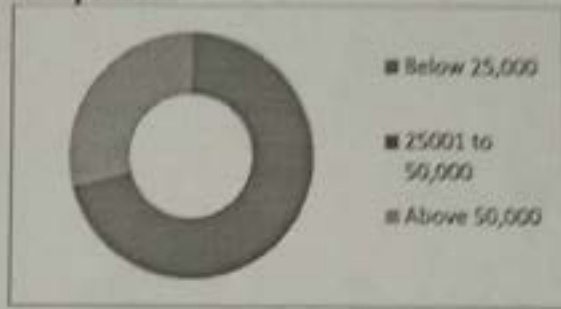


Table 5 Awareness of Online Shopping

Awareness of online Shopping	No of Respondent	% of Respondent
Yes	100	100
No	--	--
Total	100	100

Table 6 Availability of online information about product

Particulars	No of Respondent	% of Respondent
Excellent	09	9%
Good	67	67%
Average	23	23%
Poor	01	1%
Total	100	100%

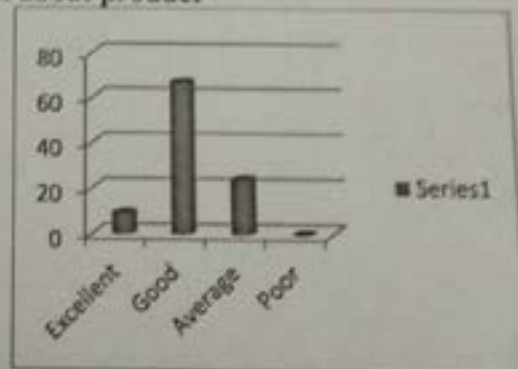


Table 7 Frequency of online Purchasing

Particulars	No of Respondent	% of Respondent
Weekly	03	3%
Monthly	39	39%
Yearly	44	44%
Frequently	14	14%
Total	100	100%

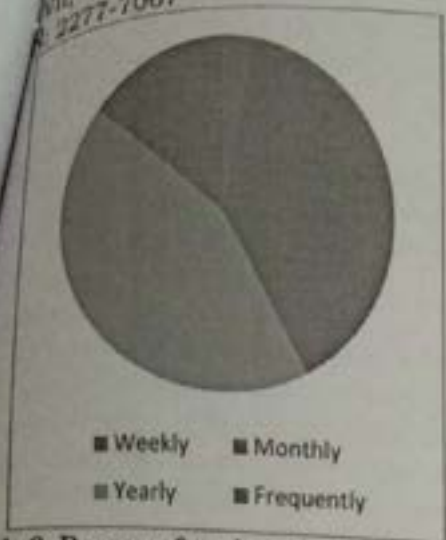


Table 8 Reasons for choosing Online Shopping

Particulars	No of Respondent	% of Respondent
Lower Price	22	22%
Variety of Products	41	41%
Various Mode of Payment	17	17%
Easy Buying Procedure	12	12%
Others	08	8%
Total	100	100%

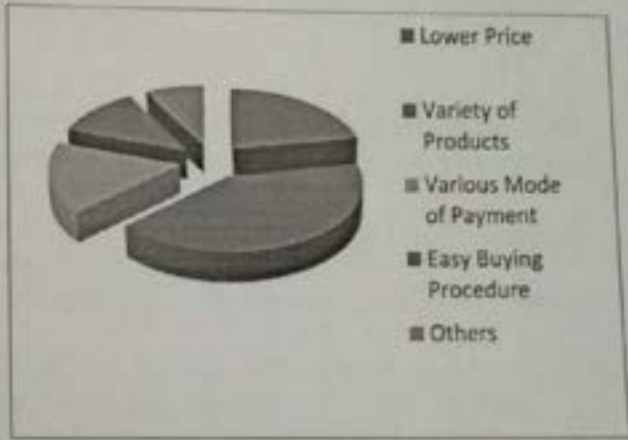


Table 9 Are you satisfy with Online Shopping

Particulars	No of Respondent	% of Respondent
Yes	100	100
No	--	--
Total	100	100

Finding & Suggestion :

- 1) It is found that ratio of female customer is very high in online shopping i.e. 59%
- 2) Majority of respondents i.e 56% are from the age group of 19 to 30. Thus this research paper deals with impact of online shopping on younger respondents.
- 3) Employee of various companies are purchasing more than others through online shopping i.e. 52%
- 4) Income of respondent mainly falls in the range of Rs. 25001 to 50,000 i.e. 46%
- 5) Awareness about online shopping is 100% among the respondent.
- 6) 67% respondent feels that availability of online information about the product is good.
- 7) 44% respondents purchase the product annually where as 39% respondents purchase the product monthly.
- 8) Most number of the respondent i.e. 41 % feels that online shopping have broad variety of products, others feels that they can have product with lower price, a variety mode of payment and simple buying procedure etc.
- 9) Online Marketing has a greater future in the present.

- 10) Respondent feels that it is safe mode of online purchase.
- 11) Customers are satisfied through purchasing online Marketing.

Conclusions :

- 1) Create awareness among the people about online marketing.
- 2) Provide service to the customer before and after purchase.
- 3) Provide complete description to the customer about the product.

Conclusion :

By day growing digital market in India is an evident that the Digitalization is taking place with speed. Eventually, even for buying a product from shop situated near to home consumer may use the internet to place order. From the study it is clear that the low price offered by the online consumer may play mostly positively influencing factor compare to other retail market price motive the consumer to shop online. Purchase through online saves time and more convenience due to 24X7 availability and large number of brands with their images are displayed in the portals helps consumers to know about their products how it actually looks at.

Bibliography :

- Kotler, P (2000), Marketing management, International edition, Prentice-Hall, Englewood Cliffs, NJ
- Vishal Midha, Article- Impact of Consumer Empowerment on Online Trust: An Examination Across Genders, Elsevier International Journal, 12(3), 2012, 198-205.
- Gangeshwer DK, E-Commerce or Internet Marketing: A Business Review from Indian Context", International Journal of u- and e- Service, Science and Technology, 6(6), 2013, 187-192.
- Gregory Karp, Personal Finance Writer for THE Morning Call, Allentown, Pa. Chickago Tribune, 12,(2), 2014, 24
- Yuliharsi Md. Aminul Islam and Ku Amir Ku Duad, Factors that Influence Customers' Buying Intention on Shopping Online, International Journal of Marketing Studies, 3(1), 2011, 128-139.
- <https://www.digitaldoughnut.com/articles/2018/july/traditional-marketing-vs-digital>
- <https://www.lyfemarketing.com/blog/digital-marketing-vs-traditional-marketing/>



SARDAR PATEL INSTITUTE OF
ECONOMIC AND SOCIAL RESEARCH

anveshak

A bi-annual journal

CERTIFICATE OF PUBLICATION

This is to certify that the paper entitled

A STUDY OF AWARENESS OF M-COMMERCE AMONG CITIZENS IN PUNE CITY

Authored by

Dr. Jyoti Mane.

Huzurpaga Mahila Vanijya Mahavidyalaya Pune

vol. 51 No. 01 (XXIII)

in

Anvesak A bi-annual Journal

UGC Care Group - 1

ISSN : 0378 - 4568

January – June 2021

Principal

Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.



A bi-annual journal

Dr. Jyoti Mane, Huzurpaga Mahila Vanijya Mahavidyalaya Pune: jyotimane2688@gmail.com

Abstract :- M-Commerce made people to transfer funds, shopping without going to shops with a moment. E commerce conducted on laptops using internet, where as M Commerce is conducted on Mobile phones using internet. M-Commerce is the buying and selling the products using mobile device, mobile application and internet. M-Commerce can provide a better approach of transactions at any time and at any place. People are using mobile application instead of web application for funds transfer, ticket booking etc. Thus M Commerce replacing E commerce. This paper sheds lights on M commerce, advantage, disadvantage of M Commerce and awareness of M commerce among citizens in Pune city. People feels that it become very easy to work due to M commerce. It is good way to enhance business and services. Mobile Commerce is gaining increasing acceptance amongst the various sections of the society.

Keyword - M- Commerce, E Commerce

Introduction :-

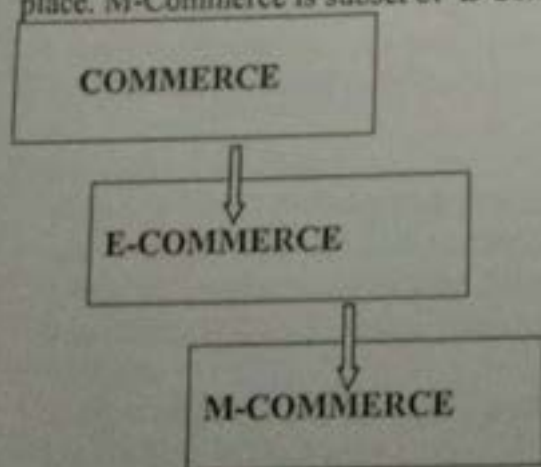
Mobile commerce (M Commerce) is the buying and selling the products using mobile device, mobile application and internet. Mobile commerce services were first delivered in 1997, when the first two mobile phone enabled Coco-Cola vending machines were installed in the Helsinki area in fin land. Mobile commerce server developed in late 1997 by Kevin Duffey at Logica.

Commerce : Commerce deals with goods and services of economic value between seller and buyer. With invention of new technologies commerce has taken many forms. The way of dealing, exchanging goods and services has undergone massive changes with the day passed on.

E-Commerce : E- Commerce is the buying and selling of products and services by business and consumer through an electronic medium, without using any paper documents. E- commerce stands for electronic commerce. E commerce has created a new environment in business transactions using Internet. It provides a platform of advertisement of products, allows negotiations, settlement of financial transactions etc.

M-Commerce : Mobile commerce is known as M Commerce. M-Commerce is the buying and selling the products using mobile device, mobile application and internet. M-Commerce can provide a better approach of transactions at any time and at any place.

E Commerce is conducted on desktop and laptops using internet. M commerce is conducted on mobile phone using internet. M Commerce can provide a better approach of transactions at any time and at any place. M-Commerce is subset of E-Commerce



Advantages of M Commerce**1) Easy to use :**

The mobile applications are very easy to use. It does not required any specific skills.

2) Better deal for customer :

The customers are search Variety of products using mobile application. He can compare the product and placed the order. Thus he can get the better deal.

3) Savings :

Without visiting the shops customer can get the required product. Thus his money and time of travel is saved. Customer purchase the product using mobile application. Amazon, Snap deal is the example of mobile application.

4) Secure Transactions :

On Time password (OTP) is generated for mobile transactions. Thus customer can do the secure transactions.

Disadvantages of M Commerce**1) Small screen Size :**

Small screen of mobile makes the customer difficult to search more items in single display.

2) Speed :

Speed of mobile device is less than the desktops and laptops.

3) Effect on health :

The Mobile phones have microwave radiations that causes serious effect on health of user.

Objectives :

- 1) To understand concept of Mobile Commerce.
- 2) To study awareness of Mobile Commerce among citizens in Pune city
- 3) To study difficulties applying Mobile Commerce.

Need of Study

Mobile phones are being increasingly used by people of all age groups for various purpose. This is because mobile phones and smart phones are easy to use and now a day it is available at low prices. Mobile phones and smart phones are not used only for sending sms but also available for online transactions, online banking, paying bills, shopping and booking tickets. There has been a fast growth in the electronic shopping and transactions. M Commerce is now being supported and taken to another level by the financial firms, banking sectors and mobile operators.

Mobile Commerce has become the latest topic for today. Business organizations have been restlessly evaluating the revenue potential of the M-commerce market and developing business models to exploit the huge profit potential of this new market. So the main purpose of this paper is to study of awareness of Mobile Commerce among citizens in Pune City.

Research Methodology :

Primary Data : Primary data was collected through observation and structured questionnaire. The questionnaire was structured in such a way that the respondent could give correct information and fill up the questionnaire in short time.

Secondary Data : Secondary data has been collected from various books. Journals, magazines and websites.

Sample size : The sample size is determined 50 respondent's in Pune city.

Limitations of the Study :

- 1) The study is restricted only in and around pune city.

2) The study is mostly depends upon views and opinion by the respondents.

Data Analysis

Table 1 distribution of Respondent according to their Age group

Age Group of Respondent	No. of Respondent	%
20-30	21	42
30-40	16	32
40 & above	13	26
Total	50	100

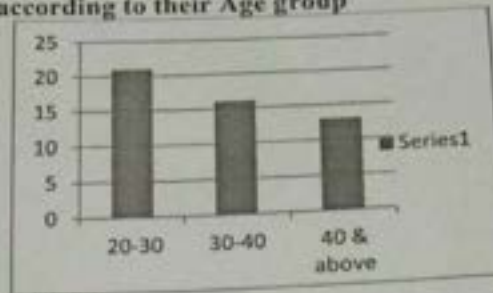


Table 2 Gender wise distribution of respondent

Gender	No. of Respondent	%
Male	22	44
Female	28	56
Total	50	100

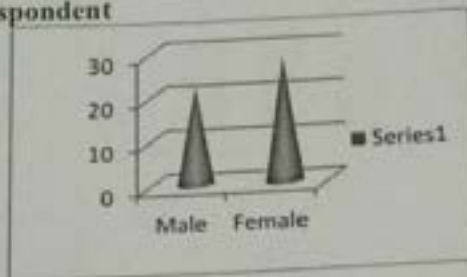


Table 3 Qualification of Respondent

Qualification	No. of Respondent	%
HSC	01	02
Graduate	15	30
Post Graduate	34	68
Total	50	100

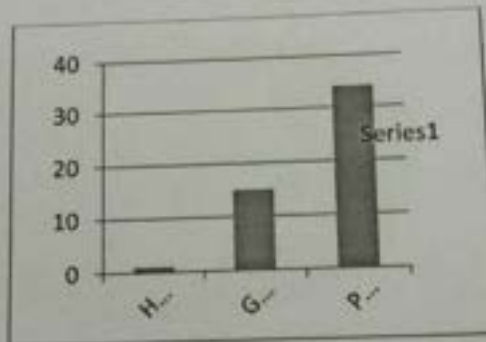


Table 4 Nature of Occupation

Service	41	82
Business	05	10
Any Other	04	08
Total	50	100

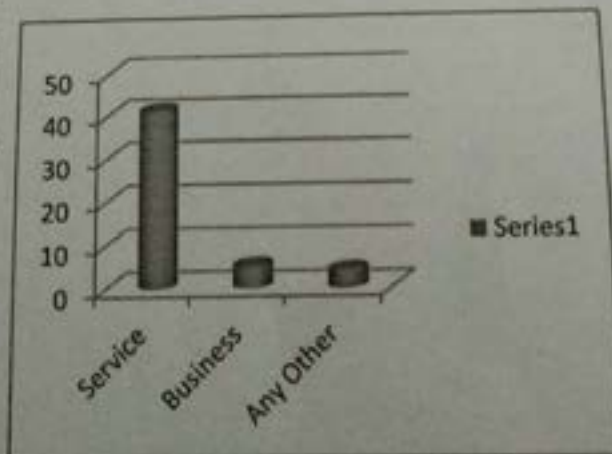


Table 5 Income wise distribution of respondent

Income	No of Respondent	%
5,000-25,000	12	24
25,001-50,000	13	26
50,001 & above	25	50
Total	50	100

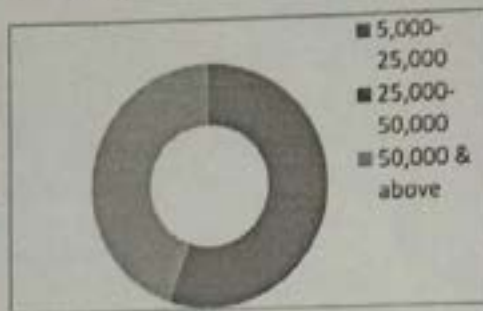


Table 6 Frequency of M Commerce

Frequency	No of Resondent	Percentage
Weekly	17	34
Monthly	20	40
Occasionally	13	26
Total	50	100

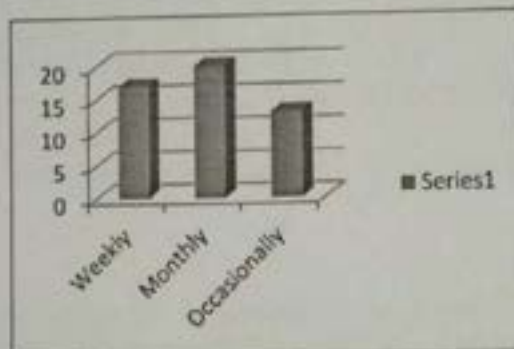


Table 7 Purpose of using Mobile

Ticketing	30
Money Transfer	43
Information Services	34
Mobile Banking	33
Sale & Purchase	38
Any other	05

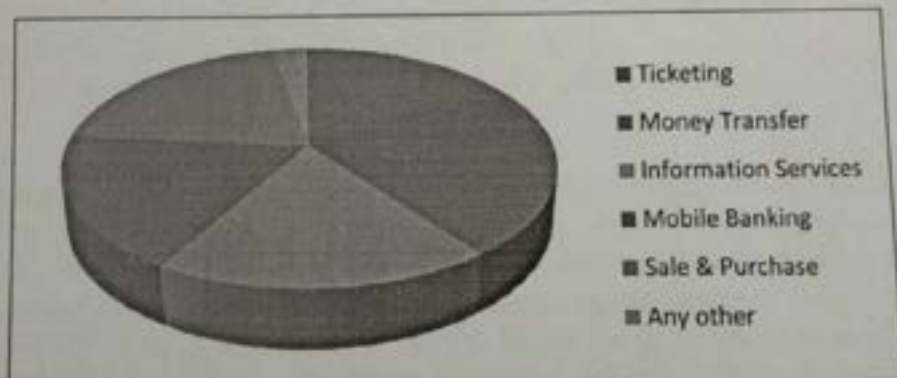
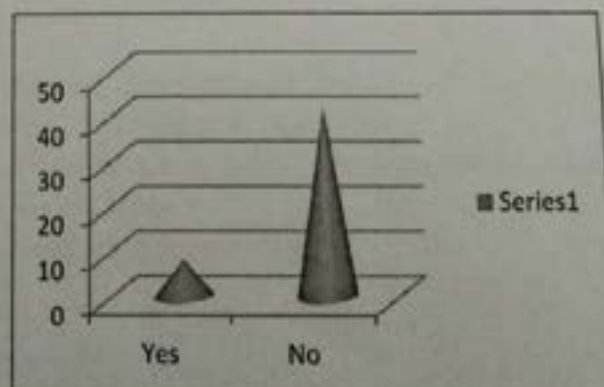


Table 8 Difficulties face by M Commerce

	No of Respondent	%
Yes	08	16
No	42	84
Total	50	100



NVESAK

ISSN : 0378 - 4568

Finding & Suggestions

- 1) Majority of the respondent i.e. 21 (42%) are from the age group of 20-30. Thus this research paper deals with awareness of younger respondents.
- 2) M-Commerce has a greater future in the present market.
- 3) Ratio of Female respondents are high in applying M Commerce i.e. 56%
- 4) Awareness about M Commerce is 100 % among the respondents.
- 5) 84% respondents are satisfied through M Commerce.
- 6) 68% respondent are well qualified.
- 7) People find that it is safe mode of transactions.
- 8) Income of respondents mostly falls in the range of 51000 & above i.e. 50%
- 9) Frequency of applying M commerce is 40% Monthly, 34% Weekly by the respondents
- 10) With the help of this wireless technology all commerce activities has become very easy and there is no need of direct interaction between buyers and sellers.
- 11) Employee of various companies are using M Commerce than others i.e. 82%
- 12) Most of the respondent used mobile for the purpose of Ticket Booking, Money Transfer, Information services, online purchases and Mobile Banking.
- 13) There are some problem facing by people is fear about their privacy, used of graphics is limited, tiny screens , Internet Connectivity etc.

Suggestions :

- 1) The government should take necessary action for improvement in affordability of mobile devices, mobile internet connectivity, mobile payments, security, low tariffs-high revenue, proper government policies.
- 2) For enhancing mobile commerce industry rules and regulations should be liberalized.
- 3) Government had to start campaigns for mobile commerce knowledge.
- 4) Mobile application are also developed to give more security to the transactions.

Conclusions

This study reveals that citizens in Pune city is aware about M Commerce. They used Mobile for money transfer, ticketing, Purchase product online, Mobile banking etc. People feels that it become very easy to work due to M commerce. It is good way to enhance business and services. Mobile commerce is on growth track. Mobile Commerce is gaining increasing acceptance amongst the various sections of the society. This growth can be partly traced back to technological and demographical developments that have been influencing important aspects of the socio-cultural behavior in today's world.

Bibliography

- 1) "M Commerce in India" Archana Naware, International Journal of Advance Research in computer and communication engineering , vol 5 issue 4, Apr 2016
- 2) "Services and applications of Mobile commerce is India", Dr. Rajeshwari Shettar, Journal of humanities and social science, vol 4 issue 11(2016)
- 3) <https://www.investopedia.com/terms/m/mobile-commerce.asp>

UGC-CARE List

UGC-CARE List

You searched for "2278-4632". Total Journals :
1

Search:

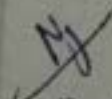
Sr.No.	Journal Title	Publisher	IS
1	Juni Khyat	Maru Bhumi Shodh Sansthan	22' 46:

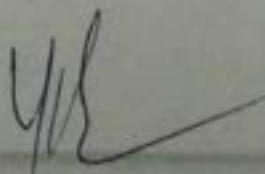
Showing 1 to 1 of 1 entries

Previous

1

Next


Dr. Neha Puranik



Principal
Huzurpata Mahila Janijya
Mahavidyalaya, Pune-30.

Copyright ©

2022 Savitrihai

**Phule Pune
University. All
rights reserved.
| Disclaimer**



A STUDY ON CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES OF SELECTED IT COMPANIES DURING COVID-19

Dr.Neha.S. Puranik, Assistant Professor, Huzurpaga Mahila Vanijya Mahavidyalaya, Pune

Abstract

In modern times, business cannot be separated from the society because it generates profit with the cooperation from society and at the cost of environment and natural resources. So business organization has the responsibility towards society. This helps them to achieve sustainable development in the long run.

CSR is made mandatory for certain size of companies according to the Companies Act, 2013 along with the provisions of Companies (CSR Policy) Rules, 2014.

Many IT companies are generously engaged in CSR activities. During the pandemic situation of Covid-19, they have contributed a lot towards the society. The focus of this paper is to study CSR Expenditure of selected IT companies during Covid-19.

Key Words Corporate Social Responsibility (CSR), CSR Expenditure, Net Worth

Introduction

CSR focuses on the idea that a business has social obligation above and beyond making a profit. It requires a management to be accountable to the full range of stakeholders. CSR is the commitment by the business to behave ethically and contribute to the economic development of the country.

It also helps to improve the quality of life of the workforce and their families and local community and society at large.

Thus CSR is how companies manage their business process to produce an overall positive impact on society.

Need of CSR

- 1) Acceptance of CSR goals leads to improve public image
- 2) CSR aims at consumer protection
- 3) CSR is useful to protect local and global environment
- 4) CSR promotes adherence to labour standards by companies and their business partners.

Following are the benefits of CSR to companies

1) Productivity and Quality

Improved working conditions, reduced environmental impacts or increased employees involvement in decision making leads to increased productivity in a company.

2) Improved Financial Performance

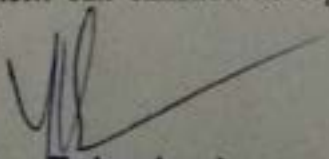
CSR helps companies to achieve positive financial performances.

This leads to better corporate reputation and brand image, improved employee recruitment, retention and motivation and a more secure environment to operate in.

3) Brand Image And Reputation

A socially responsible company can benefit can enhance its reputation with the public as well as reputation within the business community.

4) Access to Capital



Principal

Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.

Copyright @ 2021 Author

Companies with strong CSR have increased access to capital.

CSR is integration of socially beneficial programs and practices into a corporation's business model and culture.

According to Sec. 135 of Amended Companies Act, 2014

CSR norms are applicable on companies which has

- a) Net Worth of 500 cr. or more
- b) Turnover of Rs 1000 cr. or more
- c) Net profit of Rs. 5 cr. or more.

Thus every year companies with a minimum net worth of Rs. 500 cr., turnover of Rs 1000 cr. or net profit of Rs. 5 cr. are required to spend at least 2% of their average profit for the previous 3 years on CSR activities.

The purpose of CSR is to give back to the community, take part in philanthropic causes, and provide positive social value. Businesses are increasingly turning to CSR to make difference and build a positive brand around their company.

The Covid-19 has been considered as Global Pandemic by the World Health Organization. This disease tremendously disrupted the socio-economic circumstances of the whole world.

The Government of India and State Governments announced lockdowns throughout the country in March, 2020. These lockdowns were extended from time to time. In the present era of Covid-19, it has been observed that some companies are performing CSR activities by promoting social awareness for social distancing.

This research paper is focused on the study of CSR Activities and expenditure incurred by selected IT Companies during pandemic.

Objectives of Research Study

- 1) To study CSR initiatives undertaken by selected IT companies during pandemic of Covid-19.
- 2) To study about expenditure incurred by these companies before and during Covid-19.

Research Methodology

The researcher has adopted Quantitative Method for this study. The research has been conducted on the basis of Secondary Data sources. The data is collected from Published Annual Reports of such companies.

CSR in India

CSR is focused on many types of stakeholders and outcomes including stakeholders outside the organization and outcomes that go beyond financial results.

CSR is not new in India. Ever since its inception, corporate like TATA Group, Aditya Birla Group etc. have been serving to community through donations and charity.

In India, CSR is governed by Sec. 135 of Amendment Act, 2014. Thus CSR activities is a legal mandate for the companies.

According to the provisions, companies have to set up CSR committee consisting of their board members including at least one independent director.

Thus now day's companies are becoming increasingly aware of their role towards the society.

Thus companies are now setting up separate departments to develop policies, strategies and goods which are for their CSR programs and allocate separate budgets for them

These CSR programs are based on well defined social beliefs CSR programs range from community development to development in education, environment, and healthcare and so on.

CSR of selected IT companies

Infosys Technologies Limited-

Infosys Technologies Limited provides consulting and IT services to clients worldwide.

It was founded in 1981 by N.R.Narayan Murthy and six of his colleagues.

The corporate head quarters are based in Bangalore,India.

In 1987, Infosys opened first office in USA.

In 1993, Infosys became a public limited company and successfully completed IPO in India.

In 1996, Company established first office in Europe. In 1999,Infosys crossed \$200million in annual revenue and was listed on NASDAQ.

In the same year, it opened offices in Germany,Sweden,Belgium and Australia.

In 2000,it crossed 200\$ million in annual revenue. In 2004,it crossed US\$1 Billion and in 2006 US\$2 Billion.

Today it has offices in more than 20 countries across the world.

The core values of Infosys are Customer Delight, Lead by Example, Integrity and Transparency, Fairness and Excellence.

Infosys CSR Activities

- 1) Infosys implements social development projects through CSR trust named as Infosys Foundation which is established in 1996 which aimed at providing a dedicated approach to community development and also to fulfill CSR commitments.
- 2) Infosys foundation works towards removing malnutrition, improving healthcare infrastructure, supporting primary education, rehabilitating abandoned women and children and preserving Indian Art and culture.
- 3) Infosys foundation partners with NGO have to make a difference among local communities. The company's focus has been to contribute to the sustainable development of the society and environment and to make our planet a better place for future generations.
- 4) CSR works towards supporting projects in the area of education, eradication of hunger and malnutrition, art and culture, health and care environmental sustainability, disaster relief and rural development
- 5) CSR committee is responsible for execution of CSR policy
- 6) Infosys foundation USA was established in 2015 with the mission of expanding computer science education to K-12 students and teachers across USA this foundation conducts professional development programs for teachers and runs innovative campaigns
- 7) Infosys science foundation was also setup in 2009 to encourage the practice of science and research.

Infosys CSR during 2018-19

During the year 2018-19 Profit After Tax amounted to Rs.14702 crores.

Hence the Average Profit for last 3 years is Rs.17018 crores.

According to the legal requirements it had to spend Rs.340 crores during 2018-19.

Infosys has spent Rs.342 Crore as against its prescribed CSR expenditure of Rs. 340 Crore (2% of net profit of Rs. 17018 Crore) towards various schemes of CSR.

Table:-1

Amt. In Cr.	2017-18	2018-19
Amount to be spent	323.1	340.35
Actual Amount spent	323.1	342.04

SOURCE ANNUAL REPORTS OF INFOSYS

The above table shows that expenditure of IFOSYS on CSR has increased over past few years and it has spent more amount than prescribed limits which is a good initiative.

During the year 2019-20 Infosys has spent **360 crores** as against the prescribed amount of 359.56 crores. From CSR expenditure, the company has contributed a lot for providing healthcare facilities. This expenditure was incurred due to pandemic situation.

During 2019-20 Infosys Foundation has contributed in the following activities-

1. **100 bed quarantine facility** was provided for patients in Bangalore in collaboration with Narayana Health City.

2. Contributed to **PM Cares fund** created for Covid-19.

The CSR wing of Infosys, Pune carried out key activities in an around Pune city which were as follows-

1. Provided 41000 people with **6 Lakh meals**

2. Enabled Government schools to deliver online education.

3. Contributed 300 cots and mattresses to Covid-19 Care Centres

4. Donated **20 ventilators, 40 viral transport kits, 3 oxygen cylinders, several HIV disposable kits, 50000 capsules to hospitals**

5. Assisted a blood bank in the collection and processing of 1000 units.

6. Provided **1.8 Lakhs Masks, 1.3 Lakhs Gloves, 1000 cans of Sanitizers** with 5 Litre quantity, **PPE Kits** and high performance **Surgical Gowns**.

TCS CSR Activities

- 1) TCS CSR is focused on education and skill building as well as health, wellness and environment
- 2) TCS has partnered with TATA trust, NGOs and various nonprofit organizations
- 3) In the year 2018-19 TCS has spent 434 crores on various CSR activities as per annual report.

TCS CSR activities during 2019-20

Up to financial year 2018-19, TCS was unable to follow prescribed CSR limits. However during the financial year 2019-20, TCS has spent 602 crores which is 2.01% of average net profit of last three years. Out of 602 crores, TCS has spent 175 crores for Health and Wellness.

It has contributed as follows-

1. Provided PPE kits for medical personnel on the frontlines
2. Provided respiratory systems for treating increasing cases
3. Providing testing kits
4. Setting up of modular treatment facilities for infected patients

Tech Mahindra CSR Activities

- 1) Tech Mahindra foundation was setup in 2007 and Mahindra Education Institution was setup in 2013 for various CSR activities
- 2) Tech Mahindra Foundation implements projects relating to education and employability
- 3) Mahindra education institution looks after higher education projects
- 4) According to annual reports of 2018-19 Tech Mahindra has spent 90.36 Crores on various CSR activities
- 5) According to annual reports Tech Mahindra has spent 98.31 crores as against prescribed limit of 94.75 crores.

Wipro CSR Activities

- 1) Wipro CSR activities focused on education, primary health care and communities, ecology and environment.
- 2) As per 2018-19 annual report they have spent 185.3 crores on CSR activities

3) As per annual report of 2019-20, Wipro has expended 181.8 crores as against 166.9 crores prescribed.

Wipro CSR during Covid-19

During the pandemic situation of Covid-19, Wipro focused on augmenting the capacity of healthcare system.

They worked with partner organizations for supply of sanitizers, masks, PPE kits, Testing Kits, Ventilators, Isolation Units etc.

Data Analysis of expenditure on CSR activities by leading IT companies

Table:-1 TABLE SHOWING EXPENDITURE ON CSR ACTIVITIES DURING 2019-20

Amt. In Cr.	INFOSYS	TCS	TECH MAHINDRA	WIPRO
Avg Profit	17978	29950	4737.50	8802.2
Amount to be spent	359.56	599	94.75	166.9
Actual Amount spent	360	602	98.31	181.8
Percentage of Expenditure	2.002	2.01	2.07	2.06

SOURCE-ANNUAL REPORTS 2019-20

From the above table

We can conclude that all the IT companies under study have fulfilled the CSR Limits. Due to Covid-19 situation, the companies have spent more amount for Healthcare Facilities.

Conclusion

From the above secondary data researcher has the following conclusions-

- 1) Expenditure of most of the leading IT companies on CSR is increasing over the period of years
- 2) The same trend should be continued because companies can build and maintain their image and brand with the help of CSR activities
- 3) Generally CSR of companies are focused towards environmental issues, health care and education facilities
- 4) Most of the IT companies spend more than prescribed expenditure on CSR activities by setting up separate CSR committee for implementation of activities.

Bibliography:

- 1) www.thecsrjournal.in
- 2) www.infosys.com
- 3) www.businessnewsdaily.com
- 4) www.techmahindrafoundation.org
- 5) www.economicstimes.com

Nj

43	SANDRASHINI V. NAKKARAJ & PRATHAPANI K. MOHITE	CHALLENGES FOR RURAL FINANCE PROVIDERS: WITH SPECIAL REFERENCE TO CHALLENGES FACED BY BANK OF MAHARASHTRA IN SATARA DISTRICT TAMBHAR	301-305
44	SAJABUDDIN MAMMONA	HISTORICAL MONUMENTS AND PLACES OF LANGTHABAL (CANGCHUR)	306-311
45	T. DAVID SURESHAN	STUDY OF TRADITIONAL HOUSE CONSTRUCTION AMONG ZO SOCIETY IN NORTHEAST INDIA	312-320
46	SABRUL ANSARI	THE NEPALI SETTLEMENT IN MANIPUR	321-328
47	BINO SINOH	SLUMS: AMELIORATING THE BLACK SPOT OF CITY	329-333
48	A. N. GOPAL MARCONI SINOH	GLOBALIZATION AND CONTEMPORARY WORLD	334-341
49	R. MAHALENDRA & D. RAJASELA	PLASTIC POLLUTION - THE PURCHASING POLLUTION OF THE KERALA CONSUMER SOCIETY - A HISTORICAL VIEW	342-348
50	B. MEERA	THE ROLE OF PRIVATIZATION AND ITS IMPACT ON GENDER ISSUES	349-353
51	MOHAMMED SALIM T.	RELIGIOUS EDUCATION IN A GLOBALIZED ERA: A CASE STUDY ON ISLAMIC PRE-SCHOOLS OF MALABAR, KERALA	354-371
52	ANUSH	REPRESENTATION OF TRANSGENDER PEOPLE IN HINDI POLITICAL SPHERE	372-381
53	MRIDULA DEVA	ELEPHANTS IN THE STITCHCRAFT OF EARLY AND MEDIEVAL ASSAM	382-393
54	MAHIA SHARIF AHMED	TRANSMISSION OF LITERARY THOUGHT THROUGH NETFLIX DIGITAL STREAMING PLATFORM	374-379
55	MRIDULA KUNJALAKSHYAN	A STUDY OF SOCIO-CULTURAL DYNAMICS IN THE FILM AJEEB GAAJ TRANE	380-385
56	LAKSHMI NARU	RETAINING THE HOMETOWN IN KOHA: STORIES AND POEMS BY TENZIN TSOGDUE	386-388
57	S. NIKHIL BANU	THE SUBALTERN CONSCIOUSNESS AND THE FEMALE SELF	389-394
58	NEERAJA SAJAN	CHALLENGES AND DIFFICULTIES OF ONLINE TEACHING DURING PANDEMIC	395-398
59	P. V. BHALANSHIL	UNDERSTANDING CONFLATION BETWEEN TRANSGENDER AND INTERSEX IDENTITIES	400-404
60	A. V. S. PRASANNA	M.S. SUBBULAKSHMI AND HER CONTRIBUTIONS TO TAMILSAI	405-410
61	PREETI SINGH	RELATION BETWEEN SELF EFFICACY AND ATTITUDE OF PRIMARY AND UPPER PRIMARY SCHOOL TEACHERS TOWARDS INCLUSIVE EDUCATION	411-418
62	KALPIT SHRADDHA BHAI SINGH	INDIA'S RURAL DEVELOPMENT: THE WAY FORWARD	419-427
63	RAMCHANDR VARMA	ROLE OF FUNDAMENTAL DUTIES IN ACHIEVING SOCIAL WELFARE IN THE CONTEMPORARY TIMES IN INDIA: A CRITICAL ANALYSIS	428-435
64	S. S. RAMAJAYAM	ENVIRONMENTAL POLLUTION WITH EMPHASIS ON AIR POLLUTION	436-441
65	RANGANATHAN C. B.	RIGHT TO CLEAN ENVIRONMENT: A BASIC HUMAN RIGHT	442-446
66	V. REENA	WOMEN EMPOWERMENT AND GENDER SENSITIZATION ISSUES AND CHALLENGES: A BRIEF STUDY	447-451
67	RESHMA BASUJNA & SHANTI SASTICE	GLOBALIZATION AND INTERNATIONAL PRODUCTION IN HISTORICAL PERSPECTIVE	452-455
68	SANITHA J. NARAYAN	INTER CASTE MARRIAGES - CONFLICTS: COUNSELLING	456-462
69	SALEENA M.	A SOCIOLOGICAL SOJOURN WITH AN INDOMITABLE SPIRIT: DR. A. P. J. ABDUL KALAM	463-470
70	S. SAMPATH & P. KUMARAN	THE HISTORY OF BLACK GOLD: MAPPING THE TRAJECTORIES OF SPICE TRADE IN MALABAR COAST	471-478
71	V. SATHYA	WOMEN'S POSITION DURING THE PROTEST: TOWARDS A NUMERACY OF POWER	477-482
72	SHANTHI JJ	REFORMS IN LABOUR LAW AND PROTECTION OF WORKERS	483-489
73	VI SHYRAMELA	HARDSHIPS OF WOMEN DOMESTIC WORKERS	490-496
74	B. J. KODUNATHAN P.	GRAND ANCUT - AGRICULTURAL HERITAGE SYSTEM IN THIRUCHIRAPPALLI DISTRICT	497-502
75	BRINDHA S.	AN EXPOSITION OF ADORN'S NOTION OF DIALECTIC OF MODALITY	503-512
76	PREM SINGH SIKARWAR	COURT PROCEDURE UNDER SIFERAL LOCALS	513-517
77	BHARSH DHINGRA & CHUKKENGFA GOGOH	ROLE OF MEDIA IN CURRICULUM DEVELOPMENT AND IMPLEMENTATION	518-524
78	JYOTHI VISHWANATH & PAULINE PRIYA S.	RELEVANCE OF SAARD IN THE CONTEXT OF NORTH EAST INDIA IN THE GLOBALIZATION: A STUDY	525-531
79	S. POONGANNAM P. SURESH J. RENGAMAN R. SRINIVASAN & R. VETTRISELVAN	BIO-PATENTS A THREAT TO FOOD SECURITY: AN ACADEMIC VIEW	532-537
80	JYOTHI VISHWANATH & SEEMA V. MALAGHAN	SUEZ CANAL BLOCKADE - PURPOSES AND ITS IMPACT	538-543
81	K. VIJAYA, P. MAHESHWARI & S. SAMUNDEEDHARI	THE RELEVANCE OF THE ANTI-DUMPING MEASURES TO TRADE IN SERVICE	544-554
82	சீதை ஆவித்யாபதி	CYBER CRIME: EMERGING VIOLENCE AGAINST WOMEN	555-560
83	YOGITA BEER	திருத்தொழிலாளர்களின் தொழிலாளர் சங்கம்	561-566
84	R. SUDHA & J. DAISY THANGAMMAL	A STUDY OF THE ISSUES AND CHALLENGES OF THE UNORGANIZED WORKERS IN INDIA	567-576
85	DURGESH VERMA & JASMEET KAUR TANDON	A STUDY OF VELLALORE GARBAGE DUMP YARD	577-581
86	GAURI SHINDE	A COMPARITIVE STUDY OF LIFE SKILLS DEVELOPED THROUGH STEAM OF SECONDARY SCHOOL STUDENT IN RELATION OF THEIR LOCALITY	582-591
87	HARJEET SINGH BHANUSHU GUPTA & VIKAS CHANDRA AGRAWAL	A STUDY OF JOB HAPPINESS OF THE COLLEGE PROFESSORS IN SELECTED COLLEGES IN PUNE	592-599
88	HEMALATA SHANWARLAL PARMAR & RUCHI TIWARI	AGRICULTURAL CREDIT: A COMPARATIVE STUDY OF CO-OPERATIVES SOCIETIES AND REGIONAL RURAL BANKS	599-606
		RIGHT TO EQUALITY WITH SPECIAL REFERENCE TO GENDER DISPARITY IN HIGHER EDUCATION INSTITUTIONS IN GUJARAT	607-611

A STUDY OF 'JOB HAPPINESS' OF THE COLLEGE PROFESSORS IN SELECTED COLLEGES IN PUNE

GAURI SHINDE

MBA- HR, NET (Women Studies), NET(Management), SET (Management)

Abstract:

The importance and contributions of human resource have been identified by the researchers worldwide. Many studies have been undertaken to develop employees and to enhance their skills, qualities, potentials etc. Organizations have become more aware about the wellbeing of employees and are implementing various methods and techniques for increasing it. With this, the concept of 'Job happiness' has emerged. Organizations are focusing on not only job satisfaction but also job happiness of the employees. Job happiness offers numerous benefits to the organization and to the individual employee.

Employees in all professions seek happiness and this impacts their job performance and overall quality of their professional and personal life. One such profession which not only deserves happiness but also gives happiness is a profession of a 'teacher'. This research paper focuses on the happiness of college professors and tries to find out the factors leading to their happiness.

Key words: Happiness, wellbeing, factors responsible for happiness, job satisfaction, job happiness

Introduction:

Happiness-

Happiness can be defined as a state of being happy. It is the feeling or sense of well-

being, joy and contentment. It is an emotion experienced by everyone. To be specific these are pleasant and positive emotions. For each individual the causes of happiness may differ. Some of the basic factors that normally make people happy are good Health, money, children, being with loved ones, comfortable life, hobbies, achievements etc.

The basic 3 sources of happiness can be broadly classified under 3 heads:

1. Close relationships
2. Job or past time
3. Helping others

Job happiness-

Job happiness is also known as work happiness. It is the feeling of joy and contentment one feels at work and due to work. Job happiness is the positive feeling employees get at the workplace. It can be momentary or a long term phenomenon. Long term happiness is a process, resulting from many factors leading to happiness.

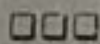
Advantages of Job happiness-

There are many positive effects of employees being happy at workplace. Some of the advantages of job happiness are discussed below:

1. Increases the productivity- Happy employees are more productive. Their work efficiency and effectiveness both increases.

Bibliography:

1. Deca, G. (2018, December, 19). Definition of happiness at work. The happiness at work blog. <https://happinesatwork.blog/en/a-definition-of-happiness-at-work-2/>
2. Fisher, C. D. (2010). Happiness at Work. *International Journal of Management Reviews*, 12(4), 384--412. <https://doi.org/10.1111/j.1468-2370.2009.00270.x>
3. Rao, G. V., Vijayalakshmi, D., & Goswami, R. (2018). A Study on Factors of Workplace Happiness. *Asian Journal of Management*, 9(1), 251. <https://doi.org/10.5958/2321-5763.2018.00038.0>
4. Krause, A. (2015). Happiness and Work. *International Encyclopedia of the Social & Behavioral Sciences: Second Edition*, 8435, 515--520. <https://doi.org/10.1016/B978-0-08-097086-8.94047-9>
5. McKee, Annie. (2017). How to be happy at work. Harvard business review press
6. Zavo, Kristen. (2019) Job joy, Morgan James Publishing
7. Zaffar, J (2019). Happiness at Workplace A Study of its Antecedents and Impact on Job Performance. <http://hdl.handle.net/10603/300405>
8. Prasad, M. (2018). Analysis of relationship between personalities intelligence and workplace happiness among medical professionals in West Bengal. <http://hdl.handle.net/10603/227717>



UGC-CARE List

4

Search

You searched for "2348-2397". Total Journals: 1

1	Shree Satya (print only)	Shree Satya Education and Research Foundation	2348-2397	508	Shree Satya Education and Research Foundation
---	--------------------------	-----------------------------------------------	-----------	-----	-----------------------------------------------

Showing 1 to 1 of 1 entries

Prof. Rupali Sheth Postek

23

March 2021

GOVT. OF INDIA RNI NO. UPBIL/2014/56766

ISSN 2348-2397

UGC Approved
Care Listed Journal

Certificate of Publication

Ref No: 88/2021/BIB1

Date: 22-03-2021



**Shodh
Sarita**

Authored by

Monika Nitin Kulkarni

Asst Prof.- SCMRT, Pune

Dr. Rupali Sheth

Asst Prof.- H.M.V.M., Pune

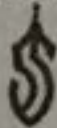
for the Research Paper titled as

**TAX AUDIT UNDER SECTION 44 AB OF
INCOME TAX ACT 1961**

Published in

Shodh Sarita, Volume 8, Issue 29, January to March 2021

PUBLISHED BY



sanchar

Educational & Research Foundation

Chief Editorial Office

44B/118/76, Kalyanpuri, Thakurganj Chowk,

Lucknow, Uttar Pradesh - 226002

+91-54256 78122 | +91-79061 60643

sanfoundation23@gmail.com | www.sancharfoundation.in



Dr. Vinay Kumar Sharma

Editor in Chief

M.A., Ph. D., D.Lit. - Gold Medalist

Awarded by The President of India 'Vijayashanti Devi' Award

Rupali Sheth
Dr. Rupali Sheth

Principal

**Huzurinaja Mahila Vanijya
Mahavidyalaya, Pune-30.**

TAX AUDIT UNDER SECTION 44 AB OF INCOME TAX ACT 1961

□ Monika Nitin Kulkarni*
Dr. Rupali Sheth**

ABSTRACT

Direct tax revenue is one of the vital source of revenue for the government. And more than 50% of direct tax revenue is earned through tax collection from Business and Profession.

To put a check on direct tax collection from business and profession. The Tax audit was introduced by section 11 of the Finance act, 1984 by insertion of a new section 44AB to the Income Tax Act, 1961 w.e.f. 1st April, 1985. Income Tax audit, as evident from the name, is aimed at evaluating whether an individual or a business organisation has accurately filed the income tax returns for an assessment year.

Tax Audit is an important controlling tool available with government to keep a close watch on direct tax revenue submission by Business and Profession. Higher the revenue, the more likely government will put in place developmental plans for the enhancement of the living standard of the people.

The study of Tax Audit is undertaken to throw light on various important provisions and aspects of Tax Audit. It is especially focussing on applicability of Tax Audit, role of Tax Audit in Direct Tax Collection and current reforms under section 44 AB. For this paper secondary data will be the prime source of data though if required primary data source will also be explored.

Further this study is both descriptive and explanatory. To conduct the study quantitative and qualitative methods will be used. This is a conceptual research which will enhance the understanding of Tax audit Section 44 AB provisions and its focussed towards bringing Tax awareness.

Keyword: Tax Audit, Tax awareness, Tax compliance, Assessment year, Tax Return

1. Introduction:

5 Trillion dollar goal for Year 2024 is set by Honourable Prime Minister of India. To achieve this we require to explore all major sources of revenue generation. Direct tax revenue is one of the vital source of revenue for government. And more than 50% of direct tax revenue is earned through tax collection from Business and Profession.

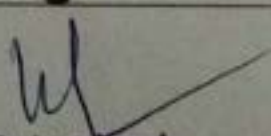
To put a check on direct tax collection

from business and profession, The Tax audit was introduced by section 11 of the Finance act, 1984 by insertion of a new section 44AB to the Income Tax Act, 1961 w.e.f. 1st April, 1985. Still, due to Lack of Tax awareness and low tax compliance is resulting into low tax revenue collection from business and profession.

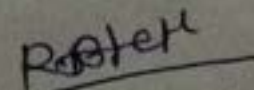
Objective of the Income Tax audit is to keep a check on correct tax payment by closely checking the return filled by Business

*Asst.Prof.- SCMIRT, Pune

**Asst Prof.- H.M.V.M., Pune


Principal

Huzur, Mahesh Vanija
Mahavidyalaya, Pune-30.


Dr. Rupali Sheth

2TB

Organisation and Professionals for an assessment year. A practicing chartered accountant or a firm of Chartered Accountant can only assess returns filed by observing the income, deductions and expenditures and other rules as given under the Income Tax Act, 1961. The tax audit process makes the calculation of tax returns very simple. The Chartered Accountant after completion of Tax Audit submits the report in Form 3CA and 3CD or 3CB and 3CD and mentions the observation made by him.

To enhance revenue collection, it becomes important to study the concept, applicability and role of Tax Audit execution in present scenario.

2. Objectives

- I. To understand the Tax Audit Concept.
- II. To study applicability of Tax Audit.
- III. To study the role of Tax Audit.
- IV. To study Tax Audit reforms.

3. Hypothesis

- I. Tax Audit is playing an important role in direct tax collection.
- II. Tax Audit reforms making tax audit more complicated

4. Research Methodology

This paper is basically based on secondary data collection. For data collection purpose Chartered Accountant Institute Journals, Economics Times articles, Websites articles, other research articles of reputed journal and Jaykar library 'E Resource' have been explored. This study is explanatory and descriptive type. Both quantitative and qualitative methods are used during the research process. This is a conceptual research which will enhance the understanding of Tax audit Section

44 AB provisions and its focussed towards bringing Tax awareness.

5. Tax Audit Section 44ab Provisions

5.1 Tax audit can be conducted by a Chartered Accountant who holds the certificate of practice and is in full-time practice.

5.2 Applicability Of Tax Audit (U/S 44ab)

5.2.1 Following Persons are required to get their Accounts Audited.

- i. Individual/Sole Proprietor
- ii. Hindu Undivided Family
- iii. Company
- iv. Partnership Firm
- v. Association of Person
- vi. Body of Individual
- vii. Local Authority
- viii. Co-operative Society
- ix. Trust
- x. Artificial Judiciary Person

5.2.2 Conditions for Tax Audit Applicability

- i. He must be defined as 'Person' under Income Tax Act 1961
- ii. It is applicable to Business and Profession Head only.
- iii. Books of Accounts maintenance is compulsory to persons eligible for Tax Audit.
- iv. Business and Profession object must be to earn profit or gain.

5.2.3 The following are the additional sections under Income Tax Act, 1961, which are giving additional regulations related to income tax audit in India.

Tax Audit Related Various Sections		
Sr. No.	Section	Details
1	44 AD	<p>According to this section -</p> <p>i. If a business declares its income 8% and above of Total Gross Receipt/Turnover .</p> <p>ii. And when all receipts and payments are through non cash transaction then at or above 6% of Total Gross receipt/ Turnover, Then Tax Audit is not applicable up to Rs 2 Crore Turnover/Gross Receipt</p>
2	44ADA	<p>Imp Features</p> <ul style="list-style-type: none"> • Maintenance of books of Accounts is not required • It is applicable to following Persons only-1. Individual 2.HUF 3.Partnership Firm • Your business needs to fall under categories such as: <ol style="list-style-type: none"> 1. Engineering 2. Legal 3. Architectural 4. Accountancy 5. Medical 6. Technical Consultant 7. Interior Decorators <p>In addition to these authorised representatives, film artists, certain sports-related persons and company secretaries .</p> • U/S 44ADA of Income Tax Act, you can <i>opt out and opt in</i> of the presumptive scheme without the 5 year period restriction.
3	44AA	It gives directives on how to maintain the accounts while carrying out a business or profession
4	44AE	This section is only applicable for small businesses that conduct activities like hiring, plying or leasing goods carriages. Your business must have maximum 10 goods carriage vehicles. And you cannot claim deductions for expenditures such as depreciation.
5	44BB	For Non-Resident Indians involved in business specialising in the mineral oils industry, like exploration.
6	44 BBB	This is applicable to Civil Construction Companies engaged in particular type of power projects.

Rupali
Dr. Rupali Sheth

5.2.4 Gross Turnover\Gross Receipts Limits For Tax Audit Applicability

Sr. No.	Category of Person	Gross Turnover\ Gross Receipt Limit
1	Carrying on business	>Rs. 1 Crore
2	Carrying on profession	>Rs. 50 Lakhs
3	Carrying on business (opted for presumptive taxation under Section 44AD)	Under Presumptive scheme declaration of profits or gains lower than the prescribed limit
4	Carrying on profession (opted for presumptive taxation under Section 44ADA)	Under Presumptive scheme declaration of profits or gains lower than the prescribed limit
5	Carrying on business (opted presumptive taxation under Section 44AE, 44BB or 44BBB)	Under Presumptive scheme declaration of profits or gains lower than the prescribed limit
6	Carrying on the business (opting out for presumptive taxation under section 44AD in any one financial year of the lock-in period i.e. 5 consecutive years)	If income exceeds the maximum amount not chargeable to tax in any one financial year of the lock-in period i.e. 5 consecutive years.

5.2.5 Recent Reform in Applicability of Tax Audit

Tax Audit limit is changed and now this has become ,from 1 Crore to 5 Crore from A.Y. 2020-21(F.Y.2019-20), if the tax payers cash receipts are limited to 5% of the total gross receipts or turnover and if the taxpayer's cash payments are limited to 5% of the aggregate payments.

Tax Audit Applicability Table(After Reform)

Sr. No.	Gross Receipt/Turnover	% of Cash Receipts and Cash Payments	% of Income/ Profit	Audit Applicability	Section
1	Up to 1 Crore	N.A.	$\geq 8\%$ or 6%	N	N.A.
		N.A.	$< 8\%$ OR 6%	Y	Sec. 44AD
2	1 to 2 Crore	$\leq 5\%$	$\geq 8\%$ or 6%	N	NA

Rasth
Do. Rupali shekh

		$\leq 5\%$	$< 8\%$ OR 6%	Y	Sec. 44AD
		$> 5\%$	$\geq 8\%$ or 6%	N	NA
		$> 5\%$	$< 8\%$ OR 6%	Y	Sec. 44AD
3	2 TO 5 CRORE	$\leq 5\%$	NA	N	NA
		$> 5\%$	NA	Y	Sec. 44AB

The small eligible assessee having turnover below 2 crore, and his total cash receipts and cash payments is below 5% of such receipts or payments, is required to get his books of account audited as per sec 44 AD and assessee whose turnover is more than 2 crore, and if his total cash receipts and total cash payments is less than or equal to 5% of such receipts or payments, is not required to get his books of account audited u/s 44 AB.

And a business man with sales turnover less than 2 crore, need to do tax compliances. It is really unfair with small businessman. Here CBDT should give the explanation which is logical, and shall do required amendments in Income Tax Act, 1961

06. Role of Tax Audit

Direct tax revenue is a vital source of revenue. To enhance the tax revenue and to study the role of Tax Audit more elaborately researcher studied various national and international research paper as well as articles.

i. Role of direct and indirect tax in development of Indian economy (IJRF volume 5, issue 12, December, 2015)

Role of Direct Taxes is very important for the progress and development of a country, though indirect tax is also equally

important. Taxes are putting their impact on overall economy. Findings of paper concludes that Indian population are coming from different economic background which is an important Key characteristic of Indian Economy, therefore focus should be more on Direct Taxes as compared to Indirect Taxes. By proper Tax Administration Tax avoidance and Tax evasion can be abolished. This will increase the revenue collection of Indian government through taxes.

ii. Study of impact of tax audit u/s 44 ab of the income tax act 1961 on tax evasion (PhD Thesis Pune University, study period - Year 2005 to 2010)

The research objective of this PhD thesis is to study the effect of Tax Audit in finding and controlling the Tax Evasion in India. Research Findings says that, there are various types of Tax Evasions taking place through different different ways. All such ways of Tax Evasion can not be checked and controlled through Tax Audit, therefore Tax Audit though effective for detecting the Tax Evasion is not the absolute way to keep a check on Tax evasion. Some incidences of Tax Evasion such as Manipulation of allowances and reserves, duplicate entries for some expenses, manipulation of Accounting Policies by hiding the documents supporting the

Rupali
Do. Rupali sheth

business transactions, by manipulating sales receipts and bills.

This research concludes that for detecting and controlling the Tax Evasion the Role of Various agencies such as Tax Officer, Tax Auditor, Tax Payer and also the Accounting Standards is important.

iii. Impact of Tax Audit on improving taxpayers compliance: empirical evidence from Ethiopia (Bahir Dar University)

The objective of given research paper is to study the impact of Tax Audit on enhancing tax compliances. Findings and Conclusion tells that there is a very strong relationship between the Tax compliance level and the number of audited files.

iv. E-Filing of tax Audit report in new Income Tax E-filing Portal (The Chartered Accountant journal-Sept 2014)

Before E-filing of Tax audit report, some Auditors prepared their back dated Audit Reports after the due date, but the respective assessee filed the return before the due date. Since there was no control to check the date of Audit Report entered in the ITR, this contravention went unnoticed. In certain cases where auditors made the disallowances in the

report, the assessee did not consider the same for calculating the tax and filing the return. The Income Tax Department had no means to know this fact, since the audit report was not submitted. Only in the scenario of assessment proceedings *etc.*, where the Audit Report was called for by the department, such tax evasion practices were disclosed. There existed no mechanism to check the Tax Audit Details entered by the assessee. Taking benefit of these loopholes, certain assessee furnished inaccurate particulars of Tax Audit Details in their returns. The gravity of this issue can be understood by referring to following statistics of ITR uploaded for F.Y. 11-12 – A) 652 membership numbers quoted by the assesseees in e-returns do not subsist at all. B) 2,503 Tax Audits were conducted using fake membership numbers. C) In 311 Returns, details entered belonged to deceased members who passed away before 31-03-2011. D) 759 Tax Audits were conducted using identity of deceased members with the introduction of new e-Filing Portal, The Income Tax Department has moved towards greater transparency and efficient working. Further, recent changes made in Tax Audit report, put more duties on the auditors than ever before and make it compulsory for them to be more careful and vigilant while discharging their duties.

Role of Tax audit will become more clear after studying the following Tax Collection Data information.

Contribution of Direct Tax Revenue to Total Tax Revenue

Sr No	F.Yr	Direct Taxes (Rs. crore)	Indirect Taxes (Rs. crore)	Total Taxes (Rs. crore)	Direct Tax As % of Total Taxes
1	2014-15	6,95,792	5,43,215	12,39,007	56.16%
2	2015-16	7,41,945	7,11,885	14,54,180	51.03%
3	2016-17	8,49,713	8,61,515	17,11,228	49.65%
4	2017-18	10,02,037	9,15,256	19,18,210	52.24%
5	2018-19*	11,37,685	9,39,018	20,76,703	54.78%

Rupali
Do. Rupali shah

279

Contribution of Corporate Tax to Direct Tax Collection
(in Crores)

Financial Year	Corporate Tax	Personal Income Tax	Other Direct Tax	Total	% of Corporate Tax to Direct Tax
2014-15	428925	265772	1095	695792	62%
2015-16	453228	287637	1079	741944	61%
2016-17	484924	349503	15286	849713	57%
2017-18	571202	419884	10951	1002037	57%
2018-19	663571	473121	993	1137685	58%

(Actual figures based on internal reporting/ MIS of the I. T. Department/ data published by Government agencies)

Data information shared in above tables clearly indicates that in recent years more than 50% Tax collection is through Direct Taxes. And more than 50% tax collection is through Corporate tax collection. This clearly indicate the important role of Tax Audit which is closely observing such huge source of revenue and promoting for tax awareness and tax administration.

07. FINDINGS AND CONCLUSION

7.1. Tax audit various provisions are making tax audit more transparent as well as they are promoting Tax awareness

7.2 The small eligible assessee having turnover below 2 crore, and his total cash receipts and cash payments is below 5 % of such receipts or payments, is required to get his books of account audited as per sec 44 AD and assessee whose turnover is more than 2 crore , and if his total cash receipts and total cash payments is less than or equal to 5 % of such receipts or payments, is not required to get his books of account audited u/s 44 AB .

So the burden of compliance is reduced for businessman with higher turnover i.e between 2 to 5 Crore, but assessee whose

turnover is below 2 crore , his burden of compliance is not reduced.

Therefore this reform is resulting into creating confusion and making more complication.

7.3 Once the tax audit report is filed online, it cannot be revised. But if the accounts have been revised for some specified reason (permissible under law) after acceptance at A.G.M. then in such case audit report can be revised exceptionally by mentioning the reason for the same. This reform is in direction of bringing more transparency and better Tax administration.

7.4 Direct Tax Contribution to Total Tax Revenue is more than 50% and Corporate Tax collection is more than 50% to total Direct Tax Collection. This shows the important role of Tax Audit in keeping a close watch on tax collection from Business and Profession Head.

7.5. There are continuous reforms taking place in the tax audit section for improving tax compliances and for making Tax Audit effective.

7.6. Effective Tax Audit improves Tax Administration.

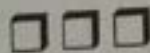
7.7 Tax Audit enhances the Tax Audit Compliances.

7.8 Tax Audit reforms have impact on better Tax Administration.

7.9 Tax audit complicated provisions have made tax audit more complicated.

REFERENCES

1. Wallwork Adrian ,2011,English for writing research paper,Springer,London
2. Smt Sreevidya U,2011,Business Research Methods,University of Calicut(School of Distance Education)
3. Guidance Notes of Tax Audit,2014, ICAI Institute, New Delhi
4. Amid Hussein Ali Ghawbar,June 2012,Study of impact of tax audit u s 44 ab of income tax act 1961 On tax evasion in India with special reference to selected cities in Maharashtra during the assessment year form 2005 2006 to 2009 2010, Pune university
5. Rahul,December 2015,Role of direct and indirect tax in development of Indian economy IJRF volume 5, issue 12
6. Beyene Yosef Nurebo,2019 Effectiveness of Tax audit -A Study InKembataTembaro Zone, IJAR-Vol 5
7. David John Hoey,October 2015, Tax Audit Rules and Firm Behaviour,(the University of Adelaide)
8. E-Filing of tax Audit report in new Income Tax E-filing Portal,September 2014,The Chartered Accountant(www.icai.org)
9. Income Tax Department Time Series Data Financial Year 2000-2001 to -2018-19
10. www.incometaxindia.gov.in
11. <https://taxguru.in/income-tax/income-tax-audit-recent-changes.html>
12. <https://cleartax.in/s/tax-audit-section-44ab>



You searched for "2249-4841" Total Results: 1

3

Sanskrit, Indological Research Journal of U. D. C. U. 1988 vol. 1 - Lokan, Dispurban Institute of Indology - 2249-4841 - NA

Showing 1 to 1 of 1 entries

Dr. Sonita Pande
Dr. Reepali Sheth
Dr. Jyoti Rane

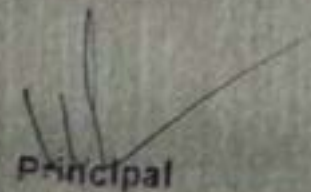
Sonita
Reepali

Dr. Mrs. Smita Bunde (19)
ISSN NO: 2249-6661 (PRINT)

OCT - Dec 2020

SAMBODHI

A Quarterly Peer Reviewed, Refereed Research Journal
Vol-43 No.-04 (XII) October-December (2020) UGC
Care Listed Journal



Principal
Huzurwadi, Mahila Vanijya
Mahavidyalaya, Pune-30.

Dr. Mrs. Smita Bunde

L.D. INSTITUTE OF INDOLOGY

Sambodhi

ISSN : 2249-6661

Impact Factor (IF) : 5.8

Editor in Chief

Dr. J.B. Shah

Published By

Lalbai Dalpatbhai Institute of Indology, Ahmedabad

editorsambohi.ugjournal@gmail.com



SL.NO	TITLE OF THE PAGE	PAGE
1.	THE SOCIO-ECONOMIC IMPACT OF WIRELESS TELECOMMUNICATION SERVICES IN INDIA	1
2.	A STUDY ON IMPACT OF GST AND TAX REFORMS FROM INDIA'S BUDGET 2020 ON PRIMARY AGRICULTURAL COOPERATIVE SOCIETIES IN MAHARASHTRA	6
3.	A STUDY OF AWARENESS OF CUSTOMER REGARDING GST WITH SPECIAL REFERENCE TO WOMEN TEACHER IN PUNE CITY.	10
4.	BASIC CONCEPTS, BENEFITS, AND TYPES OF GOOD AND SERVICE TAX IN INDIA	14
5.	DEMONETIZATION IMPACT, ADVANTAGES AND DISADVANTAGES	17
6.	INFORMATION TECHNOLOGY: IT'S ROLE IN MARKETING RESEARCH	20
7.	A STUDY OF NEGATIVE IMPACT OF GOODS AND SERVICE TAX ON AGRICULTURE SECTOR	26
8.	GST RATE'S AND ITS IMPACT- BEFORE AND AFTER SCENARIO OF FINAL CONSUMER EXPENDITURE	30
9.	DEMONETIZATION, CHALLENGES, EFFECTS AND OPPORTUNITIES	36
10.	ONE NATION, ONE TAX-GREAT MOVEMENT?	38
11.	"A STUDY OF SEBI TOWARDS REGULATING INDIAN CAPITAL MARKET"	46
12.	IMPACT OF GST ON COOPERATIVE BANKING SECTOR	51
13.	ROLE OF GST & RERA FOR GENERAL PUBLIC	56
14.	ONE NATION ONE TAX, GREAT MOVEMENTS	61
15.	IMPACT OF GST ON INDIAN ECONOMY	65
16.	"A COMPARATIVE STUDY OF OLD AND NEW INDIRECT TAX REGIME IN INDIA"	68
17.	"IMPACT OF GST ON EXPORT AND IMPORT	71
18.	"OPPORTUNITIES, CHALLENGES & ITS IMPACT OF GST ON INDIAN ECONOMY"	76
19.	NEW CHALLENGES FACED BY CONSTRUCTION WORKER'S OF MARATHWDA REGION IN A GLOBALIZING WORLD	80
20.	ARTICLE 370	89
21.	DIVYANG RESERVATION POLICY IN INDIA AND ITS IMPACT FOR DIVYANG PERSONS.	92
22.	ISSUES AND CHALLENGES OF WOMEN EMPOWERMENT IN INDIA	98
23.	SOCIOLOGICAL PERSPECTIVES ON WOMEN'S EMPOWERMENT	102
24.	ANALYTICAL STUDY OF THE DISPUTE BETWEEN THE RBI AND THE GOVERNMENT OF INDIA	106
25.	HUMAN SECURITY AND ARMS RACE	110

Principal

Huzurparja Mahila Vanijya Mahavidyalaya, Pune-30.



ONE NATION, ONE TAX-GREAT MOVEMENT?

Dr Mrs Smita S Pande

Researcher, Assistant Professor, Huzurpaga Mahila Varnijya Mahavidyalaya
Laxmi Road, Pune 30, Phone No- 9422048878. E Mail: amitashubhashpande@gmail.com

Abstract:

Goods and services tax (GST) is implemented from 1st July 2017, which is a tax on goods or commodities and services provided. It is a combination of various indirect taxes. GST will simplify the existing heterogeneous indirect tax system by eliminating cascading or snow-bound effect of tax and multiple tax levies. GST is a comprehensive indirect tax on consumption of goods, production and sales and services throughout India in a single system of taxation i.e. one nation, one tax. The introduction of GST is the step to remove the clutches of various indirect taxes and to give relief to the concerned parties like manufacturers, wholesalers, retailers, and final consumers. It is a first step taken by the Government to remove the tax pattern which is scattered and difficult for collection. More than 160 countries implemented GST. It is a broad based and a single comprehensive tax levied on goods and services consumed in an economy. It is levied and collected on value addition at each stage of sale or purchase of goods or supply of services based on input tax credit method but without state boundaries. Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition at each stage. The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages.

KEYWORDS:-

- 1) Input Tax Credit:-Credit on input tax
- 2) Output Tax:-Tax on taxable supply of goods and services
- 3) Services:-Anything other than goods, moneys and securities
- 4) Consumer:- A person who buys things or uses services.
- 5) Set-off:-An item or amount may be set-off against another
- 6) Value Addition:-The difference between the sale price and purchase price.
- 7) Destination Based tax:- levitation of tax on the basis of goods and services are consumed.

INTRODUCTION



Definition of GOODS And SERVICES TAX(GST)

Article 366 (12A) of Indian Constitution:-

"Any tax on supply of goods and services or both except taxes on supply of the alcoholic liquor for human consumption"

SP

ONE NATION, ONE TAX-GREAT MOVEMENT?

Dr Mrs Smita S Pande

Researcher, Assistant Professor, Huzurpaga Mahila Vanijya Mahavidyalaya
Laxmi Road, Pune 30, Phone No- 9422048878, E Mail: smitasubhashpande@gmail.com

Abstract:

Goods and services tax (GST) is implemented from 1st July 2017, which is a tax on goods or commodities and services provided. It is a combination of various indirect taxes. GST will simplify the existing heterogeneous indirect tax system by eliminating cascading or snow-bound effect of tax and multiple tax levies. GST is a comprehensive indirect tax on consumption of goods, production and sales and services throughout India in a single system of taxation i.e. one nation, one tax. The introduction of GST is the step to remove the clutches of various indirect taxes and to give relief to the concerned parties like manufacturers, wholesalers, retailers, and final consumers. It is a first step taken by the Government to remove the tax pattern which is scattered and difficult for collection. More than 160 countries implemented GST. It is a broad based and a single comprehensive tax levied on goods and services consumed in an economy. It is levied and collected on value addition at each stage of sale or purchase of goods or supply of services based on input tax credit method but without state boundaries. Credits of input taxes paid at each stage will be available in the subsequent stage of value addition, which makes GST essentially a tax only on value addition at each stage. The final consumer will thus bear only the GST charged by the last dealer in the supply chain, with set-off benefits at all the previous stages.

KEYWORDS:-

- 1) Input Tax Credit:-Credit on input tax
- 2) Output Tax:-Tax on taxable supply of goods and services
- 3) Services:-Anything other than goods, moneys and securities
- 4) Consumer:- A person who buys things or uses services
- 5) Set-off:-An item or amount may be set-off against another
- 6) Value Addition:-The difference between the sale price and purchase price.
- 7) Destination Based tax:- levitation of tax on the basis of goods and services are consumed.

INTRODUCTION



Defination of GOODS And SERVICES TAX(GST)

Article 366 (12A) of Indian Constitution:-

“Any tax on supply of goods and services or both except taxes on supply of the alcoholic liquor for human consumption”

SP

A STUDY OF AWARENESS OF CUSTOMER REGARDING GST WITH SPECIAL REFERENCE TO WOMEN TEACHER IN PUNE CITY.

Dr. Rupali Sheth

Assistant Professor Huzurpaga Mahila Vanijya Mahavidyalaya
Email: shethrupal19@gmail.com

Abstract:

From 1st of July 2017 Goods and Service Tax hereafter known as GST was implemented in India. According to news more than half of people are not aware about GST. Tamilian people are highly aware that is 64% in India according to news published in July. Now people are becoming aware about GST. Government has implemented GST from 1st July But some are not well informed about GST. The researcher has tried to find out about awareness amongst women teachers in and around the Pune city related to the same. Most of the people are emphasizing on one Nation one tax. Almost more than 160 countries including developing countries have implemented GST for balanced development. There are so many problems in implementing GST like high rates, lack of skills, awareness of traders etc. Proper tax system should be implemented properly. Considering all above problems awareness of customer is one of major problem. In this paper the researcher has tried to find out if the women teachers, which are a pillar for economic development of the nation thoroughly aware about GST or not. Women teachers are engaged in teaching activities as well engaged in purchasing basic necessarily goods. Here the sample selection was made randomly. It is clearly an issue that people are confused as well as still unaware about the tax system of GST in India. It is necessary to know if these women teachers are aware about GST. Here, the researcher has attempted to find out about the same awareness in the fields: checking the tax on tax portal and MRP? In this paper researcher has tries to find out awareness of women teacher related to GST. Researcher has collected data from women teachers to study the awareness related to GST and researcher has tries to give suggestion related to creation of awareness among women teachers.

Important Terms: GST, Women Teacher, Traders

Objectives:

1. To study awareness about GST among women teacher.
2. To find out the problems of GST facing by women teacher.
3. To provide proper solution /recommendation among women teacher.

Methodology:

The researcher will select 50 women teachers in and around Pune city. It includes Primary, pre-primary teachers, secondary teachers and teachers engaged in higher education. Personal interview and observations will be considered for drawing conclusion of study. The researcher has collected secondary data and information relating to topic through newspaper, weekly magazines, websites and GST manuals of Government relating to topic.

Statement of Problems:

From 1st of July 2017 Goods and Service Tax hereafter known as GST was implemented in India. Many assesses are opposing GST and some of them give favourable for it. Many residents are not aware about GST and its implementation in bills. Customer is last in the chain of distribution. Many customers are cheated by traders. It is necessary to create awareness about GST among customer. It is a teacher who can create awareness about GST through students among customer. In teaching field there are 70% of women, that is why women teachers are considered.

Introduction:

Goods and service Tax is not a new introduction. It is in use in France from 1954. It was named as taxesur les products et services, TPS. After France it was introduced in countries like Japan, UK, South Korea, Australia. Till 2016 GSt was implemented in 160 countries. From 1st of July 2017 Goods and Service Tax hereafter known as GST was implemented in India

R. Sheth
Dr. Rupali Sheth
Principal
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.

The amalgamation of all taxes levied by state level and central level to single tax will be beneficial to Indian economy. The implementation of Goods and service tax in Indian economy is a great historical move. It is better in reformation of indirect taxation. One of the most important benefits of the move is the mitigation of double taxation or the elimination of the cascading effect of taxation. But under GST the tax will be levied at the point of sale. Indian Government has structured GST for tax collection efficiently. This is for reduction in corruption. It is easy inter-state movement of goods and services. Time to time there is change in the rates of GST. Rates of GST on various commodities are decreasing. We should get advantage of reduced GST rates on commodities. We should check rates of GST on GST portal to avoid fraud by traders. Several countries have implemented GST such as Australia 2000, New Zealand in 1986, Canada, in the year 1991, Malaysia 2015 etc. More than 160 countries have adopted GST. It is Goods and Service Tax. This tax is destination tax and it is comprehensive. In simple words it is Indirect tax which is levied on supply of goods and services. It is replacement of many indirect taxes which are existed in India. The decision related to GST rates was taken by Union Finance Minister, Revenue Minister, Minister of state under the council of A Goods and Service Tax Council (GSTC). Many customers are cheated by traders. It is necessary to create awareness about GST among customer. It is a teacher who can create awareness about GST through students among customer. In teaching field there are 70% of women, that is why women teachers are considered. GST will be paid by all manufacturers and sellers. It will also be paid by service providers such as telecom providers, consultants, chartered accountants etc. However, being an indirect tax, GST will be ultimately borne by the end customer.

There is concurrent Dual model of GST having three components:-

India will implement the Canadian model of Dual GST, i.e., both the Centre and State will collect GST. There will be 3 types of GST:

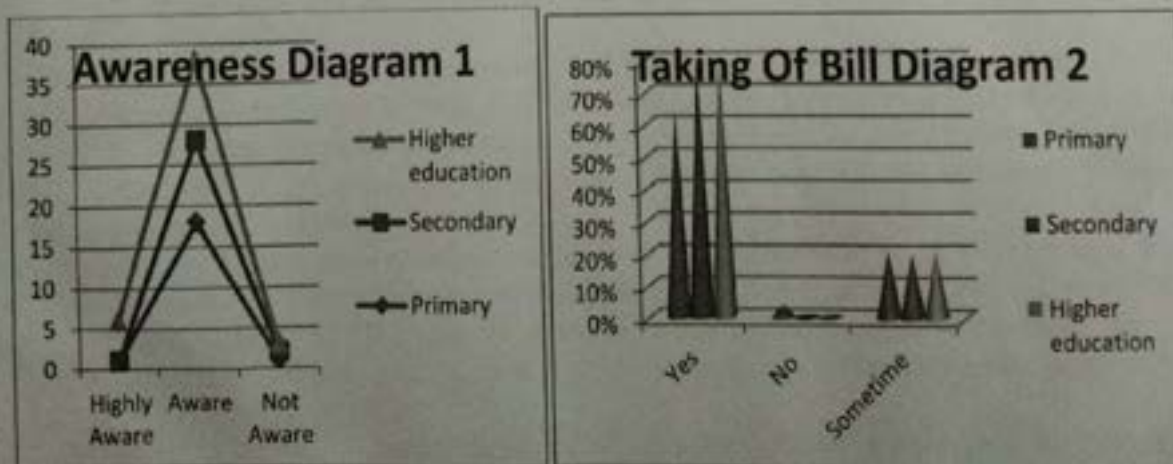
CGST:-By Central Government on intra-State supply

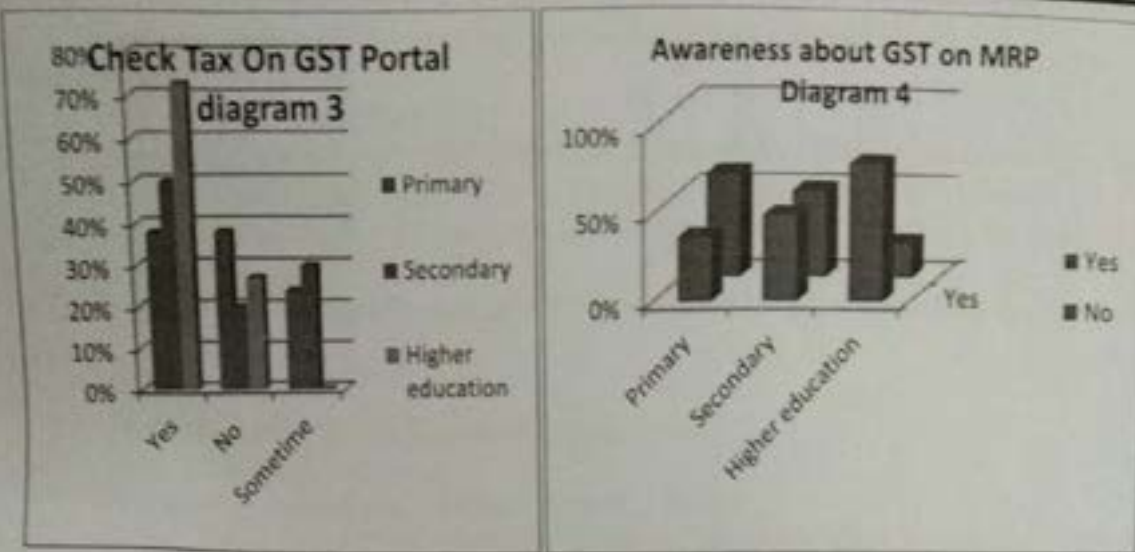
- 1) SGST:- By State Government on intra-State supply
- 2) IGST:- Integrated GST on Interstate Supply
- 3) CGST:-By Central Government on intra-State supply

The Goods & Service Tax or GST is one of the biggest fiscal reforms in India since Independence. All businesses, small or large, will be impacted by this new indirect tax regime. GST will be levied on both goods and services and will subsume and replace the current indirect taxes such as excise, VAT, and service tax.

Benefits of GST

Reduction of multiplicity of taxes, Uniformity in tax rate and structure, Mitigation on Cascading effect (Double Taxation), Procurement from non-excise dealers, Relief from check post, Eligibility of credit on interstate purchases, Simpler Tax Regime.





Finding:

1. According to Diagram No. 1 All teachers Primary, secondary and teachers engaged in Higher education said that they are aware about GST. But, according to Diagram No. 3 teachers are not checking their rates on portal.73% Teachers engaged in higher education are checking rats on GST portal frequently but the rate of secondary teachers are 50% and primary teachers are 38%.
2. 60%Teachers engaged in Primary section not know that GST is not levied onMRP. The rate for secondary teacher is 50% and for higher education is only 20%. But it seems teachers are not fully aware about GST and its implementation while purchasing commodities.
3. 60% to 80% teachers engaged in primary, secondary and Higher education field are taking bill after purchasing commodity. But they do not check it thoroughly after purchasing.
4. 100% teachers agree that there should be one nation one tax.
5. The overall findings show that even though the teachers were aware of the government's initiative to implement Goods and Services Tax (GST) but they still have medium level in knowledge relation to this matter.

General Finding

1. GST is advantageous and it will improve and develop economy.
2. Awareness about GST is most important
3. It is advantageous because it eliminate cascading effect in unorganized sector.
4. It will take some time for properly implementation.
5. It is easy to understand. To avoid confusion it is best policy.

Conclusion/Suggestions:

GST is advantageous and it will improve and develop economy. Awareness about GST is most important. It is advantageous because it eliminate cascading effect in unorganized sector. It will take some time for properly implementation. It is easy to understand. To avoid multiple taxes this is best policy. Customer is last beneficiary in the chain of distribution will get advantage. It will help to develop economic conditions of our country.

1. The public also are not well informed on the implementation of the GST when it was levies. There is also a need for the government to give and provide a comprehensive understanding of relevant GST. Therefore, in order to ensure efficient implementation of the GST, the government should come out with a proper guideline to the society on the procedures for the implementation of GST.
2. Women teacher are facing problems of not getting proper information, it is suggested that they should be update with current information related to GST.Women teacher should check tax rate on GST portal where current updating is available

3. Women teacher should attend conference and seminar related to GST.

Bibliography:

1. GST for allSatishevalkar
2. Awareness of Implementation of Goods and Services Tax (GST) Among College Students' in Sivakasi S.Muthupandi I Dr. A. Joseph Xavier² Research Scholar¹, Assistant Professor² Department of Commerce Ayya Nadar Janaki Ammal College, Sivakasi, Tamil Nadu
3. GST law bare Act
4. Taxman's Service Tax Finance Bill 2017 Edition 42 by S.S. Gupta. Volume 1 and 2

31

Wibliography:


- I. <http://blogs.economictimes.indiatimes.com>
- II. <http://cleartax.in>
- III. <https://www.bankbazaar.com/tax/history-of-gst.html>
- IV. <http://www.financialexpress.com/money/gst-impact-on-common-man-in-just-7-easy-to-understand-points/607398/>
- V. <https://www.researchgate.net/publication/328064702> Public Awareness Knowledge and Understanding of GST in India

DoBteK
Do: Rupa, I, etc

ISSN NO: 2249-6661(PRINT)

SAMBODHI

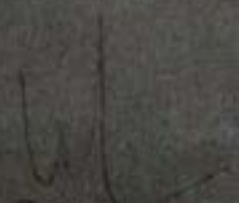
A Quarterly Peer Reviewed, Refereed Research Journal
Vol-43 No.-04 (XII) **October-December (2020)** UGC
Care Listed Journal


Principal
Huzurpet, & Main, Vanijya
Mahavidyalaya, Pune-30.

L.D. INSTITUTE OF INDOLOGY

SAMBODHI

A Quarterly Peer Reviewed, Refereed Research Journal
Vol-43 No.-04 (XII) October-December (2020) UGC
Care Listed Journal


Principal
Huzur, Jaisa Janiya
Manusikalya, Pune-30

L.D. INSTITUTE OF INDOLOGY

Sambodhi

ISSN : 2249-6661

Impact Factor (IF) : 5.8

Editor in Chief

Dr. J.B. Shah

Published By

Lalbai Dalpatbhai Institute of Indology, Ahmedabad

editorsambohi.ugcjournal@gmail.com

(40)

Editorial Board

Editor in Chief

Dr. J. B. Shah

Editor, Sambodhi, ISSN : 2249-6661

Executive Editors

Dr. Prolay Mondal, Raiganj University, Uttar Dinajpur, West Bengal, India

Mr. Sandeep Talluri, Acharya Nagarjuna University, Guntur, Andhra Pradesh, India

Associate Editors

Dr. Hiral Kumar M, College of Education, Dabho, Vadodara, Gujarat, India

Dr. Anshul Bajpai, Yobe State University, Damaturu, Nigeria

Dr. Abhijit Sahoo, Kalinga Institute of Social Sciences (KISS), Bhubaneswar, Odisha, India

Dr. Satendra Kumar Mishra, Amity University, Lucknow, India

Dr. Manzoor Khan Afridi, International Islamic University, Islamabad, Pakistan

Editorial Review Panel

M. Ramesh	Dr. Tirupati Mishar	Deepak Kumar Sinha
Dr. Deepak Singh	Dr. Raj Patel	Dr. P. H. Patel
Dr. Amit Bubna	Dr. Kishore Datta	Dr. K. S. Sudhir
Dr. Ravi Shankar Rai	P. S. Dhawan	Dr. Neelam Rai
Jatinder Kumar Jha	Avnish G Mulky	Jayant R kale
Mohammed Shahi Abdulla	Dr. Apoorav Bhardwaj	Dr. Rakesh Mishra
Pragyan Rath	Dr. Shekh Abdullah	Sanjit Sengupta

Copyright © All Rights Reserved with L.D. Institute of Indology

All rights reserved, No part of this book may be reproduced or transmitted in any form or by any means of electronic or mechanical including photocopy, recording or any information stored in a retrieval system, without the prior written permission of the author and publisher.

The responsibility for the facts or opinions expressed in the book is entirely of the authors. Neither the Editors nor the publisher is responsible for the same.

(This is Refereed Journal and all articles are professionally screened and reviewed)

Published By : Lalbhai Dalpatbhai Institute of Indology, Ahmedabad
editorsambodhi.ugcjournal@gmail.com

Editorial Office: 120 Feet Ring Rd, University Area, Ahmedabad, Gujarat, India
Printed By : Saha Publications Pvt. Ltd.

Office: M-194, Ground Floor, Century Market, Barakhamba Road, New Delhi, India.



Pune District Education Association's
ANNASAHEB MAGAR MAHAVIDYALAYA,
HADAPSAR, PUNE 411028.

NAAC Reaccredited at "B" Grade
Recipient of best College Award (2nd Rank)

&

BOD, SAVITRIBAI PHULE PUNE UNIVERSITY, PUNE

Jointly organised

National Level Multidisciplinary Seminar on

*"CONTEMPORARY SOCIO-ECONOMIC & POLITICAL ISSUES IN
INDIA"*

Coordinator - Mr. Rahul R. Narangulkar

Organized by - Department of Political Science,

And

Self-Funded

National Level Seminar on

*"IMPACT OF DEMONETIZATION, GST AND RERA ON GDP AND
GROWTH OF INDIAN ECONOMY"*

Coordinator- Dr. G.P. Satav

Organized by - Department of Commerce

CONVENER- PRINCIPAL - DR. PANDIT SHELKE

IMPACT OF GST ON INDIAN ECONOMY

Dr. Jyoti N. Mane.

Huzurpaga Mahila Vanijyu Mahavidyalaya, Pune jyoti_mane88@rediffmail.com

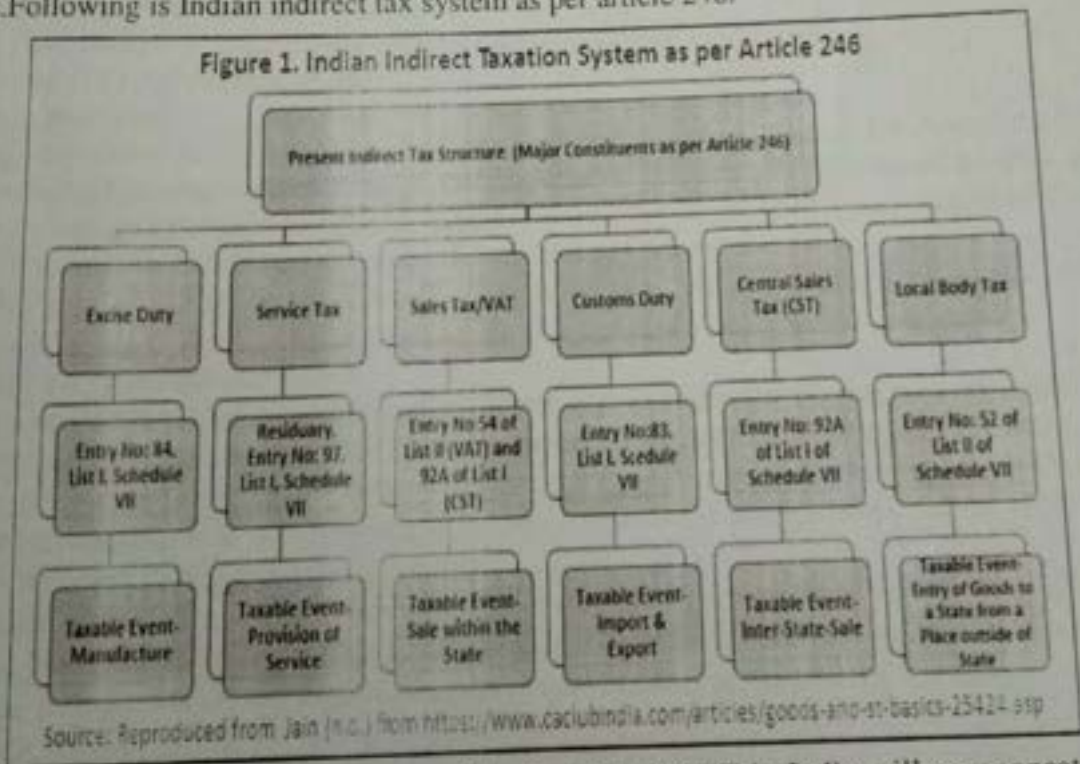
Abstract :

GST is a single uniformed tax levied across the India on goods and services. Prior to GST, the tax was levied separately by the central and the state. In GST all indirect taxes such as VAT, excise duty, Central sales tax etc will be subsumed under single regime. Introduction of GST expected as a significant step towards comprehensive indirect tax reform in India, which would lead India for its economic growth. The present study is designed to know the impact of GST on Indian Economy with the help of individual effect on different sector. Secondary data has been used for the study. The data will be collected through website and journals.

Keywords : GST, Economy, Tax reform, cascading effect of taxes

Introduction :

Tax is main source of Income for the government. Revenue generated through collection of taxes and it's utilized for the welfare of the Society. GST is one of the most essential tax reform in India. The government has introduced GST from 1st July 2017. It is destination based tax on consumption of goods and services. It is proposed to be levied at all stages right from manufacture up to final consumption with credit of taxes paid at previous stages available as set off. India has most complicated tax structure system. Specially indirect tax system. The mechanism of imposing taxes, exemption, amendment and other benefits is different in different states. Following is Indian indirect tax system as per article 246.



India needs a simple tax system. Introduction of GST in India will compensate drawbacks of indirect tax system. The main reason behind introducing Goods and service Tax is to improve the economy of Nation. GST is a tax on goods and services manufactured and traded over India at the same time i.e. One Nation One Tax.

Literature Review :

in Kumar (2014) studied, "Goods and Service Tax-A Way Forward" and concluded that implementation of GST in India help in removing economic distortion by current indirect tax system and expected to encourage unbiased tax structure which is indifferent to geographical locations. Nishitha Guptha (2014) in her study stated that implementation of GST in the Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development. Hence GST may precursor in the possibility of a collective gain for industry, trade, agriculture and common consumers as well as for the Central Government and the State Government.

Objectives :

- 1) To understand the concept of GST.
- 2) To study the impact of GST on Indian Economy.

Research Methodology :

This paper is prepared through illustrative research which is based on secondary data of websites, journals, research articles.

Advantages of GST

- 1) Removal of indirect taxes such as VAT, Service Tax, CST, Excise etc.
- 2) Boost to in Indian Economy in long run
- 3) Removal cascading effect of taxes i.e. removes tax on tax.
- 4) Increased demand and consumption of goods.
- 5) Unorganized sector is regulated under GST.
- 6) Lower Tax burden of Industry and Trade
- 7) Simpler and lesser number of compliance.
- 8) Enhancement of export and Investment
- 9) Generation of more jobs through enhanced economic activities.

Impact of GST on various sector :**Agriculture Sector :**

Agriculture sector is the largest contributing sector to Indian GDP. It has covered 16% of Indian GDP. Most of the agriculture products are perishable in nature. An improved supply chain logistic due to Goods and Service tax would reduce the time taken for inter - state transportation. GST may provide India with first National market for agriculture goods.

The GST on agriculture sector will have a positive impact as all the taxes will be subsumed under a single rate of tax.

Banking and Finance services :

Banking is the heart of financial India . There are public and private banking industry which is reflection of mixed economy. The banking sector net tax rate is 14% by the effect of GST the rate will be increased from 18 to 20 % . That the differential tax rate causes as Loan fees, and credit charges etc the financial service charges burden on customer will increase. So the GST will influence on customers purchasing power.

Pharmacy Industry : GST is expected to benefit the Pharmacy and health care industries. It will create a level playing field for generic drug makers, boost medical tourism and simplify the tax structure. If there is any concern whatsoever, then it relates to the pricing structure.

Automobile Industry :

Before GST various taxes such as road tax, Sales tax, motor vehicle tax, Registration duty etc were imposed. All these taxes have been subsumed to GST. The overall effect of GST on the automobile industry is positive, as on whole, it has reduced the rate. Further GST has made the taxation system less complicated than before.

FMCG (Fast moving consumer goods) :

It will benefit from the GST due to the present of big unorganized market. GST for products like soaps, hair oil has been lowered by 400-600bps from the previous rates. Companies such as HUL will benefit from the move.

Real Estate : The probable impact of GST on the real estate cannot be fully assessed as it largely depends on the tax rates. However, it is a given that the sector will be substantial benefit from GST implementation.

Travel and Tourism: The Multiple taxes would be replace by one single tax, the rate of which is 16-18. The sector may benefit in the form of lower tax rates which will help in attracting more tourist in India.

Startup Companies : GST provides centralized registration that make easier to start a business and give the benefit of adding the resulting expansion to a small business. After implementing GST there is a positive impact on this sector

Conclusion : A single tax system would encourage businesses and entrepreneurs to engage in service and manufacturing sector. GST levied on consumption of goods and services. This leads to eliminate economic distortions in taxation amongst state. It helps in free movement of goods . further if minimize the complexity of Taxation.

Bibliography :

- 1) Shefali Dani, A Research paper on an Impact of Goods and Service Tax on Indian Economy, Business and Economic Journal, 2017
 - 2) Kumar, Nitin(2014), "Goods and Services Tax in India : A way forward, Global Journal of Multidisciplinary studies, volume 3, issue6, May 2014.
 - 3) <https://www.deskera.in/gst-benefits-and-impact-on-indian-economy/>
 - 4) <https://cleartax.in/s/impact-of-gst-on-agricultural-sector>
 - 5) <https://www.arcjournals.org/pdfs/ijmsr/v5-i1/7.pdf>
 - 6) <https://tinindia.in/GST-on-Automobiles-sector.aspx>
 - 7) https://icmai.in/TaxationPortal/upload/IDT/Article_GST/82.pdf
- e 1. Indian Indirect Taxation System as per Article 246
Source: Reproduced from Jain (n.d.) from <https://www.caclubindia.com/articles/goods-and-st-basics-25424.asp>

(5)

You searched for "0474-9030" Total Journals: 1

Search

One Heritage Department of Postgraduate Teaching And Research, Sardar College - 0474-9030 - NA Download from PDF Drive

Showing 1 to 1 of 1 entries

Dr. Sonita pande Sonita
Dr. Rupali sheth Rupali
proof Asonita kulkarni



M. E Society's

ABEDA INAMDAR SENIOR COLLEGE

OF ARTS, SCIENCE & COMMERCE, PUNE

(Affiliated to Savitribai Phule Pune University & Accredited by NAAC 'A' Grade)

2390-K.B. Hidayatullah Road, Azam Campus, Camp, Pune - 411001, Maharashtra, India



INTERNATIONAL CONFERENCE ON

GLOBAL ECONOMIC SLOWDOWN:

India's Preparedness to meet the Emerging Challenges

14th & 15th February 2020

~::~~ Certificate ~::~~

This is to certify that

Prof./Dr./Mr./Ms. Smita Pande

from Huzurpaga Mahila Vanijya Mahavidyalaya, Pune

has participated and presented a Research Paper titled

"Introduction To Risk Management"

Principal

Huzurpaga Mahila Vanijya Mahavidyalaya, Pune-30.

Ms. Anisa Khan
Conference Co-ordinator

Dr. M. G. Mulla
Conference Convener

Prof. Dr. Shaila Bhookhwal
Principal & Conference Chairperson



137

Dr Pande

OUR HERITAGE (UGC Care Journal)

INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

INTRODUCTION TO RISK MANAGEMENT

DR Mrs Smita Pande, Assistant Professor,

Huzurpaga Mahila Vanijya Mahavidyalaya, Laxmi Road, Pune 30

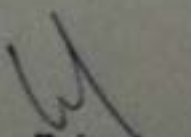
E mail : amitasubhashpande@gmail.com

Phone No=9422048878

ABSTRACT

There are different types of risks in business. Risk arises due to uncertainty in the business. To identify the risks and managing them is the skill of manager. There are various ways to deal with solving the probable problems of risks. Risk can come from internal and external sources. Internal risks include noncompliance of information within the organization. External risks are beyond the control of management like political issues, exchange or interest rates. Large organizations face more risks so their risk management strategies need to be arranged in more refined ways. Every business and organization faces the risk of events which are unexpected or harmful to the business.

Risk management is the process of identifying, assessing and controlling dangers to an organization's capital and earnings. These dangers or risks could stem from a wide variety of sources, including financial uncertainty, legal liabilities, strategic management errors, accidents and natural disasters. Risk Management is to identify the risk in advance, analyze the risk and take precautionary steps to reduce it. In case of investment decisions, various financial risks are involved this depends upon the instruments of finance. So to minimize and control such risks,


Principal

Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.

P. 201



Dr Mrs Smita Pande

INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

fund managers have to take into account the management of risks. Different levels of risks arise in different categories of assets. Managing risks means analyzing possible risks in portfolio and reducing it by taking into account different measures for it.

KEYWORDS

Risk:- Uncertainty

Precaution:- Care

Risk Management:- Process of identifying and controlling the risks

Management system:- Policies, processes, procedures in organization

Management:- Administration in the organization

Integration:- Incorporation or amalgamation

Risk assessment:- Measurement of uncertainty

Risk analysis:- Investigation of uncertainty

INTRODUCTION

The risk management is required at every level in the business to achieve the target in the business. It should be based on certain principles like 1) To create the value in the organization 2) To consider as an integral part of organization process 3) To include it in overall decision-making process of the business 4) To focus on uncertainty of business. 5) To be systematic and structured 6) To receive the available information from various sources 7) To achieve modifications in the projects 8) To concentrate on human minds and probable errors 9) To be

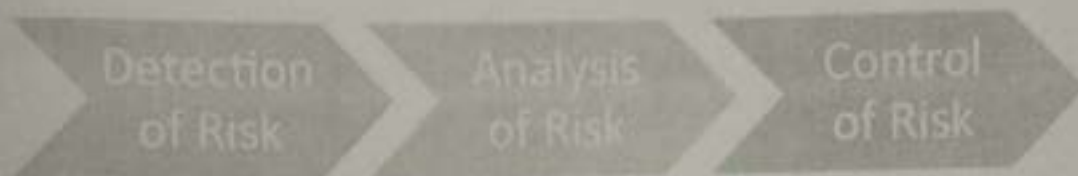
INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

crystal clear and inclusive of all factors.10) To be adjustable to change 11) To be continuously checked and enhanced it.

OBJECTIVES OF RISK MANAGEMENT



1. Detection of risks: - It involves identifying the dangers and liabilities which can affect the organization's assets. It also evaluates the risk.
2. Analysis of risks: - It includes analysis of the risk which is harmful to the organization in future. Proper analysis of risks suggest the measures to avoid it.
3. Control of risks: - If the risk is arises in the organization it should be controlled properly because without control the solutions from such a risk will not be considered.

The other objectives of risk management are-

1. To lower the unwanted surprises in future.
2. To make the plans risk proof.
3. To spot troubles arises in the business.
4. To help in better decision making after examination of data.
5. To aid in better communication between the employees in the organization.
6. To develop the common understanding of risks to manage the risks.



INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

7. To achieve cost saving techniques through better management.
8. To allocate the capital in efficient manner.
9. To integrate the risk with strategy formulation and planning process.
10. To design and execute a process to monitor the risks and identify the gaps in the management of the risks.

DEFINITIONS

RISK:-

According to a survey conducted by advisory firm PPB, risk is defined in this manner.

"Organizations face internal and external actors and influences that make it uncertain whether, when, and the extent to which they will achieve or exceed their objectives. The effect this uncertainty has on the organization's objectives is risk."

RISK MANAGEMENT:-

1) By Accounting Dictionary:-

Risk Management is the process of identifying any potential threats that may occur during the investment process and doing anything possible to mitigate or eliminate those dangers.

2) By ISO:-

Risk management is the identification, evaluation, and prioritization of risks followed by coordinated and economical application of resources to minimize, monitor, and control the probability or impact of unfortunate events or to maximize the realization of opportunities

INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

- 3) Risk Management is the identification, analysis, control, and avoidance, minimization or elimination of unacceptable risks. An organization may use risk assumption, risk avoidance, risk retention, risk transfer or any other strategy or strategies in proper management of future events.

STEPS IN RISK MANAGEMENT



- 1) To Identify the Risk:- The company identifies the probable risks because these risks may negatively effect on process and progress of the company.
- 2) To assess and analyze the risk:- After identification of specific type of risk, the organization determines its consequences and odds from it. They understand each specific instance of risks and thinks how it effects on objectives of the business. Then the risk is evaluated
- 3) To plan for action:- The company can make decisions for the acceptable risk and whether it willing to take it on the basis of risk taking ability.

OUR HERITAGE (UGC Care Journal)

ISSN: 0474-9180 Vol-68, Special Issue-38

INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

- 4) To implement:- The company assess high rated risks and develop the plan to manage them using specific risk control measures. It includes risk mitigation process, risk prevention tact, contingency plans etc.
- 5) To measure, control and monitor:- Risk mitigation plans includes plans for continuous monitoring and search for new and existing risks. It also involves overall risk management process reviews and updating also

BENEFITS OF RISK MANAGEMENT



- 1) To Identify areas of Trouble Spots:-Risk Management helps to identify the areas of trouble spots on the ongoing projects. It detects that which projects are not going as per the estimated plans and appropriate measures should be taken to avoid it.
- 2) To Minimize Surprises:- Surprises are risky for the management. There should not be delay in taking immediate action. Early awareness of the potential risks increases team spirit because everyone in the business is involved in solving the problems which creates a risk.



INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior College Of arts, science and commerce, Camp Pune-411001

HELD on Date :- 14th & 15th February 2020

- 3) To Achieve better quality data :- The practice of perfect risk management provides the good and better quality data which is useful in decision making. Current data is preferable to take accurate decisions to avoid risk. It is useful to give perfect reports.
- 4) To achieve Better Communication:-Proper risk management improves the quality of conversation between project teams and stakeholders. Various discussions are based on factual and current information. Better communication increase good working relationships and mutual interest which is useful for getting success in the management.
- 5) To prepare better budgeting:- Risk management involves cost planning and scheduling of the expenditures. It includes extra time needed resources and budgeting of money. Unforeseen costs should be eliminated and plans will be better implemented.
- 6) To expect Better Expectation of Success:- Guaranteed success always based on good risk management. Success is inevitably achieved due to facing the problems in the business. It has a positive impact on the minds of the people and improves and productivity.
- 7) To give focus on critical areas:- It is required to achieve best outcome. It saves the resources by using the corrective measures which keeps the project on right path. The risk management has already identified the problems to eliminate the delays and guesswork. Challenges are taken to face the critical areas.
- 8) To define and clarify escalations:- Important risks are identified and dealt with by the relevant personnel. Business should be protected from guesswork. Every team member knows what to do and how to do. The management deals the risks which are filtered from the lower level. This is useful to deal with other important issues.
- 9) To satisfy the customers:- Risk management improves operational efficiency which satisfies the customers. These customers refer to their friends which is useful for the business. It is helpful for better quality of products with the satisfied customers.



INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior College Of arts, science and commerce, Camp Pune- 411001

HELD on Date :- 14th & 15th February 2020

- 10) To achieve higher bottom line:- Proper risk management save from possible costly recalls and suits. It saves costs and improves the income.
- 11) To create a safe and secure work environment:- When risk is properly managed, there will be safe and secure environment for all workers and staff and customers also. It protects all involved people and assets from potential risk.
- 12) To establish insurance needs:-Risk management helps to establish business need for insurance to save on unnecessary premiums.

THE MAIN TYPES OF BUSINESS RISK



The business risks are divided into following main types:-

- 1) Strategic Risk. 2) Compliance Risk. 3) Operational Risk .4) Financial Risk.

Handwritten signature



OUR HERITAGE (UGC Care Journal)



ISSN: 0474-9030 Vol-68, Special Issue-16

INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges

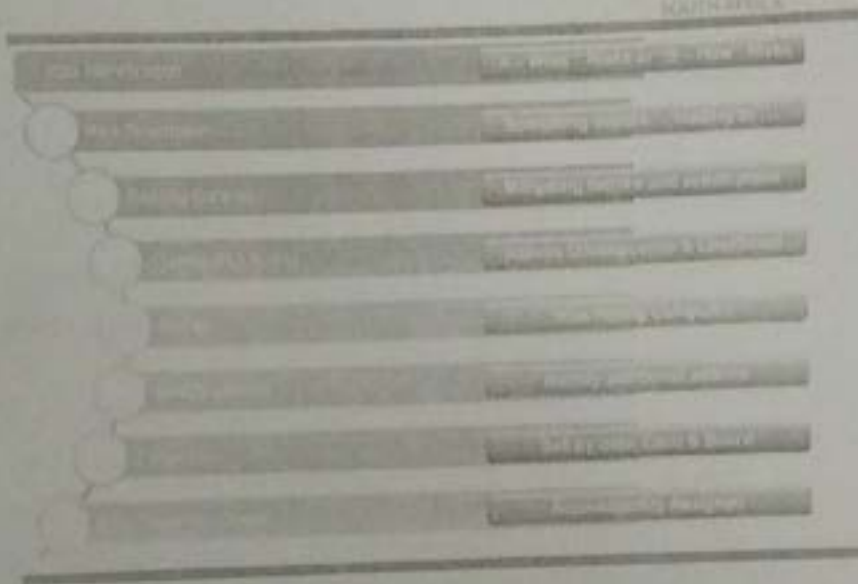
Organized BY:- M.C.E. Society's Abeda Inamdar Senior College Of arts, science and commerce, Camp Pune-411001

HELD on Date :- 14th & 15th February 2020

1) STRATEGIC RISKS:-

Strategic risk management process

AIRPORTS COMPANY
INDIA LIMITED



DEFINITION

Strategic risk is the risk that failed business decisions, or lack thereof, may pose to a company. Strategic risk is often a major factor in determining a company's worth, particularly observable if the company experiences a sharp decline in a short period of time. (Wikipedia)

The following are a few examples of strategic risks. 1) Liability Risk. 2) Marketing Risk. 3) Change Management. 4) Program Risk. 5) Project Risk. 6) Competitive Risk. 7) Innovation Risk. 8) Merger & Acquisition Risks.

**INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges**

**Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001**

HELD on Date :- 14th & 15th February 2020

Main strategic business risks are follows:-

1. Regulatory and Compliance Risks – It is the greatest strategic challenge facing global businesses. It is a burden on money markets and challenges outside India. Intervention in pharmaceuticals, biotech, insurance, telecoms, and other industries facing this risk.
2. Global Financial Risks:- Some sectors can escape the impact of major financial risks. For Exa:-Mortgage crisis and credit crunch.
3. Age factor and customers preferences:- According to the age of the customers, they demand different products and companies adapt the changing needs of consumers as per their preferences. There are different human resource challenges in this sector.
4. Developing markets:-Businesses are being focused with developing markets by saturation of existing markets. In this case there is a risk of currency, operation, regulation, language, cultural barriers.
5. Change in industrial field:- It is a strategic change due to mergers and acquisitions in media and entertainment sector because of companies responses to internet era. The mergers and acquisitions have caused impact on stakeholders. Strategic changes may not meet stakeholder's expectations in short run.
6. Energy risks:- It's a challenge to energy sector because of fluctuations in prices of gas and oil and other utilities. It effects on these sectors and economy also.
7. Cost Inflation:-Return on high inflation is the important risk because global economy has been running in a low inflation environment. There is a change in fundamental structure in industrial sector.



OUR HERITAGE (UGC Care Journal)



ISSN: 0474-9010 Vol-58, Special Issue-36

INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior College Of arts, science and commerce, Camp Pune-411001

HELD on Date :- 14th & 15th February 2020

8. Drastic Greening:- There is strategic risk driven by consumers demand and climatic changes. Increasing environmental concerns due to new green revolution is difficult to predict.

9. Changes in demands of consumers:- It is a skill to identify and respond to changes in demands of consumers because changes are fast and unexpected. Consumers want to meet their demands more fastly.

Evolution of Strategic Risks

October 2013

Which risk areas had/have/will have the most impact on your business strategy?

2010		2013		2016	
Brand	41%	Reputation	40%	Economic trends	29%
Economic trends	28%	Business model	32%	Business model	26%
Reputation	26%	Economic trends	27%	Reputation	24%
Competition	24%	Competition	27%	Competition	24%

2) COMPLIANCE RISK:-

SSP



ISSN 0474-8850 Vol-68 Special Issue-58

INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior College Of arts, science and commerce, Camp Pune- 411001

HELD on Date :- 14th & 15th February 2020



DEFINITION:- Compliance risk is exposure to legal penalties, financial forfeiture and material loss an organization faces when it fails to act in accordance with industry laws and regulations, internal policies or prescribed best practices.

The following are a few examples of compliance risks.:

88D



INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior College Of arts, science and commerce, Camp Pune- 411001

HELD on Date :- 14th & 15th February 2020



6 Types of Compliance Risk



- 1 Environmental Risks
- 2 Workplace Health and Safety
- 3 Corrupt or Illegal Practices
- 4 Ethical and Social Responsibility
- 5 Product or Service Quality
- 6 Process Risks

- 1) Environmental Risk:-It is potential for damage in living organisms or environment arising out of organizational activities
- 2) Workplace Health & Safety Risks:-It relates to workplace safety for accidents and repetitive injuries
- 3) Corrupt Practice:-It includes bribery or frauds and organizations are responsible for actions of their employees and their agents
- 4) Social Responsibility:- It includes business activities which will harm to workers in communities in which they operate



INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior College Of arts, science and commerce, Camp Pune-411001

HELD on Date :- 14th & 15th February 2020

5) Quality Risks:- It includes low quality of products which fails to meet the expected level of diligence of workers or which violates the laws and provisions

6) Process Risk:- It includes failure to meet responsibilities to customers or reporting of accounting errors which breaches the duties to investors.

Main Compliance risks are follows:-

- 1) The operations and IT systems may not be able to meet performance expectations for quantity, market demands, costs, new innovations, competitors and uncertainties.
- 2) The ability of workforce with the requisite talent and skill effect on labor market.
- 3) The changes in products or services delivered.
- 4) The cyber threats which disrupts the activities and damage the brands and increases uncertainty in the organizations. Cyber security is required everywhere.
- 5) Resists to necessary changes and make necessary adjustments to the business model are required.
- 6) Speedy innovations or new technology may be able to compete or mange the risk appropriately without making the change in business model.
- 7) Privacy or security in information may be taken into account with available resources
- 8) Inability to utilize data which is analyze to achieve market intelligence and increase productivity and efficiency.
- 9) Impossibility to encourage timely identification and escalation of significant risk in achieving strategic objectives.
- 10) Difficulty in sustaining loyalty of the customers and their retention due to changing customer's preferences and changes in existing customers.

Handwritten signature

INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

3) OPERATIONAL RISK:-



DEFINITION:-Operational risk is the prospect of loss resulting from inadequate or failed procedures, systems or policies, Employee errors, Systems failures, Fraud or other criminal activity, poorly trained employees, loss of key-employee. It is an event that disrupts business processes.

Main operational risks are as follows:-

- 1) IT disruption :- It includes disabling cyber-attack or failure of software aging or loss by human errors
- 2) Data compromise :- it includes cyber theft, unauthorized access, accidental disclosure, employee negligence
- 3) Regulatory risk:- it includes attitudes which are regulatory for supervision and unpredictable risks.
- 4) Theft and fraud :-This analysis is done generally by risk manager. It includes physical robberies, cyber frauds, malwares,

Handwritten signature

INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

- 5) Outsourcing: - It includes online purchasing or vast network of vendors and services from outsiders..
- 6) Mis-selling :-It includes mis-selling of financial products, from residential mortgages or by mortgaged based securities.
- 7) Talent risk :- it includes the finance industry's struggle to attract, to train and retain the best competition from other sectors.
- 8) Organizational change :- It includes pressure to keep with technological change, regulatory change,
- 9) Unauthorized trading :- It affects due to changing market structure, potential losses
- 10) Model Risk:- it includes growing regulatory burdens and potential errors

Examples of Operational Risks

Category	Example
Human Resources	Employee error, staff shortages, turnover
Information Technology	System downtime, data loss, cyberattacks
Legal & Compliance	Regulatory changes, contract disputes
Physical Assets	Equipment failure, natural disasters
Process Inefficiency	Redundant steps, slow decision making

4) FINANCIAL RISK

[Handwritten signature]

INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020



1. Debt use and leverage
2. Interest rates (fixed or variable)
3. Capital lease commitments
4. Working capital and liquidity
5. Incomplete budgeting or investment analysis

DEFINITION:-

Financial risk is any of various types of risk associated with financing, including financial transactions that include company loans in risk of default. Often it is understood to include only downside risk, meaning the potential for financial loss and uncertainty about its extent. Credit risk, liquidity risk, asset-backed risk, foreign investment risk, equity risk, and currency risk are all common forms of financial risk.

TYPES OF FINANCIAL RISK

- 1) **Market risk:** It includes uncertainty because of changes in market prices.
- 2) **Credit risk:** It includes uncertainty because of failure of an external entity to keep a promise.

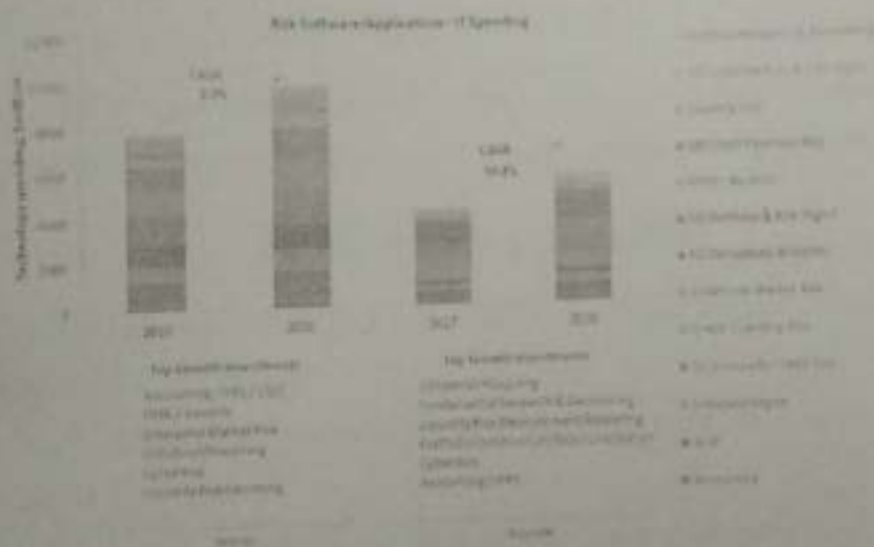
INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

- 3) **Operational risk:** It includes institutional uncertainties other than market or credit risk.
- 4) **Liquidity risk:** It includes uncertainty due to terms and the ability to make a transaction as per necessity or desire.
- 5) **Funding risk:** It includes uncertainty due to insufficient funds by investors.
- 6) **Reputational risk:** It includes uncertainty due to reputation of the entity..
- 7) **Political risk:** It includes uncertainty about actions taken by government.

Table 4: Risk Applications of Spending Focus Areas



LIMITATIONS OF RISK MANAGEMENT

- 1) Risk analysis techniques require gathering of large amount of data collection which will be expensive and may not be reliable.

Signature



INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

- 2) Use of data in decision making process may lead to unexpected results.
- 3) Lack of expert analysis
- 4) Underdeveloped computer software programme which require trained personnel, have a negative impact on the economy
- 5) A wrong sense of stability
- 6) Lack of control
- 7) Failure to see the complete picture of the risk.
- 8) Immature risk management

RESEARCH METHODOLOGY

This paper work is based on purely secondary data collected from various books, public and private publications, national and International Journals, various websites and libraries.

FINDINGS AND OBSERVATIONS

- 1) It is observed that there should be minimization of threats and increase in various opportunities in the business.
- 2) It is require thinking about the continuity of the business activity without any interruption due to risks.
- 3) Risk Management is to identify the risk in advance, analyze the risk and take precautionary steps to reduce it

RECOMMENDATIONS AND CONCLUSIONS

- 1) Determination of key risk indicators (KRI) and key performance indicators (KPI) for recognizing the risks are necessary.

INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

- 2) Determinations of SWOT analysis to determine own strength, weaknesses, opportunity, and threats are necessary.
- 3) Risk management strategies need to be arranged in more refined ways

BIBLIOGRAPHY

- 1) www.Risk management
- 2) www.Types of Risks
- 3) Financial Management by Prasanna Chandra, Tata Mc Graw Hill Publishing co Ltd,
New Delhi
- 4) Practical Financial Management by N.K.Sharma published by Shree Niwas
Publications, Jaipur

SA

INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

INTRODUCTION TO RISK MANAGEMENT

DR Mrs Smita Pande, Assistant Professor,

Huzurpaga Mahila Vanijya Mahavidyalaya, Laxmi Road, Pune 30

E mail+smitasubhashpande@gmail.com

Phone No=9422048878

ABSTRACT

There are different types of risks in business. Risk arises due to uncertainty in the business. To identify the risks and managing them is the skill of manager. There are various ways to deal with solving the probable problems of risks. Risk can come from internal and external sources. Internal risks include noncompliance of information within the organization. External risks are beyond the control of management like political issues, exchange or interest rates. Large organizations face more risks so their risk management strategies need to be arranged in more refined ways. Every business and organization faces the risk of events which are unexpected or harmful to the business.

Risk management is the process of identifying, assessing and controlling dangers to an organization's capital and earnings. These dangers or risks could stop from a wide variety of sources, including financial uncertainty, legal liabilities, strategic management errors, accidents and natural disasters. Risk Management is to identify the risk in advance, analyze the risk and take precautionary steps to reduce it. In case of investment decisions, various financial risks are involved this depends upon the instruments of finance. So to minimize and control such risks.



INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior College Of arts, science and commerce, Camp Pune- 411001

HELD on Date :- 14th & 15th February 2020

INTRODUCTION TO RISK MANAGEMENT

DR Mrs Smita Pande, Assistant Professor,

HuzurpagaMahilaVanijyaMahavidyalaya, Laxmi Road, Pune 30

E mail-smitasubhashpande@gmail.com

Phone No=9422048878

ABSTRACT

There are different types of risks in business. Risk arises due to uncertainty in the business. To identify the risks and managing them is the skill of manger. There are various ways to deal with solving the probable problems of risks. Risk can come from internal and external sources. Internal risks include noncompliance of information within the organization. External risks are beyond the control of management like political issues, exchange or interest rates. Large organizations face more risks so their risk management strategies need to be arranged in more refined ways. Every business and organization faces the risk of events which are unexpected or harmful to the business.

Risk management is the process of identifying, assessing and controlling dangers to an organization's capital and earnings. These dangers or risks could stop from a wide variety of sources, including financial uncertainty, legal liabilities, strategic management errors, accidents and natural disasters. Risk Management is to identify the risk in advance, analyze the risk and take precautionary steps to reduce it. In case of investment decisions, various financial risks are involved this depends upon the instruments of finance. So to minimize and control such risks.

OUR HERITAGE (UGC Care Journal)

ISSN - 0474-9070 Vol-58 Special Issue-18

INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

INTRODUCTION TO RISK MANAGEMENT

DR Mrs Smita Pande, Assistant Professor,

HuzurpagaMahilaVanijyaMahavidyalaya, Laxmi Road, Pune 30

E mail: smitasubhashpande@gmail.com

Phone No=9422048878

ABSTRACT

There are different types of risks in business. Risk arises due to uncertainty in the business. To identify the risks and managing them is the skill of manager. There are various ways to deal with solving the probable problems of risks. Risk can come from internal and external sources. Internal risks include noncompliance of information within the organization. External risks are beyond the control of management like political issues, exchange or interest rates. Large organizations face more risks so their risk management strategies need to be arranged in more refined ways. Every business and organization faces the risk of events which are unexpected or harmful to the business.

Risk management is the process of identifying, assessing and controlling dangers to an organization's capital and earnings. These dangers or risks could stop from a wide variety of sources, including financial uncertainty, legal liabilities, strategic management errors, accidents and natural disasters. Risk Management is to identify the risk in advance, analyze the risk and take precautionary steps to reduce it. In case of investment decisions, various financial risks are involved this depends upon the instruments of finance. So to minimize and control such risks.

SP



INTERNATIONAL CONFERENCE On Global Economic
Slowdowns: India's Preparedness to Meet the Emerging
Challenges

Organized BY:- M.C.E. Society's Abeda Inamdar Senior
College Of arts, science and commerce, Camp Pune-
411001

HELD on Date :- 14th & 15th February 2020

INTRODUCTION TO RISK MANAGEMENT

DR Mrs Smita Pande, Assistant Professor,

Huzurpaga Mahila Vanijya Mahavidyalaya, Laxmi Road, Pune 30

E mail smitasubhashpande@gmail.com

Phone No-9422048878

ABSTRACT

There are different types of risks in business. Risk arises due to uncertainty in the business. To identify the risks and managing them is the skill of manager. There are various ways to deal with solving the probable problems of risks. Risk can come from internal and external sources. Internal risks include noncompliance of information within the organization. External risks are beyond the control of management like political issues, exchange or interest rates. Large organizations face more risks so their risk management strategies need to be arranged in more refined ways. Every business and organization faces the risk of events which are unexpected or harmful to the business.

Risk management is the process of identifying, assessing and controlling dangers to an organization's capital and earnings. These dangers or risks could stop from a wide variety of sources, including financial uncertainty, legal liabilities, strategic management errors, accidents and natural disasters. Risk Management is to identify the risk in advance, analyze the risk and take precautionary steps to reduce it. In case of investment decisions, various financial risks are involved this depends upon the instruments of finance. So to minimize and control such risks,

2020

April-June 20

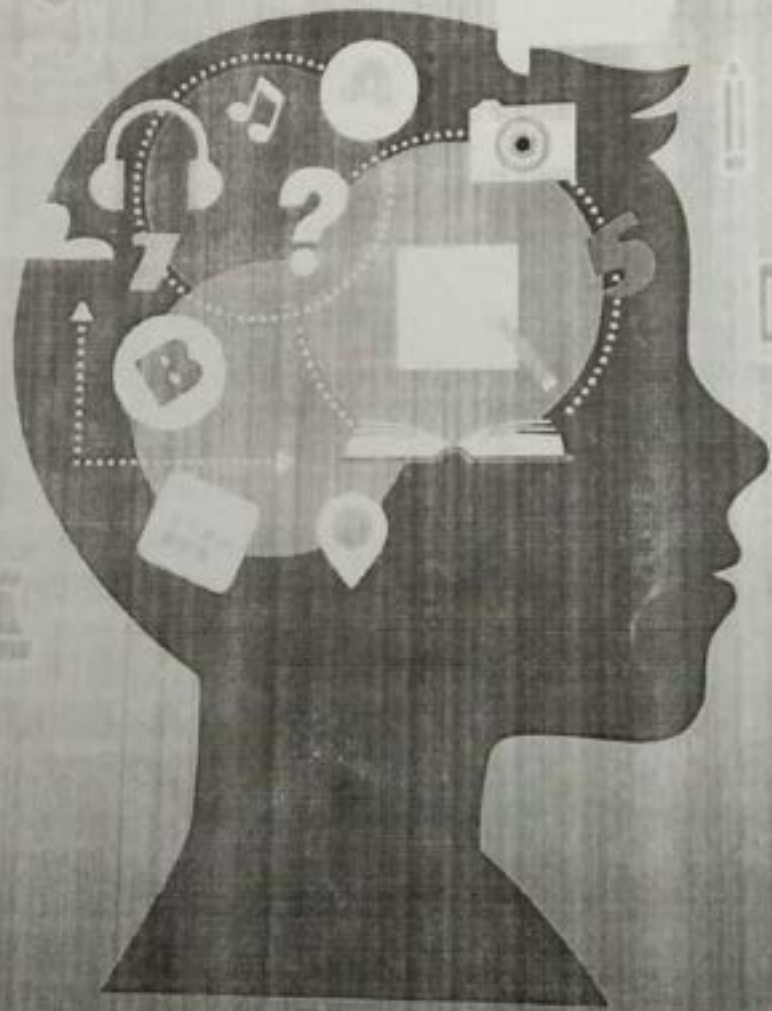
Dr. Purnik

MAH/MOL/0305/1/2012
ISSN 2319 9310

विद्यावार्ता

Issue-34, Vol-08 April to June-2020

International Multilingual Referred Research Journal



Dr.
(Dr. Neha Purnik)

Principal

Huzurba Mahila Vanijya
Mahavidyalaya, Pune-30.

Editor

Dr. Bapu G. Gholap

- 14) A STUDY ON IMPACT OF LABOUR LAW IN MINING INDUSTRIES WITH SPECIAL
Er. Manoj Kumar Pradhan, Bhagalpur, Bihar ||63
- 15) CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES STRENGTHENING SOCIAL
Dr. Neha Puranik ||68
- 16) Impact of Covid-19 on Global Economic Structure
Raman Kumar, Delhi ||72
- 17) Inventing Russia's Strategic Interest in the Caspian Sea Region
Pooja Sharad Raut, Palghar ||76
- 18) SOCIOLOGICAL IMPLICATIONS OF GEOGRAPHY
DR. J. P. SINGH, Maharajganj, U.P. ||81
- 19) Representation of Neurotic Woman in Anita Desai's Cry, the Peacock
Dr. Syed Aleemuddin, Dist- Nanded ||85
- 20) A few notes on the tribal community Malekudiya
Dr. Lalitha K. P., Mysore ||89
- 21) भारतीय संविधान आणि राजर्षी शाहू महाराज
प्र. मयूर एम. के., जि. जालना ||92
- 22) दशशतकादिविरोधी मोहिमा आणि भारत
प्र. डॉ. दिनेश दयाचम माळी, जि. धुळे ||95
- 23) महाभारतातील सामाजिक सुरक्षा समस्या
डॉ. रवींद्र गंगाधर विसपुते & श्री. प्रमोद रमेश पाटील, धुळे ||98
- 24) राजकीय व्यवस्थेचा एक विश्लेषणात्मक अभ्यास
डॉ. संभाजी संतोष पाटील, धुळे ||101
- 25) माध्यमिक व आश्रम शाळेतील विद्यार्थ्यांचा परीक्षेच्या भितीने निर्माण होणा-या ताण-तणाचा अभ्यास
डॉ. पुनर्णीक विजेंद्र श्रीकृष्ण, जि. धुळे ||107
- 26) लोणार परिसरातील मठ, मंदिरे, शिल्प यांचे महत्त्व व स्थान
श्री. राहुल केदारनाथ बोरसे, जि. औरंगाबाद ||110

CORPORATE SOCIAL RESPONSIBILITY (CSR) ACTIVITIES STRENGTHENING SOCIAL OUTREACH-A STUDY OF PUNE BASED IT COMPANIES

300

Dr. Neha Puranik

Ph.D., M.Phil, MBA, M.Com, DTL, DCM
Diploma in Counseling Psychology

ABSTRACT

CSR is a business practice that incorporates sustainable development into a company's business model. It has positive impact on social, economic and environmental factors. CSR is positively affecting business by improving company's image, building brand and motivating stakeholder of business.

Now a days, consumers, employees and stakeholders are actively prioritizing CSR implementing companies to choose their product and services. CSR is a legal mandate which companies have to follow strictly.

Thus CSR program has proven as effective legal instrument to demonstrate their unique corporate citizenship.

KEY WORDS: CSR, Net Worth, Stakeholders, Legal Mandate

Introduction

CSR focuses on the idea that a business has social obligation above and beyond making a profit. It requires a management to be accountable to the full range of stakeholders. CSR is the commitment by the business to behave ethically and contribute to the economic development of the country.

It also helps to improve the quality of life of the workforce and their families and local community and society at large.

Principal

Huzurpooja Mahila Vanijya
Mahavidyalaya, Pune-30.

(Dr. Neha Puranik)

VOLUME - VI, ISSUE - I, PART - I
SEPTEMBER - 2017 TO FEBRUARY - 2018

303

IDEAL

Peer Reviewed UGC listed
Journal No.: 47026



Ananta Publications
Established 2002

INTERNATIONAL MULTI DISCIPLINARY
YEARLY RESEARCH JOURNAL

ISSN - 2319 - 359X

Impact Factor 4.08 (www.ajfactor.com)



Nr
(Dr. Neha Puraniti)



M.C.E. Society's

ABEDA INAMDAR SENIOR COLLEGE

OF ARTS, SCIENCE & COMMERCE, PUNE

(Affiliated to Savitribai Phule Pune University & Accredited by NAAC 'A' Grade)

2350-K.B. Hidayatullah Road, Azam Campus, Camp, Pune - 411001, Maharashtra, India



INTERNATIONAL CONFERENCE ON

GLOBAL ECONOMIC SLOWDOWN:

India's Preparedness to meet the Emerging Challenges

14th & 15th February 2020

~::~~ Certificate ~::~~

This is to certify that

Prof./Dr./Mr./Ms. Rupali Bipin Sheth

from Huzurpaga Mahila Vanijya Mahavidalaya, Pune

has participated and presented a Research Paper titled

"Economic Impact Of Climate Change In The State Of Maharashtra"

Principal
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.

Ms. Anisa Khan
Conference Co-ordinator

Dr. Farzana V. Shaikh
Conference Co-ordinator

Dr. M. G. Mulla
Conference Convener

Prof. Dr. Shaila Bootwala
Principal & Conference Chairperson

Handwritten notes:
Rupali Bipin Sheth



Feb 20

Economic Impact Of Climate Change In The State of Maharashtra

Dr. Rupali Bipin Sheth

Assistant Professor Huzurpaga Mahila Vaniya Mahavidyalaya

Dr. Rupali Sheth@gmail.com

Mobile 9801677010

Surabhi Bipin Sheth

MSc Climate Change Waterloo University Canada

surabhisnehy94@gmail.com

Abstract:

In this paper, researcher will highlight the impact of climate change on the financial cities in the state of Maharashtra, India. There is loss of various sectors due to climate change. There will be rise in temperature in coming years that will lead to melting of ice and increase in sea level. Dislocation due to flood and sea level rise have been shown as projected economic losses for the years. The state has witnessed extreme climate conditions such as floods, heavy rains, drought over the years. This has disturbed livelihood of people. It has also affected the economy of country. In this paper researcher will highlight on effects of climate change, causes of climate change and suggestions related to topic. Maharashtra is one of the leading states in India which contribute high GDP. Researcher will highlight on Proper precaution should be taken in this state for climate change. The paper will highlight on objectives, statement of problem, introduction, summary, research methodology and suggestion and bibliography in paper.

Keywords:

- Climate Change
- Economic Impact
- GDP (Gross domestic Product)

*Poster
Dr. Rupali Sheth*

Principal

Huzurpaga Mahila Vaniya
Mahavidyalaya, Pune-30.

Objectives:

1. To study effect of climate change in the state of Maharashtra
2. To study consequences of climate change in the state of Maharashtra.
3. To study how climate change will effect on GDP

Statement of problem:

- Maharashtra is one of the fastest developing states in India, being the highest GDP contributor to the country. However, Maharashtra is also a state suffering from the impacts of climate change. The impacts of climate change may decrease the GDP of the state in the upcoming years due to its effects on the productivity of various sectors.
- For example, Marathwada and Vidarbha are drought prone regions, where nearly 611 farmers committed suicide in the year 2019 due to crop failure. Between 2015 to 2018, 12021 farmers committed suicide in the State of Maharashtra. According to India Today report, seven to eight farmers suicide every day in the state.
- Being a drought hit state over the last few years, the rural population has started shifting towards the urban areas, resulting in over population in these areas. Large scale migration from Marathwada to cities like Pune and Mumbai has led to its own issues in these cities. Marathwada has reported three droughts in last seven years and water depletion in seven years.
- Farmers are receiving money to buy water. However, this is not the solution of problem. Proper irrigation is important to adapt to these changing climatic conditions.

Research methodology:

The research is based on secondary data. Researcher has referred to news, articles, research papers and other internet sources. Researcher has collected data from various research papers and reports, published by The Energy and Resources Institute (TERI) and Tata Institute of Social Sciences (TISS).

Introduction:

*Dr. Rajesh
Dr. Rupali Sheth*



OUR HERITAGE (UGC Care Journal)

ISSN: 0474-9039 Vol-48, Special Issue-35
INTERNATIONAL CONFERENCE ON Global Economic Slowdown: India's Preparedness
to Meet the Emerging Challenges
Organized BY:- M.A.E. Society's Abode Inambar Senior College Of Arts, Science and
Commerce, Camp Pune-411002
HELD on Date - 18th & 19th February 2020

34

Climate change describes a change in the average conditions which include temperature and rainfall in a region over a long period of time. For example, 20,000 years ago, much of the United States was covered in glaciers. In the United States today, we observe a warm climate and fewer glaciers.

Climate change is one of the most pressing issues faced by the man kind today. The impacts of climate change are most hard hit on the poorest of the poor. The planet's average surface temperature has risen by 1.62 degree Celsius since the 19th century. This increase in the earth's average surface temperature can be associated with the increase in the greenhouse gases (e.g. carbon-di-oxide) in the atmosphere, mostly emitted by human activities. This increase in temperature, can cause change in the local weather patterns across different parts of the world.

According to Hem Dholakia, senior research associate at Council on Energy, Environment and Water, "The high-intensity rainfall that we are witnessing—a part of it—is because climate change is influencing our weather patterns."

For example; in the year of 2019, the Southwest monsoon led to heavy rains causing floods in the many parts of the state Maharashtra. Mumbai, Pune, Kolhapur and Sangli were some of the many areas that were affected due to flooding. There will be long term impact of these floods on the economy. Even rural areas faced the brunt of heavy rains and floods.

Maharashtra's Gross Domestic Product is 14.89%, which was the highest among all state in the year 2017-18. There was growth around 11.77% from 2011-12 to 2017-18. However, climate change might have an impact on this increasing economy. Rising temperature and changing monsoon rainfall pattern is associated with climate change. Till 2050 it will affect almost half of the population in India. The GDP will decrease by 2.8 percent from 2030 to 2050. Ten districts in the central part in state of Maharashtra including some part of Vidhurbha have been identified as severe hotspots.

Due to drought hit district majority population has migrated to urban area. Urban area is over populated. Large scale migration from Marathwada to cities like Pune Mumbai, Matathwada

Princip
Dr. Purnali
Joshi

Principal
Huzurpeta Mahila Vanijya
Mahavidyalaya, Pune-30.



35

has reported three droughts in last seven years and water depletion in seven years. The lands are being sold to build factories and for non-agricultural activities, which in turn leads to loss of labouring jobs in the agricultural sector. In earlier days villagers were engaged in agricultural activities at least for two months now jobs related to agricultural activities are decrease. That is why population has shifted to urban area. Jobs in urban areas are also decreasing and growing population in urban area leads to water pollution, air pollution, noise pollution.

Causes of flooding's:

- Poor Drainage facility
- Raising urban population
- Changing land use formats

Loss in the state due to climate change impacts:

- Crops over 40,000 hectares were damaged. According to Hindu report August 23, 2019 "Sugarcane, cotton, rice, soyabean, tur dal, groundnut are among the worst hit," the report said.⁽²⁾
- In Mahabaleshwer wind have destroyed 60% of mulberry crops.
- In April 2018 about 6835 hectares were affected by untimely rains and hailstorms.
- Due to floods in Kolhapur, Satara and Sangali; 7847 cattle's, 1065 goats and sheep's and 160 calves or donkeys were killed.
- Related to farming, which accounts for about 16% of India's gross domestic product, there has been decrease for the past few years as unseasonable rains and frequent droughts add to farmers' distress.
- In 2019, sugar output dropped to the lowest in three years in the state of Maharashtra.
- Maharashtra state prominently observed drought from 2011-12. In the year state witnessed one of the worst droughts in 40 years.

*Pratik
Dr. Rupali
Joshi*



OUR HERITAGE (UGC Care Journal)

ISSN: 0474-9030 Vol-08, Special Issue-36
INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness
to Meet the Emerging Challenges
Organized BY: M.C.E. Society's Abeda Inamdar Senior College Of arts, science and
commerce, Camp Pune-411001
HELD on Date :- 14th & 15th February 2020

26

- Due to urbanization, there is stress on the availability of water. Degradation, desertification and drought costs India about 2.5% of its gross domestic product; according to Indian Environmental Ministry.
- Due to scarcity of water during the period of June to October, 26 districts in the state of Maharashtra and 151 Taluka were affected out of that 112 had severe drought 39 were moderate drought. About 8.6 million hectare was affected.
- Rabi crops are harvested in spring. There was a 50% decrease in average productivity in 2018-19 due to deficient rainfall in September to October. There was decrease in cereals by 56%, pulses in 40% and oilseeds by 58% in the same year.
- Marathwada and Vidarbha are drought prone regions nearly 611 farmers committed suicide in the state of Maharashtra in the year 2019. Between 2015 to 2018, 12021 farmers committed suicide in the state. According to India today report seven to eight farmers suicide every day in the state.

Suggestions:

1. Variation in rainfall has significant effect on the production of crop and there will be variation in rainfall in future due to climate change. Farmers will require training and cannot depend on historical and traditional knowledge. There is need of adaptation measures which will help in long run.
2. To control the suicide of farmers, the government must develop a long term holistic and comprehensive treatment to adapt to situations like drought.
3. Developing villages and control migration, will help reduce over burden in urban areas which will lead to proper water management and controlling pollution.
4. Creating various jobs at village level, will stop migration and will lead to reduce air pollution, water pollution in urban areas.
5. The Government must develop a long term holistic and comprehensive treatment to adapt to situation like drought. These relief measures should reach to beneficiaries.
6. Government should enforce industrialist to invest some percentage of CSR in agricultural activates. This will help our country to develop at faster rate.

*Prateek
Dr. Rajesh
Sheth*



OUR HERITAGE (UGC Care Journal)

ISSN: 0274-9630 (Print) Special Issue-34
INTERNATIONAL CONFERENCE On Global Economic Slowdowns: India's Preparedness
to Meet the Emerging Challenges
Organized By: M.C.E. Society's Abeda Inamdar Senior College Of arts, science and
commerce, Camp Pune-411001
Held on Date :- 14th & 15th February 2020

37

References:

<https://economictimes.indiatimes.com/news/politics-and-nation/11-places-in-india-experiencing-totally-different-weather-7-mumbai-slideshow/70258041.cms>

https://www.researchgate.net/profile/Shalini_Tandon/publication/237403942_Economic_impact_of_climate_change_on_Mumbai_India/links/58cf92ee4585157b6db107bb/Economic-impact-of-climate-change-on-Mumbai-India.pdf?origin=publication_detail

https://www.researchgate.net/profile/Shalini_Tandon/publication/237403942_Economic_impact_of_climate_change_on_Mumbai_India/links/58cf92ee4585157b6db107bb/Economic-impact-of-climate-change-on-Mumbai-India.pdf?origin=publication_detail

<http://www.bloomberg.com/graphics/2019-new-economy-drivers-and-disruptors-india.html>

<https://www.google.ca/url?q=https://mobile.reuters.com/article/amp/id/SBREAZU10I20140331https://www.google.ca/amp/s/mobile.reuters.com/article/amp/id/SBREAZU10I20140331>

<https://economictimes.indiatimes.com/news/environment/global-warming/india-among-world-economies-at-risk-of-climate-change-impact/articleshow/24938473.cms?from=mbx>

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2923420/>

<https://www.indiaspend.com/repeated-floods-drought-affect-maharashtra-but-they-are-not-an-election-issue/>

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2923420/>

Prof. R. S. Shete
Dr. Rupali Shete



Feb 2020

An impact of Artificial Intelligence in Fabric and Apparel Industry

Prof. Asmita Kulkarni (Research Scholar)
 Huzurpaga Mahila Vanijya Mahavidyalay
 Pune Dr. Janardan Pawar (Research Guide) TC
 college, Baranati

Abstract

This is an era of new technologies such as biotechnology, nanotechnology, artificial intelligence etc. All these technologies have revolutionised the industry 4.0 by all it means. The Artificial Intelligence (AI) is revolutionizing the fashion industry in ways that no one would've imagined. In this rapid change retailers, manufacturers, designers, and managers are connecting and learning the fundamental power of Artificial Intelligence (AI). An emerging impression of Artificial Intelligence reproduces human intelligence in machine learning. In fabric and apparel industry data analytics can be valuable in empowering the creative process if the business side invites the creative side to participate. The future of fashion will be shaped in large part by advancements in Artificial Intelligence and machine learning technology. Retailers will likely continue to pull artificial intelligence to increase efficiency, cost reduction, and, ultimately, create an unsurpassed shopping experience for customers. In this research study an attempt is to find out the impact of artificial intelligence technology on fabric and apparel industry.

Key words: Artificial Intelligence, Fabric and Apparel Industry, Fashion.

Introduction:

Clothing is one of the basic necessities of human civilization along with food, water and shelter. It reflects people's lifestyles and shows their social and economic status. At present, apparel is amongst the fastest growing industry segment. One of the most interesting features of this industry is that, it migrates from high cost nations to the low-cost nations. The growth of the domestic demand for clothing is linked with the success of the retailing sector. This is primarily due to the rise in the standard of living caused by the rise in the middle-income groups.

Asmita Kulkarni

Principal
 Huzurpaga Mahila Vanijya
 Mahavidyalaya, Pune-30

In our present economic world of demand and supply, price and quality are the key factors which determine the success of any business. The primary function of clothing is to improve

AM

Asmita kulkarni

17

create awareness and demand in the market. Gradually, fashion brands are using Artificial Intelligence and machine learning to maximize users' shopping experience, improve the

Ans
Asmita Kulkarni

the comfort of the wearer. Clothing performs a range of social and cultural functions, such as individual, occupational and gender differentiation, and social status.

In many societies, norms about apparel reflect standards of modesty, religion, gender, and social status. It may also function as a form of beautification and an expression of personal taste or style. Humans have shown extreme creativity in devising apparel solutions to environmental hazards. In most cultures, gender differentiation of apparels is considered appropriate for men and women. The differences are in styles, colours and fabrics.

The dynamics of the fabric and clothing industry are changing dramatically. To succeed among the shifting tides, companies need to build up self-competence. Fast industries require companies to step on their toes as the global clothing business. At a baseline level, there is the fast-moving nature of fashion, which requires companies to jump on trends right away, never taking the fast followed approach. That alone gives the fabric and clothing business a unique set of challenges. Today, consumers not only want to see a level of freshness in their products, but also in the entire shopping experience. As is the case across many industries, shoppers increasingly want varieties to speak to them with the same level of relevance, whether they are on an internet or browsing in a store.

The fabric and clothing business also host some of the world's most rapidly growing companies. A number of smaller entrants, both online and offline, are growing at the speed of light, quickly bringing their banner to global scale. For established players, this can feel like looking in the rear-view mirror. All of the challenges before this industry become with great opportunities. The size of the global fabric and clothing business is growing and is expected to generate double digit growth between now and 2020. Much of this growth is coming from developing markets, notably from the exploding buying power among Asian consumers, who are migrating into the middle class and starting to view clothes as an extension and expression of their new lifestyle.

Fashion always keeps moving. It continuously pushes up the fabric and apparel industry. The fashion in this industry is just as much about creating demand and brand awareness as it is about the manufacturing of fashion products. Clothing and apparel brands are constantly looking for new ways to get their trendy and fashionable products in front of buyers and

AWB
Asmita Kulkarni



efficiency of sales systems through intelligent automation, and enhance the sales processes using projecting analytics and guided sales processes.

Initially, Artificial Intelligence aims to replicate human intelligence in machines. It is the use of computers for reasoning, recognising patterns, learning or understanding certain behaviours from experience, acquiring and retaining knowledge, and developing various forms of inference to solve problems in decision making situations where optimal or exact solutions are either too expensive or difficult to produce (Nilsson, 1980; Russell and Norvig, 1995; Luger 2002). Artificial Intelligence is growing every day at an incredible rate and it has been really improving with its applications in all sectors be it manufacturing or the service organisations in both the private and the public sector.

The impact of emerging technology of Artificial Intelligence in the area of Fashion, Textiles and Design is explored progressively. This has introduced the world an entirely new world of application and immensely contributed in various fields such as clothing and textiles with highly stretchy, unique surface structure, self-cleansing fabrics, dye ability, flame retardant fabrics, Ultra Violet protection, summer cool, anti-static, anti-bacterial, soil resistance, wrinkle resistance, anti-stain, anti-fire water proof, fashions with 3-D technology and bulletproof fabrics, etc. All these technologies which are basic components of fashion and design in apparel industry. In present times, this industry is going to be transforming a sustainable progress and development.

Objectives:

1. To study the application of artificial intelligence in fabric and apparel industry.
2. To analyse the consequence of AI on apparel industry.
3. To find out its impact and transformation on fabric and apparel industry.

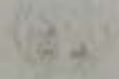
Statement of Problem:

At looking forward with the future trends in apparel industry it is predicted that by 2022 annual expenditure in Artificial Intelligence is predicted to grow to 7.3 billion dollars. As machine learning in retail is on the rise, Artificial Intelligence is becoming an integral part of technology in

Ans
 Asmita Kulkarni



INTERNATIONAL CONFERENCE ON Global Economic Slowdowns: India's Preparedness to Meet the Emerging Challenges
Organized by: M.C.E. Society's Abeda Inamdar Senior College of Arts, Science and Commerce, Camp Pune-411001
HELD on Date :- 14th & 15th February 2020



20

the apparel industry. The trends and changing attitudes in fashion will likely to be affected. Retailers and manufacturers are more particular about these changing leanings in technology.

Am
Asmita kulkarni



Research Methodology:

This research paper mostly depends on secondary data collected from various newspapers, journals, research articles, magazines and internet sites, Maharashtra Government textile policy 2016 survey reports available on web portals etc. According to the need of subject, researchers used observation method and took opinions on fashion of some retailers.

Findings and observation:

It is rightly said that as long as humans have started to wear clothes, we'd have the craving to express our own individuality and attire. We express ourselves by the way of fashion. According to the survey, the apparel industry is one of the biggest in the world, projected approximately 3 trillion dollars as of 2018, representing 2% of global GDP. Major retailers such as Walmart, Amazon and others have entered into the fashion apparels with their own brands and brand partnership. Artificial Intelligence technologies are transforming the fashion and apparel industry in every element of its value chain such as designing, manufacturing, logistics, marketing and sales.

There are following foremost ways that artificial intelligence is transforming the future of fashion and apparel industry.

1. Manage inventory

Accurate inventory management is a huge ache point in apparel industry. Retailers need to keep enough stock to keep business moving. It may adversely affect on cash reserves of unsold products. AI machine learning tools use historical data to make predicts and choices. These tools of algorithms used for demand forecasting which will help retailers to reduce forecasting errors upto 50%.

2. Directly connect with customers

Many fashion retailers use AI chatbots to connect with customers and provide product recommendations. This method of customer service can help retailers to save money and to build-up customer loyalty. The Virtual Stylist helps retailers in customise shopping. Customers can browse the brand's latest collections.

3. Tailor recommendations

AWs
Asmita Kulkarni



INTERNATIONAL CONFERENCE ON GLOBAL ECONOMIC SLOWDOWN: INDIA'S PREPAREDNESS TO MEET THE EMERGING CHALLENGES
Organized BY: M.C.E. Society's Abeda In-charge, Sainik College of Arts, Science and Commerce, Camp Purna-411001
HELD on Date - 14th & 15th February 2020

22

In order to keep reasonable costs with customer preferences AI data helps retailers by gathering and analysing purchase data of customer. AI tools analyse a customer profile and provide them suggestions according to customer's taste and budget.

AVA
Asmita Kulkarni



4. Improve in product discovery

Now a trend in retail apparel industry is depend upon visual search which makes it easier to discover and purchase the products they want. Retailers simply upload a photo of the product they want, then AI identifies the pictured product (or similar ones) across multiple sites and retailers. E.g. google lens, flipkart, myntra etc.

According to some experts in fashion and apparel industry, human creativity algorithmic. The rest is illogical and abstract. The AI is used now a days to overcome the limitations of our mind.



From the above diagram it has been clearly observed that the global AI market is expected to grow massively in next few years. A report published by Tractica, revenues will be increasing from around 9.5 billion to 118.6 billion USD by 2025. Also, according to a study by Juniper Research, global retail spending on AI will grow to 7.3 billion dollar per year by 2022. This is up by 5 billion, from an estimated \$2 billion in 2018. Moreover, recent re-search has found that in the next five years, retailers will also be heavily investing in other related AI technologies.

There is no doubt that artificial intelligence has been dramatically shifting the form of business. It is shifting from predictive analytics to computer vision. As e-commerce becoming a central mode of shopping, there is more data about the consumer being tracked than ever before. Many successful fashion websites are able to keep a log of the browsing patterns of their customers, and in turn suggest similar items based on colour, style, and

Ans
Armita Kulkarni



INTERNATIONAL CONFERENCE ON Global Economic Experiences India's Preparedness to
Meet the Emerging Challenges
Organized by: M.C.E. Society, V. Jeeva Institute of Management Studies, Chennai
Sponsored: Camp Pune-411001
Held on Date - 14th & 15th February 2020

24

design. AI will be helpful to retailers in business planning, strategy and execution. However, with the help of AI, retailers can help customers to make more informed purchase decisions.

AM
Asmita Kulkarni



25

Conclusion:

The world of fashion and apparel industry is continuously changing. It is fast-moving industry to catch the latest changing trends. The way we find and buy items has lifted dramatically. In the last few years, retail business in fabric and apparels has outstandingly. AI has been at the forefront of this industry. In this rapid change a field of opportunity for growth in profit and sustainability in reducing inventory waste is rightly available to retailers, manufacturers, designers, and managers.

Using conversational interfaces, fashion brands can gather data by asking customers questions, understanding customer desires and trends, diving deeper into their purchase patterns, and suggesting related and add-on items. For example, when a customer needs new dress, through back and forth dialog, the customer can find the optimal fashion product or accessory item. This interaction provides greater satisfaction for the customer and much more valuable information for the fashion brand.

In addition to conversational systems, AI is making its way into ecommerce and mobile apps. Customers are now able to take pictures of clothing they like or styles they want to imitate. Additionally, AI-enabled shopping apps allow customers to take screenshots of clothes they see online, identify shoppable apparels and accessories in that photo, and then find the same outfit and shop for similar styles.

This changing attitude and strategy are now become more popular on customers and retailers' point of view. This new technology is apparently used by most of retailers. This study is limited with only the use and benefits of AI technology in fashion and apparel industry on retailers' point of view.

References:

1. The Management Accountant, The history of Cost Accountants of India, March 2019, vol 44, no. 3
2. <https://www.whirlpool.com/in/blogs-of-fashion-is-changing-fashion-industry-is-getting-smarter-intelligent-with-ai/#346259493c74>
3. <https://www.forbes.com/sites/cognitiveworld/2019/07/15/the-fashion-industry-is-getting-smarter-intelligent-with-ai/#346259493c74>
4. http://timesofindia.indiatimes.com/articleshow/66309327.cms?utm_source=contentofinterest&utm_medium=reshare&utm_campaign=appst

AM
 Ananta Kelkar



INTERNATIONAL CONFERENCE On Global Economic Slowdown: India's Preparedness to
Meet the Emerging Challenges
Organized BY:- M.C.E. Society's Abeda Inamdar Senior College Of arts, science and
commerce, Camp Pune-411001
HELD on Date :- 14th & 15th February 2020

5. https://www.sas.com/en_in/insights/analytics/what-is-artificial-intelligence.html

26

Am
Asmita Inamkar

UGC-CARE List

6

You searched for "1971-1248" Total Journals: 1

Think India Journal	Vidya Nyas Foundation	1971-1248	NA	Discontinued from list: 2020
---------------------	-----------------------	-----------	----	------------------------------

Showing 1 to 1 of 1 entries

Prof. Gauri shinde

Prof's UGC Care list

Prof Shinde

Dec 2019



THINK INDIA Journal

Quality to be Proud

Clara Shinde

UGC (CARE) Approved Certificate of Publication for research papers issued

A Comparative Study Of Job Satisfaction Of Private Sector And Public Sector Bank Employees In Pune City

For details visit www.thinkindiajournal.com Issue-27 December 2019 of THINK INDIA JOURNAL (ISSN-0971-7260)

UGC (Care Approved) Information & Inclusion and Referenced Journal

Impact Factor 5.2

Indexed with Crossref and DOI <https://doi.org/10.26648/THINKINDIA>

S. Shinde

Editor, Think India Journal

A COMPARATIVE STUDY OF JOB SATISFACTION OF PRIVATE SECTOR AND PUBLIC SECTOR BANK EMPLOYEES IN PUNE CITY

Dr. Churusheela Birajdar

Principal, M.E.S Night College of Arts and Commerce, Pune, India

Gauri Shinde

PhD student, IndSearch, Savitribai Phule Pune University, Pune

Abstract:

Job Satisfaction is one of the most important aspects of workplace. It can be directly linked to the productivity and efficiency of the employees, which at large affects the success and growth of the organization. This research focuses on the Job satisfaction of employees in the Banking Sector. As India is marching toward becoming the world economy the function of banks plays a vital role. It won't be wrong to term the banking sector as the backbone of our economy. And the job satisfaction of the bank employees is very much responsible for the success of banks. This is a comparative study and the researcher studies job satisfaction of bank employees and makes a comparison between the job satisfaction of employees in Private sector banks and Public sector banks.

Key Words: Job Satisfaction, Bank, Private Sector Banks, Public Sector Banks

Introduction:

Job satisfaction has been defined in many ways. Some believe it is simply how content an individual is with his or her job, in other words, whether or not employees like the job or individual aspects or facets of jobs, such as nature of work or supervision. Some of the definitions of Job Satisfaction are as follows:

1. Job satisfaction is defined as the, (4) "Contentment (or lack of it) arising out of interplay of employee's positive and negative feelings toward his or her work." Job satisfaction has been associated with numerous Psychosocial Issues ranging from leadership to job design. The work content of Bank employees is very challenging and the banking sector is growing at an accelerating speed.

2. A more recent definition of the concept of job satisfaction is from Hulin and Judge (2003), who have noted that job satisfaction includes multidimensional psychological responses to an individual's job, and that these personal responses have cognitive (evaluative), affective (or emotional), and behavioral components.

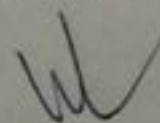
It is clear from the above definitions that Job satisfaction is liking or Psychological response of an employee towards his or her work. Employees are organization's prime resource and their satisfaction is significant for the long term growth of the organization and it helps strengthen the company in many ways. Some of its benefits are Lower Turnover, Higher Productivity, Increased Profit, Better Industrial Relations, Sense of Belongingness and Loyalty etc.

Literature Review:

An intensive literature review was conducted by the researchers. There are many books, papers as well as thesis published on this topic. But for the purpose of this research the relevant work about job satisfaction in banking sector is only considered.

In a research paper written by N.Mallika and Dr. M Ramesh Titled(1) "Job satisfaction in banking: A study of private sector and Public sector bank" it was found that, the private sector employees were less satisfied with their job as compared to Public. The authors also suggested that Private sector banks need to improve Job security, Job involvement, quality of work-life, Organizational climate etc. This research was conducted in Cuddalore District, Tamil Nadu

In another research paper (2) "Job Satisfaction among Bank Employees: A Comparative Study of Public Sector and Private Sector Banks" authors Suman Devi and Ajay Suneja stated the need for training and development facilities for Public sector banks and suggested private sector banks to pay more attention to the extent of direction employees receive from their boss.



Principal

Huzurpooja Mahija Vanijya
Mahavidyalaya, Pune-30.

Peer Reviewed Journal
and UGC Listed Journal



An International Multidisciplinary
Quarterly Research Journal

AJANTA

ISSN 2277 - 5730

Volume - VIII, Issue - I, January - March - 2019

Impact Factor - 5.5 (www.sjifactor.com)

Is Hereby Awarding This Certificate To

Dr. Smita Parde

As a Recognition of the Publication of the Paper Entitled
**A Study of Change in Investment Pattern after
Demonetization in India**

Editor: Vinay S. Hatole

Ajanta Prakashan,

Jainnigpura, Near University Gate, Aurangabad. (M.S.) 431 004
Mob. No. 9579260877, 9822620877 Tel. No.: (0240) 2400877,
ajanta1977@gmail.com, www.ajantaprakashan.com

ISO 9001:2008 QMS
ISBN / ISSN



Principal
Huzurpeta Mahila Vanijya
Mahavidyalaya, Pune-30.

Dr. Smita Parde



Y. & M. Anjumun Khairul Islam's
**POONA INSTITUTE OF MANAGEMENT SCIENCES
 & ENTREPRENEURSHIP**

As required by Maharashtra Government, Registered by P.M. State of Maharashtra to conduct a Bachelor's Degree Programme in Entrepreneurship & Management Studies, Approved by UGC, New Delhi, 1997. UGC, New Delhi, 1997. UGC, New Delhi, 1997. UGC, New Delhi, 1997. UGC, New Delhi, 1997.

STATE LEVEL SEMINAR ON

**"Empowering Business
 Through INNOVATIONS & TECHNOLOGY"
 Certificate Of Participation**

**Principal
 Huzurpaga Mahila Vanija Mahavidyalaya
 Mahavidyalaya, Pune-30.**

This is to certify that Dr./Mr./Ms./Mrs. Dr. Smita Pande has

of Huzurpaga Mahila Vanija Mahavidyalaya, Laxmi Road, Pune participated as Delegate / Resource person / Chaired a Technical session / Poster Presentation / Presented Paper / Student Volunteer titled "A study of change in investment pattern after demonetization in India" in the

State Level Seminar on "Empowering Business Through Innovations And Technology", organized by PIMSE, sponsored by QIP, SPPU on 1st and 2nd February 2019.

[Signature] *[Signature]* *[Signature]* *[Signature]*
 Mr. Mohammod Ali Shaikh Seminar Coordinator
 Dr. Zarina Shaikh Seminar Convenor
 Dr. Poyal Samdariya Seminar Secretary
 Prof. (Dr.) Shakeel Ahmed Director



14. A Study of Change in Investment Pattern after Demonetization in India

Dr. Smita Pande

Asst. Prof. Huzurpaga Mahila Vanijya Mahavidyalaya.

Prof. Asmita Kulkarni

Asst. Prof. Huzurpaga Mahila Vanijya Mahavidyalaya.

Demonetization is an endeavor announced by Hon. Prime Minister Narendra Modi to reduce corruption and parallel economy so that our country shifts towards digitalized and transparent economy. Demonetization affects on investment patterns of stakeholders in both capital and money market. It socially and economically affected on businesses, salaried persons, self employed as well as laborers. After demonetization, there is some structural change in saving pattern, which ultimately affect on investment pattern. A commonly driven practice of investing in Gold or Bullion market is now slowly changing over a time especially after 2016 which is impact of demonetization. Investment pattern changes to invest in financial instruments like Mutual Funds or Government Schemes or in share markets or systematic investment plans (SIP) which will be beneficial to common investors. This changing trend or move in investment pattern is allowing the money to remain in the system which states that "to save money is itself to earn money" so investment pattern is to be selected as to recurrence of money from the same investments. Thus probable investors, selects different option plans to get more and more returns of income from their available funds.

The researchers want to study on impact of changing investment patterns after demonetization in India by observing available secondary data.

Key words: investment pattern, demonetization, financial instruments

Introduction

Definition of Investment- "An *investment* is a monetary asset purchased with the idea that the asset will provide income in the future or will later be sold at a higher price for a profit." Investment flow is useful for increase in a stock of capital. Investments are generally in the following patterns :1) Business Investments in plant and machineries , furniture, equipments and

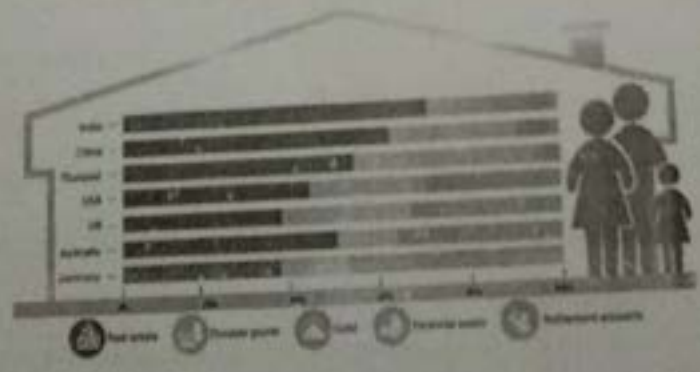
Dr. Smita Pande

185

other business assets 2) Residential Investments like purchase of new house property or land 3) Monetary and Fiscal Investments depends upon credit structure of the economy.

Investment need depends upon the available investment opportunities in the hands of the investors. It also acquired by the employment opportunities of the probable investors. Investments are of various forms like investments in shares, debentures, bonds, Government securities, mutual funds, gold, silver, bullion, real estate, domestic investment, foreign investment through banks, financial intermediaries, insurance companies, public sector institutions, and private sector financial corporation's which institutions are suitable to probable investors. Investment and savings pattern have shows a changes since last two decades due to change in lifestyle, habits of the consumers, and easy availability of money in certain sectors. This encourages the people to save and invest money to face the future calamities in life. There are always continuous changes in the economy which needs structural reforms resulted into saving patterns of the common man. It definitely affects on the betterment of Indian economy. Saving patterns of Indians in the last decade has shown the results to express that Indian households are conservative in their expenditures. The savings made by households depends on the systems which are not so much income gearing but are based on safety and security. According to available data it is observed that 90 lakh crores i.e. 70% of the savings come from the household sector as savings deposits which are kept on the basis of Time and Dergand deposits kept in banks. People have more money which is invested in different types of investment plans but they do not spend the money, which automatically increase in the rate of savings of the Indian economy. Due to fall in Indian economy, the rates of interest have fall down in last ten years. Taxes on investments are also increases but then it is observed that Indians save more and spend less. So for offering them good returns of their investments, they must be aware of different options of investments.

Comparative Study of Investment Patterns in Different Countries



Mrs Smita Parde

Source: Edelweiss Research

Objectives of Investments

- 1) To save the available money with the customers
- 2) To obtain the safety measures from the investment
- 3) To earn extra income from the available funds by way of recurrence of the same income resulted from the growth of capital
- 4) To minimization the taxes
- 5) To have a liquidity or marketability by way of investments
- 6) To manage the risk occurred in future

Various Investment Options



The aim of the investors is that they get the highest returns fastly without loss of their principal sum invested. They generally want the double income within a short period of time without risk. But it is not possible to get higher returns without lowest risk because risk and returns are inversely related. The investments are generally of two types i.e. Financial which includes stocks, mutual funds, bank deposits or public provident funds etc and Non- financial investments like gold or real estate. The probable investors may select any of the option plans for the changing pattern of investments according to their available funds as per their choice.

- 1) **Equity Funds**- Equity funds are able to provide higher returns compared to all other classes of assets. But the risk of losing a huge amount of capital is also high. To reduce such a risk, market capitalization and diversification among the sectors is comfortable to the probable customer. Opening a DEMAT Account is suitable for investing in equity funds.
- 2) **Equity Mutual Funds or Equity Stock Fund**- An equity mutual funds invests the assets in equities and equity related investments like equity mutual funds or stocks of Indian or overseas companies.

187

- 3) **Debts Mutual Funds:-** The investors who want steady returns are invested in this type of funds. They are less risky. The options are investments in corporate bonds, government securities, treasury bills, commercial paper and other money market instruments.
- 4) **National Pension System (NPS) :-** It is a retirement benefit given to senior citizen approved by PFRDA. The investments are made in equity funds, fixed deposits, corporate sector bonds, liquid funds, government funds which are suitable to senior citizens according to availability of their pension.
- 5) **Public Provident Fund (PPF):-** It is a fund established by Government to invest in provident fund scheme for general public. It is used for long term benefits generally of 15 years and useful for tax benefit.
- 6) **Bank Fixed Deposit schemes (FD):-** It is the safest way of the investment for the probable investors because according to DICGC Rules, the deposits and interest on them up to Rs. 1,00,000 have a full security. The customer can invest according to the availability of funds and receive interest as per the requirements as monthly, quarterly, half yearly or yearly.
- 7) **Senior citizen saving scheme (SCSS) :-** The persons who are above 60 years old or retired persons can invest in such a scheme especially for better options after their retirement. They receive extra interest like 0.50% and more tax benefits on such a scheme. These schemes are generally introduced by post offices or banks which are familiar amongst the senior citizens.
- 8) **RBI Taxable Bonds:-** These bonds are for 7 years having 7.75 % interest rate. The certificate is given for the investors for its security.
- 9) **Real Estate :-** The investment in real estate includes immovable properties like land and buildings. When an investor invests in only one residential house property, it is tax free investment but if he invests in more than one house property it is considered as real estate investment. Such type of investments in the name of family members is useful for tax planning.
- 10) **Gold and silver :-** This is a traditional type of investment which is useful for functions and celebrations. But it is like dead investments which are not interest bearing security.

Dr. P. S. Srinivas Reddy

185

or productive investments. It includes ornaments of gold and silver, jewellery, coins, chips paper gold i.e. sovereign gold bonds etc.

Position of Different Investments in India

Investment Options in India : Snapshot

	Risk	Tenure	Liquidity	Returns	Taxation
Direct Equity	High	Can be sold anytime	High	Market linked	STCG - 15%, LTCG - 10%* (Long term 1 year)
Equity mutual fund	Moderate-High	Open end*	High	Market linked	STCG - 15%, LTCG - 10%* (Long term 1 year)
Real estate	High	Can be sold anytime	Low	Market linked	STCG - Added to income, LTCG - 20%**
Gold	Low-moderate	Can be sold anytime	Varies	Market linked	STCG - Added to income, LTCG - 20%**
PPF	No risk	15 years	Partial withdrawal**	7.6 percent	Interest tax free (EEE status)
Bank fixed deposit	Low	7 days to 10 years	Premature exit	Varies	Interest taxable as per tax slab
Debt funds	Low-high	Open end	High	Market linked	STCG - Added to income, LTCG - 20%**
RBI taxable bonds	No risk	7 years	Low	7.75 percent	Interest taxable as per tax slab
NPS	Low-high	60 minus entry age	Limited	Market linked	40% of corpus tax exempt, Annuity taxable
Senior Citizens' Saving Scheme	No risk	5 years	Low	8.1 percent	Interest taxable

* Gains up to Rs 1 lakh exempted ** Post indexation * 115% comes with 3-year lock-in ** Subject to conditions
 For Physical gold, paper gold and debt funds long term is 3 year; Real estate long term is 2 years

https://www.easypolicy.com/investmentlanding/v1/index11.html?utm_source=Google_pc&utm_medium=Best_Investment_Plan&utm_campaign=Investment_Business&utm_term=best%20saving%20and%20investment%20plan&gclid=EALalQobChMluPengKf53wIVmg4rCh28OghJEAAYASAAEgJY8fD_BwE

Research Methodology

This study is based on the secondary data by observing websites, periodicals, discussions with investments consultants, tax practitioners and other relevant knowledgeable experts.

Findings and Suggestions

- 1) To increase fixed income investments and market-linked investments
- 2) To increase household savings by investing in various financial instruments like bank deposits and others
- 3) To increase in tax saver investments which increases the benefits of capital gains or tax-free dividend incomes because Indian Citizens are very much sensitive in tax benefits.
- 4) To encourage the probable investors to invest in equity funds and equity liked plans like mutual funds.
- 5) To open the SIP Accounts, especially amongst youngsters.
- 6) The Government of India has taken several initiatives in investment pattern in industries, real estate, telecom, banking, insurance sectors to improve the overall economic condition in the country.

844
 Dr. M. K. Srinivas Reddy

188

Conclusion

Slowly but steadily the investment pattern of India is changing. The investors are researching for better options of investments in different types of financial instruments which will stabilize the financial markets in India. The popularity of bank deposits will be diversifying into another investment. Indian people will look after to invest in high return investments with their available income sources. In reality, risk and returns are inversely related, i.e., higher the returns, higher is the risk, and vice versa. They try to compare various investment options which will result into highest benefits and diversify their savings to maximize the profits.

Bibliography

- 1) *References: Press Information Bureau (PIB), Media Reports. W*
- 2) Business News>WealthInvest>Top 10 investment options
- 3) www.changing investment patterns.

88P

DR Mrs. Smita Pandey



Peer Reviewed Referred
and UGC Listed Journal

An International Multidisciplinary
Half Yearly Research Journal

AJANTA

Volume - VIII, Issue - I, January - March - 2019

ISSN 2277 - 5730

Impact Factor - 5.5 (www.sjifactor.com)

Is Hereby Awarding This Certificate To

Dr. Smita Pande

In Recognition of the Publication of the Paper Entitled

**Role of Principal in IQAC for Quality
of Higher Education**

[Handwritten signature]

Principal

Huzarpaga Mahila Vanliya
Mahavidyalaya, Pune-30.

[Handwritten signature]

Editor : Vinay S. Hatole

Mob. No. 9579260877, 9822620877

Ajanta Prakashan, Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004

Tel. No.: (0240) 2400877, ajanta1977@gmail.com, www.ajantaprakashan.com

199



A.B.M.S. Parishad's
SHRI SHAHU MANDIR MAHAVIDYALAYA

Parvati, Pune - 411009

[Accredited by NAAC with 'A' Grade (Third Cycle)]

National Level Seminar on

“Institutionalization of I.Q.A.C. & new NAAC guidelines
 for Arts, Science & Commerce Colleges”

January 18-19, 2019

Certificate

This is to certify that Prof. / Mrs. / Mr. / Dr. Smita Pande of _____

MMVM, Laxmi Road, Pune.

participated as a Resource Person / Chairperson / Delegate in the National Level Seminar on
 “Institutionalization of I.Q.A.C. & new NAAC guidelines for Arts, Science & Commerce Colleges” sponsored by
 Savitribai Phule Pune University, Pune, and Internal Quality Assurance Cell Shri Shahu Mandir
 Mahavidyalaya, Pune - 09. held on 18th & 19th of January, 2019.

He / She has presented a paper on Role of Principal in IQAC for Enhancement of Quality of
Higher Education in the Institution.

[Signature]

Dr. Shobha Ingawale
 Principal

[Signature]

Principal
 Huzurpaga Mahila Vanijya. P. P. Jadhav
 Mahavidyalaya, Pune-30. Co-ordinator

[Signature]
 Dr. Mrs. Smita Pande

3. Role of Principal in IQAC for Enhancement of Quality of Higher Education in the Institution

Dr. K. P. Bhatgi
Principal, HMVM
Dr. Smriti Pande
Asst. Prof. HMVM
Prof. Asmita Kulkarni
Asst. Prof. HMVM

Abstract

Internal Quality Assurance Cell (hereafter known as IQAC) in any institution, as an important administrative body is responsible for all quality matters. It is the leading responsibility of IQAC to initiate, plan and supervise various activities that are necessary to increase the quality of the education imparted in an institution. The role of IQAC in maintaining quality standards in teaching, learning and evaluation becomes crucial. As a chairperson of IQAC, the Principal plays vital and fundamental role in Institute. The role of the principal in providing quality education to the students is mostly depends upon the approach and administration of the college. NAAC established the IQCA for enhancement of higher education, but there are many problems of IQAC and its implementation. It is expected that the policy and plan of the college should be determined in the IQAC and its implementation is made through the Cumulative Grade Point Average i.e. CGPA. In this study an attempt is made to find out the role of Principal in enhancement of quality education in college.

Keywords: Quality, NAAC, CGPA

Introduction

The head of the institution is the leader who acts as an executive officer and work in collaboration with all the entities of the college. He is a member of University management as well as college executive management. He promotes and develops good governance within college. He is supportive of University governance structure and policies. He must link the strategic development of the college with University strategic plans. He has to manage the college budget by co-coordinating with the administrative staff. He has to take initiative to attain national and international recognition for the college. He has to work for the development

Dr. Mrs. Smriti Pande

Asmita Kulkarni

Principal
Huzurpaga Mahila Vantjya
Mahavidyalaya, Pune 40.

219

3. To make suggestions to improve the quality of higher education.

Methodology

This research paper mostly depends on secondary data collected through NAAC portals and authorized web portals. Some of the information required to research, also collected through the annual reports of colleges as well as NIR published by colleges and guidelines and comments written by stalwarts and experts in peer team of NAAC. Some of the information is collected through the discussions with Principals.

Important Data

In the last 50 years, higher education in India has witnessed rapid and remarkable growth. The increase in the number of institutions is, however, disproportionate to the quality of education that is being dispersed. Over-expansion is often criticized as one of the biggest downsides of Indian higher education. A large number of institutions suffer from superficial quality and a lack of funding. As a result, entry into the top institutions is highly competitive and translates into a contest for higher entrance test scores and better private coaching institutes.

Higher education in Pune faces problems ranging from income and gender disparities in enrollment, deprived quality of faculty and teaching and even to a general lack of motivation and interest amongst students. Industrial skill shortage is also one of the major factors contributing to the mounting number of unemployed graduates. Some industries have started providing soft-skill education under their CSR activities. But it is observed that percentage of employment of graduates is not up to the mark.

In this research paper, main focus is on higher education, its problem and role of Principal in facing these problems or challenges. Table 1 shows the chart of Graduation market in India as per Census 2001.

Table 1: Graduation market of India as per Census 2001

Degree	Holders
Total	37,670,147
Post-graduate degree other than technical degree	6,949,707
Graduate degree other than technical degree	25,666,044
Engineering and technology	2,588,405
Teaching	1,547,671
Medicine	768,964
Agriculture and dairying	100,126
Veterinary	99,999

Dr. Mrs. Smita Pande
ASMITA Kulkarni

(Other
 (source: <http://www.ganinet.org/topic/role-higher-education-human-and-social-development>)

As Pune is education hub and challenges of higher education in Pune are different than other states. Therefore Table 2 presents the educational statistics of Pune.

Table 2: Education Statistics of Pune

No. of Universities	9
No. of Defense Forces Institutes	7
No. of Engineering Institutes	61

(source: <http://www.ganinet.org/topic/role-higher-education-human-and-social-development>.)

Table 3: Affiliated colleges to Savitribai Phule Pune University at PG and UG Levels in Pune region

Sr No	Course Name	UG Level	PG Level	Total
1	BA/B.COM/BSC/BCA/BBA/BBM FINE ARTS-DIPLOMA	108	60	168
2	B.Ed/M.Ed	52	5	57
3	LAW	17	4	16
4	B.Farm/M.Farm	24	4	28
5	Engineering	43	1	44
6	B.Arch	8	1	09
	Total	247	75	322

(source: annual reports of SPPU)

Out of 322 colleges affiliated to Savitribai Phule Pune University, only 75 Colleges run the Post-Graduation courses i. e only 23.29% colleges are taking initiatives to run these programmes which feels the low interest of students to take the admissions for the courses after Graduation.

Parameters of measuring quality as per NAAC

Institutions providing higher education function in dynamic environment. Parameters of measuring quality is basically depending upon some core values such as fostering global competencies among students, inculcating value systems among students, use of technology, and contribution in national development. Quality measurements of IQAC are briefing as follows:

1. Curriculum aspect includes curriculum planning and its implementation, academic flexibility and enrichment as well as feedback from stakeholders. It pertains to the

Dr Mrs Smita Parde
 A.V.S.
 Abhina
 Jull-Devi

- practices of an institution in initiating a wide range of programmes and projects to cope with the emerging national and global trends and relevant to the local needs.
2. Teaching-Learning and Evaluation pertains to the efforts of an institution to cater students of different backgrounds and abilities through effective teaching-learning experiences. Interactive instructional techniques provided by institutions nurture and groom students' thinking ability. Quality of learning provided in the institution depends largely on teacher readiness to draw upon such readily available technology supports and also the initiative to develop such learning resources to enrich teaching-learning. Survey of student satisfaction indicates all the efforts of teachers and the institution to make learning a meaningful process.
 3. This parameter of Research, Innovations and Extension seeks information on the policies, practices and outcomes of the institution, with reference to research, innovations and extension. It deals with the facilities provided and efforts made by the institution to promote a research culture.
 4. Infrastructure and Learning Resources is the quality parameter to measure the adequacy and optimal use of the facilities available in an institution to maintain the quality of academic and other programmes on the campus. It focuses on how every constituent of the institution - students, teachers and staff - benefit from these facilities.
 5. Student Support and Progression are the efforts of an institution to provide necessary assistance to students, to enable them to acquire meaningful experiences for learning at the campus and to facilitate their holistic development and progress. It also includes alumni engagement of the institution.
 6. Effective functioning of an institution can be evaluated by the policies and practices it has evolved in the matter of planning human resources, recruitment, training, performance appraisal, financial management and the overall role of leadership. This quality measurement of Governance, Leadership and Management includes institutional vision and its strategic development.
 7. The role of the institution is reflected in terms of the kinds of programmes, activities and preferences and values which incorporates within its regular functioning. The institution who impactfully performs must reflect its quality through innovative and best practices.

Dr Mrs Smita Ponde
Asst. Prof. -
Kulkarni

25

These are the important reasons which compel for existing growth of quality. Principal should take due consideration and arrangements for it.

Findings and Observation

Present problem of higher education for institutions

Some of the main problems faced by the higher education system is 7 are as follows.

1. **Student teacher ratio is high** - Ideal ratio (ratio of one class is 15 students) is 1:1 level. Actually, 1:5 teacher is allowed in one class. If more get permission, a lot of burden will be on one teacher which may cause an ultimate capacity of teacher. Normally 10 students/1 teacher in one class is a perfect ratio. Some non-aided colleges face such problem, where student teacher ratio is high.
2. **Cost of higher education is high** - The inability of the state to fund the expanding higher education system has resulted in the rapid growth of private higher education. In addition, diminished governmental financial support adversely affects public and non-aided institutions. A growing number of public institutions are forced to resort to self-financing courses and high tuition fees. The private sector's primary modes of financing include donations, capitation fees and entrance fee-rates. Ultimately, the higher education becomes costly.
3. **Inadequate Infrastructure** - There is a challenge of inadequate infrastructure facility in some of the institutions. Mostly it is found in non-aided institutions due to insufficient funding. It is observed that infrastructure relating to class rooms, ground, computers, library facilities, books purchases, recreation hall, modern techniques and equipments are inadequate or not upto the mark.
4. **Attitude of teaching and non-teaching staff** - Due to Government policies, a greater number of teachers are on contract basis. So, every year new recruitment of teachers is found which also affects on devotion of teaching staff and work culture. Hence, extra burden is put forth on permanent staff and turnover of teaching staff on contract basis is high. Most of the non-aided colleges appoints this unqualified staff on minimum salary, which reduces teaching quality. The adverse effect of professionalism is found among teaching staff. It is a challenge before Principal to motivate such kind of professionalism among teaching staff.

Dr. Mrs. Smita Pandey

Abhis. Asmita Pandey

5. **Unavailability of Welfare facilities** - According to *unavailability welfare facilities* have been provided by the institution. But it has been observed that due to *unavailability* funds, it is not possible to provide various welfare facilities to teachers, E.g. *post* FDP, travelling facility, creche to women employees, *medical facility*, *PT facility*, extra working hours etc.
6. **Inadequate non-teaching staff** - Co-operation from non-teaching staff is *some to be* less which affects on efficiency of teaching staff. In some institutions *number of non-* teaching staff recruited is insufficient according to prescribed norms, which affects on efficiency due to pressure of work.
Unstable government policy - It has been found that teachers are qualified but many teaching posts are vacant. Very less per cent is expended on Higher Education. It has been observed that government interference is comparatively high. Therefore, the complex socio-political nature of the education sector in India makes it difficult to implement social reform. As a result, the overall quality of education suffers.
8. **Low attendance of students** - Many students are reluctant in higher education. After graduation the tendency of students diverted towards seeking jobs. In case of girl student's marriage after under-graduation is one of the major problems of denying higher education. Few students among the whole population is seeking for higher study focusing on self-study or professional coaching classes such as CA, CS, CMA etc. so there is low attendance of students in colleges.
9. **Lack of communication among stakeholders** - Stakeholders includes, management, teaching staff, non-teaching staff, students, alumni, parents, University, Government, Industries etc. it is a crucial challenge before principal to maintain harmony among all stakeholders according to the fulfillment of vision and mission as well as objectives of the institution. Sometimes lack of communication among these stakeholders, resulted into deprived co-ordination.

Role of Principal Leadership in improving institution achievement

The role of the Principal as a chairperson of the IQAC is crucial in ensuring the effective functioning of all the members. He must possess the quality and experience in quality aspects in institution. Effective principal understands direction setting. He knows that teaching and

JSP
Dr Mrs Smita Ponde
Amu
Astmita
Kulkarni

215

Administrative staff with identified goals are much more likely to be motivated to achieve those goals. He has to provide more focus on goals of institution, individual goals, team goals.

The principal in performing a role of leader always intellectually stimulates her teachers and administrative staff as well as students by providing them individualized support and appropriate reward. Following points focuses on the role of Principal in Principal creates and sustains the effective practices to cater students with proper education. He encourages and empowers other beneficiaries of college to make significant decisions. He also develops and implements strategic and institution improvement plans.

1. Implementation of policy decisions by organizing institution.
2. Coordination among all stakeholders of the institution.
3. Monitoring admissions, examinations, evaluation for smooth functioning of the system of institution.
4. Motivating and coordinating faculties, administrative authorities and supporting staff to effective and efficient work.
5. Maintain discipline among the staff & teacher as well as sustain good academic environment.
6. Ensuring quality assurance with the help of IQAC.
7. Maintaining regular, right and appropriate contacts and interaction with Government, UGC and University.
8. Always work for the common goal of providing effective technical education and guiding to enable the students to carve out promising career and lifelong learning.
9. Monitor, evaluate research, development and consultancy activities.
10. Promoting industry-institute interaction for better employability of the students.

Conclusion:

All the discussion held in above study, there are many problems faced by Principal as a leader of the institute in coordinating and maintaining quality. Similarly, it has been found that, many institutions in higher education faces various problems elaborated above. Due to these problems and challenges, quality of higher education goes down. To overcome these, researchers will suggest following recommendations.

Dr. Anil Kumar
Dr. Anil Kumar
Dr. Anil Kumar



Peer Reviewed Referred and UGC
Listed Journal (Journal No. 40776)



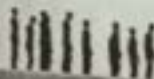
ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA



Volume-VIII, Issue-I
January - March - 2019

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com



Ajanta Prakashan

*Prastuti
Dr. Rupali
Sethi*

CONTENTS

S. No.	Title & Author	Page No.
1	Do Sport Practice and Participation Fulfil the Philosophical and Spiritual Meaning of Quotes by Swami Vivekananda? Dr. Mahesh N. Deshpande	1-8
2	Calling the Divinity in You (Swami Vivekananda's Guide to Self-Realisation and Inner Transformation Creating Value in the Society) Dr. Shilpi A. Lokre	9-14
3	Vivekanand Swami's thoughts on the Bhagwat Geeta Mrs. Khushali Oza	15-22
4	Swami Vivakanand's Thoughts on Yog-Shastra Dr. Jagdeesh Ramchandra Lanjekar	23-30
5	Swami Vivekananda's thoughts on Youth and Education Mrs. Lopamudra R. Vaghasiya	31-37
6	Swami Vivekananda and Raja-Yoga Ms. Shantanou Shires Gangakhedkarr	38-43
7	Thoughts of Swami Vivekanand in Relevance to Sustainable Development Prin. Dr. Pole Shashank Krishnarao	44-47
8	Execution of Sami Vivekanand's Thoughts for Ethical Leadership and Sustainable Development on Corporate World Dr. Rupali Sheth Ms. Asmita Kulkarni	48-52
	Sustainable Development by Fueling Entrepreneurial Spirit Dr. Rajeshree Gokhale Ms. Anushka Jain	53-58
	Swamiji the Management Guru Ms. Priya A. Sarda	59-65
	Swami Vivekananda's thought on Youth and Education Dr. Bhavesh I. Raval	66-69
	Swamiji's thoughts on the Bhagvada Gita Sakshi Borde Ms. Reva Joshi	70-74

8. Execution of Sami Vivekanand's Thoughts for Ethical Leadership and Sustainable Development on Corporate World

Dr. Rupali Sheth

Ms. Asmita Kulkarni

Assistant Professors at Huzurpaga Mahila Vanijya Mahavidyalay.

Objectives

1. To identify the leadership qualities of Swami Vivekananda.
2. To study impact of Swami Vivekananda's thoughts for development of leadership.
3. To study execution of Swami Vivekananda's thought for ethical leadership in corporate world.

Statement of Problem

There are various reasons for leaders to behave unethically in organizations such as pressure of growth, to attract shareholders, to achieve goals, greed, and impending financial losses, cut thought competition. There is no synchronization between senior leaders and organization's code of ethics. If senior leaders do not subscribe to their own of ethics the result is unethical practice in the organization Post the Satyam case lots of efforts are taken to improve the executing situation. Ethical practice is most important in organization due to cross border movement of capital and various cases of frauds are reported. Mr. Madoff the promoter of Madoff Company was caught in the financial fraud of \$65 billion for which he was punished by imprisonment. If only the Indian system gears up to absorb ethical practice, there will be absolute trust and faith on legal system which will lead to investment flow in India.

Methodology

This research paper is based on secondary data. Researcher have referred to various books, research papers, novels and web links to express views related to research. The most of the information is descriptive in nature

Introduction

Swami Vivekananda or Narendranath Datta or simply Naren is called in pre modern days was born in 1863 in Calcutta in an affluent family. While studying in Calcutta Univer



Deccan Education Society's
Brihan Maharashtra College Of Commerce
 (Autonomous)



AND
Ramakrishna Math, Pune
National Conference on
Sustainable Development- "Swami Vivekanand's Contribution"
CERTIFICATE OF PAPER PRESENTATION

This is to certify that Mr / Mrs / Ms Dr. Rupali Sheth _____ successfully

presented his / her paper in the two day National Conference
 held on 12th and 13th January, 2019 on the topic:

Swami Vivekananda's Thoughts For Ethical Leadership & Sustainable development In Corporate World.
 The participant has sincerely demonstrated his / her aptitude

Principal

Huzurpaga Mahila Vanijya
 Mahavidyalaya, Pune-30.

Co-ordinator
 Mrs. Bharati Upadhye

Convener

Dr. C.N. Rawal
 Pricipal BMCC

Co-ordinator
 Dr. A.M. Purnik



Peer Reviewed Refereed
and UGC Listed Journal
(Journal No. 40776)



ISSN 2277 - 5730
AN INTERNATIONAL
MULTIDISCIPLINARY QUARTERLY
RESEARCH JOURNAL

Volume-VIII, Issue-I
January-March-2019
Part-II

IMPACTFACTOR/ INDEXING
2018-19
www.sjfactor.com

AJANTA

Principal

Dr. Suresh P. Mahila Vaidya
Maha Vidyalaya, Pombh-30

Ajanta Prakashan

1. An Analytical Study of Publication Industry with Reference to Digital Marketing in Pune City

Asmita Kulkarni

Asst. Prof. Huzurpaga Mahila Vanijya Mahavidyalaya.

Dr. Rupali Sheth

Asst. Prof. Huzurpaga Mahila Vanijya Mahavidyalaya.

Abstract

Books have always been viewed as a significant avenue for the development and promotion of human values. They record new ideas, preserve and communicate knowledge, impart education and values, and aid the overall development of an individual as well as nation. Indian publication industry is the seventh largest publishing industry in the world. According to Nielsen survey, India will become the 6th largest publication industry in the world and the second largest of the English language. This industry is expected to touch Rs 739 billion by 2020. The outlook of this industry has been changed in last 4 to 5 years. This may be called as digital age of publication industry. This sector has tremendous potential, both in the domestic as well as the export markets.

The Indian e-book market has been expanded with internet and spread with mobile phones, specially smartphones. Over 70% of Indian publishers have digitised their content to produce e-book versions. Various digital apps can provide publishers with a new and effective way not only to satisfy the needs of the end readers but also increase the distribution of their digital edition. As we see reading culture is never abolished. Only the resource has been changed from scriptures to digital form. But this change is limited in urban areas only. It strongly affects to book sellers but not to publishers. Publishing market is flourishing but at the same time old book-sellers are shutting down their shop or going for merger. The best example of this digitised publishing industry is book-ganga, which took over well-known international book shop in Pune. The purpose of this research paper is to analyse the consequence of digitisation in publication industry as well as to find out its impact on publishers, booksellers and readers.

Key words: publication industry, digital marketing

Refereed

Principal

Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.



Peer Reviewed Referred
and UGC Listed Journal
(Journal No. 40776)



ISSN 2277 - 5730
AN INTERNATIONAL
MULTIDISCIPLINARY QUARTERLY
RESEARCH JOURNAL

AJANTA



Volume-VIII, Issue-I
January - March - 2019
Part - II

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

M

Principali
Homenos Nabela Maniyya
Mahavdayalavku Rases 300.



Ajanta Prakashan

❧ CONTENTS OF PART - II ❧

S. No.	Title & Author	Page No.
1	Utility of Credit System in Quality Enhancement Prof. Dr. Neha D. Nalawade	1-5
2	Legal Education and National Assessment and Accreditation: A Perspective Dr. Nutan Madiwal	6-14
3	Role of IQAC for Quality Enhancement in Higher Education Mr. Pandhare Ganesh Gulabrao Mr. Devadhe Suresh Atmaram	15-20
4	Change management in Higher Education Institutions Prof. Kshitija D. Paraswar	21-25
5	Higher Education in India: Emerging Issues and Suggestion Asst. Prof. Purnima S. Pawar	26-32
6	Importance of Financial and Non-Financial Incentives to Teachers in Quality Enhancement, Quality Sustenance and Quality Retention in Higher Education Prof. Pravin Jadhav	33-36
7	The Necessity and Effectiveness of Japanese Quality Management Techniques in Higher Education in India Prof. Prasad Rajendra Shishupal	37-42
8	Prerequisite for Internal Quality Assurance Cell Dr. Prashant D. Mohite	43-47
9	Quality Initiatives to Bring Quality Culture in Higher Education Institutions/University Prem Kanthi Dr. Arun Sacher	48-55
10	Quality Indicators in Library and Information Services Priyanka Naikwadi Shivshankar Ghumare	56-61
11	Significance of Documentation & Data Management and Role of Document Officer in Enhancing Quality IQAC Dr. Rakesh D. Suram	62-69

I

Principal

Huzurpada Mah. Vanijya
Mahavidyalaya, Pune-30.

UGC Approved List of Journals

This is intended for printing use
Total Journals: 1

Show 20

Name	ISSN	Approved by	Year	Frequency	Volume	Issue
Journal of Education	0097-0339	UGC	1952	Quarterly	100	1000

Showing 1 to 1 of 1 entries. Previous 1 Next

For UGC Officers

- Home
- About Us
- Programme
- UGC Bureau
- Directorate
- Colleges
- Applications
- Fee

Quick Links

- Programme
- Application
- Information
- Documents
- Contact Us

Contact us

- Home
- About Us
- Programme
- UGC Bureau
- Directorate
- Colleges
- Applications
- Fee

Handwritten Signature
Principal
Huzurpur Mahila Vanliya
Mahavidyalaya, Pune-30.

ISSN: 2249-894X

REVIEW OF RESEARCH



International Online Multidisciplinary Journal

Volume - 8 | Issue - 3 | December - 2018

Impact Factor : 5.7631(IJIF)

"CHANGING ROLE OF HUMAN RESOURCE MANAGEMENT"



Principal

Dr. Yuvraj Rajaram Thorat
Mahavidyalaya, Pune-30



Dr. Yuvraj Rajaram Thorat

Vice Principal S. B. B. Alias Appasaheb Jedhe Mahavidyalaya Pune

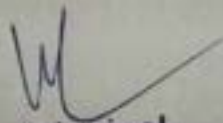
ABSTRACT: Generally the Human Resource Management work is managed or furnished initiative and counsel to manage.

Page No. 30

Editor - In - Chief - Ashok Yakkaladevi

89

- 8 "GEOGRAPHICAL ANALYSIS OF FAIR CENTERS IN JALNA DISTRICT" 65
Dr. Ishwar Dashrath Mhaslekar and Dr. Sachin Sureshrao Kharat
- 9 A STUDY OF BRAND RELIABILITY AND IT'S EFFECT ON BUYING BEHAVIOUR IN CASE OF SELECTED COSMETICS PRODUCTS IN THE STATE OF TAMILNADU 71
Dr. H. Bama
- ✓ 10 "CHANGING ROLE OF HUMAN RESOURCE MANAGEMENT" 79
Dr. Yuvraj Rajaram Thorat
- 11 IMPACT OF TECHONOLOGY ON ACCOUNTING 83
Dr. Pandit C. Bilamge
- 12 "A STUDY OF ANXIETY AMONG ART'S AND COMMERCE COLLEGE STUDENTS" 89
Dr. Ravindra Ramdas Shinde
- 13 "A COMPARATIVE STUDY AMONG WORKING AND NON-WORKING WOMEN WITH RESPECT TO LIFE SATISFACTION" 93
Dr. Vitthal Govind Pingale



Principal
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.



“CHANGING ROLE OF HUMAN RESOURCE MANAGEMENT”

Dr. Yashraj Katarim Thorat
Vice Principal S. B. B. Alax Appasaheb Jadhav
Mahavidyalaya Pune.



ABSTRACT

Generally the Human Resource Management work managed or furnished initiative and courses to manage all worker driven issues in an association. With the evolving times, the focal point of HRM is additionally evolving. HRM is gradually moving far from the customary organization. The capacity is currently expected to perform esteem included undertakings by deliberately using workers and guaranteeing that the different representative projects are suggested and executed in a positive way which impacts the business in quantifiable ways. The research paper highlights on the concept of Human Resource Management with brief introduction and definition. It throws light on changing role of Human Resource Management in corporate strategic management.

Objectives

1. To study the changing role of Human Resource Management

RESEARCH METHODOLOGY

The study is descriptive in nature. It is based on secondary data. The information is gathered from the sources, for example, books, diaries, magazines, papers and sites.

KEYWORDS: Human Resource Management, corporate strategic management, Liberalization and industrialization.

INTRODUCTION

Since 1991 India was moved from a semi-controlled economy in to free market economy. Liberalization and industrialization has paved an increasing pressure on organizations in India to change from traditional, costly, sub-optimal levels of technology to performance based competitive and higher technology. The reaction to advancement has made open doors for innovation up degree and modernity. very aggressive information/yield showcase, high development and adaptable condition. HRM issues associated with it strategic initiatives of diversification, mergers and acquisitions reconstruction, joint ventures and strategic alliances are the outcomes of Liberalization, Privatization and Globalization. The role of HR is changing. Previously considered a support function, HR is now becoming a strategic partner in helping a company achieve its goals. A strategic approach to HR meant going beyond the administrative tasks like payroll processing. Instead, managers need to think more broadly and deeply about how employees will contribute to the company's success.

Principal

Huzurpada Mahila Vanijya
Mahavidyalaya, Pune-30.

306

ISSN: 2249-894X Impact Factor : 5.7631 (UIF)
Volume - 8 | Issue - 6 | March - 2019

REVIEW OF RESEARCH

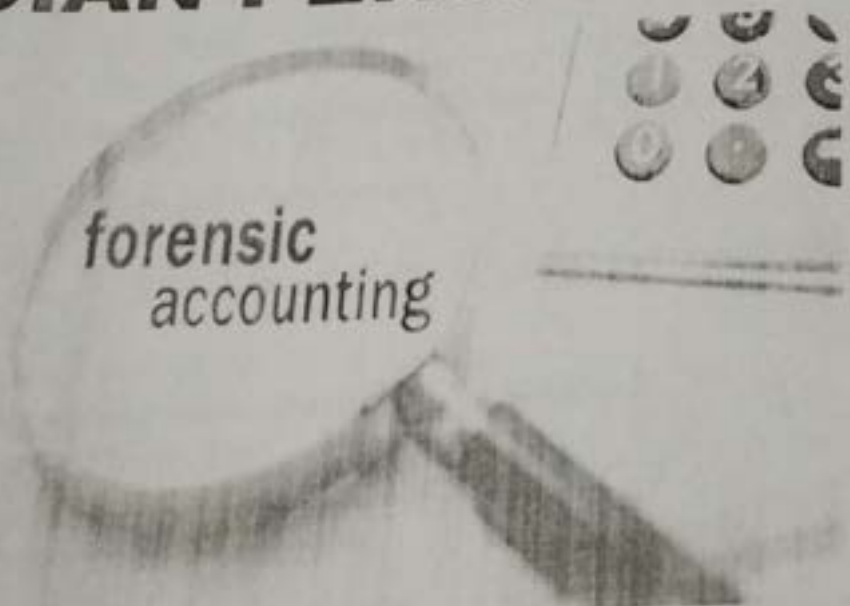
International Online Multidisciplinary Journal



Journal No: 4554

March 19

FORENSIC ACCOUNTING IN INDIAN PERSPECTIVE



forensic
accounting

Dr. Neha Peranik

Dr. Neha Peranik

Principal

Huzurpaga Mahila Vanijya Mahavidyalaya,
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.



ABSTRACT: Now a days there is immense use of technology in all organizations. Use of technology is leading to more

Page No:-43

Editor - In - Chief - Ashok Yakkaldevi

manily

Content

	Title and Name of The Author (S)	Page No.
1	Adjustment And Personality Factors Among Adolescents Reared By Parents Nidhi Kamani and Preeti Mathur	1
2	Smart City -New Urban Development Phenomena Renu Shaktawat and Dr. Usha Jain	7
3	Management Of Hypo-Kinetic Diseases Through Yoga Dr. Shwajit Bhojia	17
4	Feminism Perspective In Sudha Murty's Novels Smt. Bhansri S. Bhadalkar	21
5	Prospect Of Banana Crop In Vijayapura Taluka: A Special Reference To Jabalshware Village Dr. V. Ganeshetty and Meenasi D. Khed	25
6	Preservation Of Heritage Information Resources In Selected Libraries In Tamilnadu : An Overview Dr. Lakshmi and R. Jawahar Babu	35
7	Forensic Accounting In Indian Perspective Dr. Neha Puranik	43
8	Environmental Protection Is An Integral Part Of Development Reporting: A Comparative Study Of Primetime News Bulletins Of Two Regional TV Channels Dr. Sakira Mohan Nahak	47
9	Farmers Suicides In India: An Overview Dr. S. Saryanarayana Reddy	57
10	Sociological And Psychological Perspectives Of Aravindadiga: A Special Study Of His Novels Prof. Amol C. Indurkar	63
11	Cyber Safety Consciousness Among The Students Of Higher Education In Tiruchirappalli District Dr. S. Rekha and K. Kannadasan	67

Principal

Huzurpsga Mahila Vanijya
Mahavidyalaya, Pune-30.

(Dr. Neha Puranik)


Vaidika

Issue-21, Vol-11, Jan. to March 2017

International Multilingual Research Journal

Editor

Dr. Bapu G. Gholap


Principal

Huzurna Mahila Vanijya
Mahavidyalaya, Pune-30.



www.vaidika.com

13) IMAGE SEGMENTATION USING 3-LEVEL DWT Jayshree Raykwar — Rajendra Kumar	70
14) Emerging Trends in the selected poems of A. K. Faramacan's A River and Chicago Zen Sigdar Singh Kanoj, Dist Dhar (M.P.)	75
15) Plights and sufferings of Woman in The God of Small Things Dr Nilesh Arvindrao Tare, Dist Amravati	78
16) अमरावती जिल्ह्यातील ज्योती कावसावणीत देणच्या अडवणी सारिका प्रभाकर धनोकार	81
17) स्वातंत्र्य पूर्व काळातील भारतीय राष्ट्रवाद डॉ.प्रा.नोबंदे श्री.धो., ना.पाटोदा, जि.बीड.	83
18) स्वातंत्र्यपूर्वीचा भारतीय राष्ट्रवाद प्रा.राजाराम भिमे, शिराडींग, उस्मानाबाद	88
19) योगदाने कारणाच्या पूर्वभागाचे वैफल्य-सहनशीलता दिनेश खेंमळे-डॉ. रूपश्री खुवाळकर	92
20) मराठीतील एक ग विष्णू विष्णू पालक्या यांचे संगीताच्या प्रकार-प्रस्तुतीसोबत संदर्भ प्रा. अनिल प्रल्हाद निंबाळकर, अकोला	94
21) आंतरराष्ट्रीय मैत्रीकता, स्वरूप व भविष्य प्रा.डॉ. मानवते उत्तम हुसनाजी, ना.देगावूर, जि.नांदेड	97
22) वींचल आणि मर्यादित (Marginalized) लोकांकरिता मानवी हक्क प्रा.डॉ. पोकळे के.जी., चौसाळा.	100
23) बँक ऑफ महाराष्ट्राने वितरित केलेल्या सिमान क्रेडिट कार्ड योजनेच्या प्रगतीचा अहवाल डॉ. वाय. आर. धोरात, पुणे	103
24) इंग्रज के सांस्कृतिक आचल (भाग-१) एक अखलोकन चशपाल निर्मल, जम्मू	109

Principal

Huzurnga Mahila Vanija

ISSN 2277-5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

100

AJANTA

Volume -VII Issue - I Part - II January - March - 2018

Peer Reviewed and Referred
UGC Listed Journal
(Journal No. 40776)



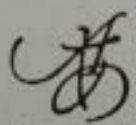
ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2016 - 4.205
www.sjifactor.com

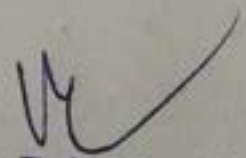
❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole
M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖



Ajanta Prakashan
Aurangabad. (M.S.)



Principal
Huzurpaga Mahila Vanija
Mahavidyalaya, Pune-30.

170 1000

The information and views expressed and the research content published in this journal
responsibility lies entirely with the author(s) and does not reflect the official opinion
Editorial Board, Advisory Committee and the Editor in Chief of the Journal "AJANTA"
Owner, printer & publisher Vinay S. Hatole has printed this journal at Ajanta Computer
Printers, Jaisingpura, University Gate Aurangabad, also Published the same at Aurangabad

Printed by
Ajanta Computer, Near University Gate, Jaisingpura, Aurangabad. (MS)

Published by:
Ajanta Prakashan, Near University Gate, Jaisingpura, Aurangabad. (MS)
Cell No. : 9579260877, 9822620877, Ph.No. : (0240) 2400877, 6969477
E-mail : ajanta1977@gmail.com, www.ajantaprakashan.com

AJANTA - ISSN - 2277-5730 - IMPACT FACTOR - 4.205 (www.ajanta.com)



CONTENTS OF PART - II

Sr.No.	Name & Author Name	Page No.
1	Case Study : Mayas Beverages & Foods Mrs. Soumya Vadavi	1-5
2	A Comparative Study of India and China Labor Market: Transition by Choice or by Want Mohd Osama Ahmad	6-18
3	Paper Corrugated Fibre Board - An Opportunity to Entrepreneurs for Green and Sustainable Economic Development Ms. Pallavi M. Patil Dr. Abbas Lokhandwala	19-29
4	To Study the Impact of E-Readers on Businesses Related with Special Reference to Book Publication Industry Prof. Amrita Tatia Karnawat Prachi Kalekar	30-35
5	Financial Inclusion in India: A Review of Initiatives, Achievements and Challenges Sarita Agarwal	36-48
6	Current Challenges for IT Employees Prof. Pournima Nagne Prof. Bhalchandra B. Bite	49-56
7	Women Entrepreneurship in India Dr. Mrs. Smita Pande	57-60
8	Grassroots Innovations for Survival Lionel John D' mello	61-66
9	CSR Approach Towards Entrepreneurship - Sustainable Development Mrs. Misba Kadri	67-74
10	Role of Information Technology in Managing Risk in Startup Mr. Mohammad Ali Shaikh	75-82

Prof. Mrs. Smita Pande

Principal

Huzurpeta Mahila Vanijya
Mahavidyalaya, Pune-30.

Keywords:- Entrepreneurs, women entrepreneurs, Enterprise,
Role of Women Entrepreneurs

- 1) Women entrepreneurs tend to be highly motivated and self-directed for achievement of their aim.
- 2) Women entrepreneurs must acquire a lot of scientific and non-scientific knowledge.
- 3) Women entrepreneurs must know budgeting, financing, accounting, marketing, sales and business.
- 4) Women entrepreneurs must have vision and must oversee and implement all business of emotions 4) Good decision making ability.

Women Entrepreneurs development In India

India's position in women work participation is lowest compared to other countries. Women work participation rate in India is 31.6% in 2010-2011 and in 1970-71 it was 14.20% In Canada=42% 4) In Indonesia=40% 5) In Shrilanka and Brazil=35% 6) In France=32%

Successful women entrepreneurs in India:-

- 1) Padma Bhushan - Indra Nooyi (CFO PEPSICO) 2) Padmashri:- Naina Lal Kidwai (Manager & Country Head HBSE) 3) Padma Bhushan and Padmashri: Kiran Mazumdar (Chairman and MD CMD) 4) Neelam Dhavan (MD Microsoft India) 5) Lalita Kalpana Chawla (Joint MD's of ICICI Bank) 6) Ekata Kapoor (Director, Bata) 7) Shahnaz Hussain (CEO Sheharaz Herbals) ----- And so on women entrepreneurs

Catagories of Women Entrepreneurs In India

- Women in organized & unorganized sectors
- Women in Traditional & Modern Industries
- Women in Urban & Rural areas
- Women in large scale & small scale Industries

Problems Faced By women Entrepreneurs In India

- 1) Patriarchal Society:- Traditionally , entrepreneurship is male preserve and women are a distant dream. Women have to face role conflicts a soon as they initiate any entrepreneurial venture. Women have had many ambitions during their studentship but lose track of their ambitions as parents

201
A

Dr. Mrs. Smriti P. Datta

during marriage and setting down as a housewife. Family is always an influential factor for married woman entrepreneurs and husband being the main constituent of the family, has a major influencing role.

2) Absence of entrepreneurial Aptitude:- Many women take the training by attending the entrepreneurship development programme without entrepreneurial bent of mind. They are verified through their tests, interviews etc.

3) Marketing Problems:- The marketing is seems to be male dominated and women without experience in it fails in this field. They have to depend upon the middlemen for marketing their products that incurs their own profits margin from it by higher selling prices and exploits women entrepreneurs. In such a competition, customer's attraction towards the product produced by women entrepreneur's decreases resulted into fewer sales and less profits. It is difficult to capture the market and make the products popular for women entrepreneurs.

4) Financial problems:- There is a lack of support from bankers, problem in managing working capital, lack of credit resources which are the basic obstacles. Here training doesn't significantly help the women.

5) Family conflicts:- Women have no enough time to spent with their families while performing this dual role. The demands of family members are unending. The inabilities to attend to domestic work, time for education of children, personal hobbies, entertainment add to their conflicts.

6) Credit facilities:- Women constitute about 50% of the population. They often denied credit by banks on the ground of collateral security. Women's access to risk capital is limited. The credit facilities are delays due to 1) Complicated bank loan procedures 2) Delay in obtaining the loans 3) venturing out for women 4) Promotion of self-employment programme.

7) Shortage of Raw material:- there is inability to get adequate raw material, e.g. for basket making, forest based raw material is not available.

8) Heavy competition:- Many women entrepreneurs have imperfect organizational set-up, but they have to face severe competition from organized industries.

9) High cost of production:- It determines the efficiency and stands in the way of development and expansion of women enterprises. Government's assistance as grants and subsidies enables women to tide over the difficult situations. Women entrepreneurs faces the problems of labour, human resources, infrastructure, legal formalities, overload of work, lack of family support, distrust etc.

10) Social barriers:- In rural areas especially, women entrepreneurs are always seen with suspicious eyes, facing social barriers. So many castes and religions dominate with one another and hinder women entrepreneurs.

12) **Lack of self-confidence:** Women lack confidence and hesitate taking risks. They are conservative in taking risks and their risk bearing capacity is also less. Women have to play a dual role. They have to strive hard to strike a balance between her dual roles.

Research Methodology

The paper work is based on secondary data collected from various books, National and international Journals and public and private publications available on various websites and libraries.

Findings and Observations

- 1) Women are very good entrepreneurs if they maintain proper work balance in life.
- 2) Women entrepreneurs are necessary for growth of the economy
- 3) Women enterprises provides a livelihood to at least 10 more women and helps in reducing overall unemployment.
- 4) Indian women is now becoming an educated, economically independent persons.
- 5) Women entrepreneurs have proved a strong driving force in today's corporate world. They are competent to balance their duties of motherhood and enterprise hood.
- 6) As per Data, 60% Of Indian Rural women are self-employed.

Recommendations and Conclusions

- 1) Promotion of small businesses for empowerment of women.
- 2) Establishment of SELF-HELP GROUPS.
- 3) Urge to make the woman self-sufficient by avoiding gender based obstacles and neglect towards them.
- 4) Increase the role of Government by uplifting the women entrepreneurs, increase literacy level by providing those facilities, concessions, and incentives at various levels as a policy objectives
- 5) Women were given priorities in all sectors by offering them motivational and non-motivational factors.

Bibliography

- 1) Entrepreneur Development by Mr. R.K.Suri and Ms Seema, KitabMahal Publication Edition 2007.
- 2) Journal of Commerce and Management thought, Volume; 8 Number 4, October-December 2017, Sharad (autumn)
- 3) AEIJST- April 2016- Volume 4

202
A

Dr. Mrs. Smita Pande

Dr Purnik

290

Jan 18

Dr Purnik :

Printing Area

Peer Reviewed International Refereed Research Journal



~~NY~~

(Dr. Neha Purnik)

Principal

Huzurbaa Mahila Vanijya
Mahavidyalaya, Pune-10.

Editor

Dr. Babu G. Gholap

Index

01) Financing Small & Medium Scale Enterprises by Dr. Pratima Dwivedi—Shivendra Dwivedi, Maihar (M.P.)	10
02) DIRECTORIES AS A READY REFERENCE TOOL OF INFORMATION Gaikwad Vrundavani Venkatrao, Ausa, Dist. Latur	15
03) Post Modern Bengali Poetry Dr. Tushar Kanti Halder, Amarkanan, Bankura	18
04) Importance of English Language in Higher Education Vijay A. Khade, Pravaranagar (MH)	20
05) CORRELATION BETWEEN EMOTIONAL AND SOCIAL INTELLIGENCE OF..... Vaishali Jagannath Korde, Dhule. (Maharashtra)	23
06) The Curriculum that Caters to the Needs of Present Day English at Colleges S.Mallibabu, Andhra	26
07) A Study On Market Segmentation Strategies Of Apple And Samsung Dr. Neha Puranik, Pune	29
08) A COMPARATIVE STUDY OF EMPOWERMENT OF RURAL AND URBAN.... Dr. Lalima—Ms. Priyanka Singh, Lucknow U.P.	33
09) TWO YEAR B.ED. PROGRAMME : CHALLENGES AHEAD Meenakshi Chatruvedi, Kanpur	41
10) VALUE EDUCATION : DUTIES & RESPONSIBILITIES OF TEACHERS Dr. Manju Sharma, Sonapat, Haryana	49
11) Sustainable Development: India & Goal 4 Ensuring Quality Education Kajal Sharma, Chandigarh	55
12) TRAUMA NARRATIVE: ETHNIC DIVISION OF SOCIETIES IN PARTITION FICTION Dr. Tanweer K. Shaikh, Kedgaon.	60

Principal

(Dr. Neha Puranik)
Huzurpada Mahila Vanijya
Mahavidyalaya, Pune 30.

A Study On Market Segmentation Strategies Of Apple And Samsung

Dr. Neha Puranik
Huzurpaga Mahila Vanijya Mahavidyalaya
Pune


Abstract

With the increasing globalization of the business world, Market Segmentation becomes more important concept in marketing. Market Segmentation is a firmly established marketing concept and an important resource allocation tool. In order to capture heterogeneous market for any product, marketers usually divide or disintegrate the market into a number of sub-markets/segments, this process is known as market segmentation. The purpose of this paper is to discuss Market Segmentation Strategies of famous mobile brands Apple And Samsung.

Key Words- Segmentation, Market,

Introduction

The market for any product is normally made up of several segments. A market is the aggregate of consumers of a given product. Consumer (the end user), who makes a market, are of varying characteristics and buying behavior. There are different factors contributing for varying mind set of consumers. Market segmentation is the process of dividing consumers or customers into groups with similar needs and wants. Marketing relies heavily on segmentation because different groups of consumers have different needs. Once the market is segmented, the firm then decides which segments to target. Market segmentation


Principal
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.

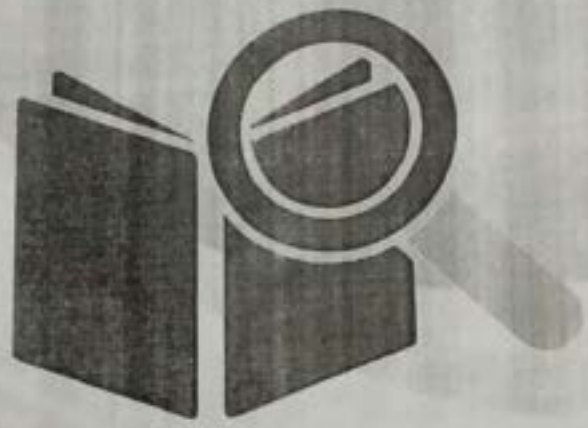
Ny
Dr. Neha Puranik

2022

Dec 17
Dr. Puranik

Printing Area®

Peer Reviewed International Refereed Research Journal



Nr
(Dr. Neha Puranik)

Principal
Huzurba Mahila Vanijya
Mahavidyalaya, Pune-30.

Editor
Dr. Bapu G. Gholap

November Edition



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 47023)



AN INTERNATIONAL MULTIDISCIPLINARY
HALF YEARLY RESEARCH JOURNAL

ISSN 2319 - 8508

GALAXY-LINK

N
(Dr. Neha Purank)

Principal

Huzurnagar Mah
Mahavidyalaya

Volume-VI, Issue-I
Part - III
November-2017 to April-2018

IMPACT FACTOR / INDEXING
2016 - 4.361
www.sjifactor.com

**Ajanta
Prakashan**

20. An Overview of Implementation of Right to Education Act, 2009 and Amended Bill, 2017

Dr. Neha Puranik

Huzurpaga Mahila Vanijya Mahavidyalaya, Laxmi Road, Pune-30.

Abstract

Education, Specially universal primary education is an important part of any civilized society. For Indians, it is a matter of serious concern that even today, more than 60 years after independence, universal primary education remains a distant stream.

The Parliament of India passed the 86th Constitutional Amendment in 2002, which inserted Article 21A into the constitution of India making education a fundamental right.

According to Article 21A, The State shall provide free and compulsory education to all children of the age of 6 to 14 years in such a manner as the state may by law determine.

Indian parliament has enacted Right of Children to free and compulsory Education Act, 2009. This Act is commonly known as Right To Education Act. The paper focuses on implementation of this Act and challenges for implementation.


Objectives

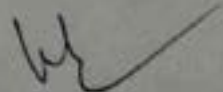
1. To understand features of implementation of RTE Act, 2009.
2. To discuss about The Right of Children to free and compulsory Education (Amendment) Bill, 2017.
3. To discuss challenges in the implementation of RTE Act, 2009

Research Methodology

The paper is descriptive article which is purely based on Secondary Data from various books, magazines, newspaper articles and information from websites. It is based on the Right to free and compulsory Education Act, 2009.

Key Words - Right, Education, Compulsory, Act.


(Dr. Neha Puranik)


Principal
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.

323

Introduction

The basic objective of the Right to Education Act is stated as follows: "Every child of the age of 6 to 14 years shall have a right to free and compulsory education in the neighborhood school till completion of elementary education."

In order to meet this objective, the RTE Act requires state and local governments to establish schools in each prescribed neighborhood within a period of 3 years of the commencement of this Act. Certain minimum standards of infrastructure as well as teacher student ratio are specified in the Act.

Basis of implementation of RTE Act, 2009

Following features provide the basis of implementation of RTE Act, 2009

1. Every child in the age group of 6-14 has the right to free and compulsory education in a neighborhood school, till the completion of elementary education.
2. Private schools will have to take 25% of their class strength from the weaker section and the disadvantaged group of the society through a random selection process. Government will fund education of these children.
3. No seats in this quota can be left vacant.
4. These children will be treated at par with all other children in the school and subsidized by the state at the rate of average per learner costs in the Government Schools.
5. All schools will have to prescribe the norms and standards laid out in the Act and no schools that does not fulfill these standards within 3 years will be allowed to function.
6. All private schools will have to apply for recognition, failing which they will be penalized to the fine of Rs. 1 lakh and if they still continue to function will be liable to pay Rs.10000 per day as fine.
7. Norms and standards of teachers qualifications and training are also laid down by this Act. Teachers will have to subscribe these norms within 5 years.
8. No donation and capitation fee is allowed.
9. No admission test or interview for children and parents.
10. No child can be held back, expelled and required to pass the board examination till the completion of elementary education.
11. There is a provision for establishment of commissions to supervise the implementation of the Act.

Dr. Neha Puranik
PART - III

Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.

326

12. A fixed student and teacher ratio is to be maintained.
13. Three years moratorium period has been provided to schools to implement this Act.
14. All schools except private unaided schools are to be managed by school Management committees with 75% of parents and guardians as members.
15. The National commission for Protection of Children's Rights has been managed to monitor the implementation of this Act.

The Right of Children to Free and Compulsory Education (Amendment) Bill, 2017

- The Right of Children to free and compulsory Education (Amendment) Bill, 2017 was introduced by the Minister of Human Resource Development on 10th April, 2017. The bill amends the RTE Act, 2009 by extending the deadline for teachers to acquire the prescribed minimum qualifications for appointment.
 - According to the Act, if a state does not have adequate teacher training institutions or sufficient number of qualified teachers, the provision to possess minimum qualifications is relaxed for a period not exceeding five years i.e. till 31st March, 2015.
 - The bill further adds to this provision by stating that those teachers who do not possess the minimum qualifications as on 31st March, 2015 will acquire the minimum qualifications within a period of four years i.e. by 31st March, 2019
- **Challenges in implementation of Right to Education Act, 2009.**

Government Centric -

RTE Act has specified Government Centric system of primary education. This system has to be run by the State or Local Governments i.e. Municipal Corporation, ZilaParishad, Panchyat etc. According to the Act, Government bodies are made responsible for everything i.e. for selecting sites for school, to construct school buildings, appointing teachers and school administrators.

In Primary Education, it is important for the Government to provide funds and also set up a basic regulatory mechanism. But RTE Act has suggested Government intervention in day to day running of schools which may hinder rather than help the cause of universal primary education.

Ny
(Dr. Neha Puranik)

327

Lack of Choice-

Making more education choices available and affordable will automatically improve the quality of primary education because parents will choose the one that is best for their children.

Discouraging Private Initiatives -

Even after 60 years of independence, private initiatives have played an important role in providing primary education in India. In India, many NGO's are engaged in providing basic education to the poor and the underprivileged.

Whenever parents have a choice between Government run and privately run schools, they usually prefer to send their children to privately run schools for the superior quality of education. In spite of this reality, the RTE Act greatly discourages private initiatives in basic education.

3) The Act requires every privately run school to obtain a certificate of recognition from a certifying authority set up by the State Government. So such Schools have to Comply with certain standards for infrastructure, teachers' qualifications and teacher student ratio.

4) Accountability and Transparency -

Under proper conditions, even Government run school system can be a success. RTE Act talks about educational inputs i.e. buildings, teachers etc. It is completely silent about educational outcomes.

5) School Management Committees -

The RTE Act provides for public monitoring of schools through the mechanism of the school Management Committee. It consists of elected representatives of the local authority, parents or guardians of children admitted in such schools and teachers.

School Management Committee are given responsibility of monitoring schools, including monitoring the utilization of funds.

The committees have been given power to prepare "School Development Plans".

The American Model for Education-

In the United States, the primary education system is run almost entirely by the Government and school choice is almost nonexistent. The schools are run by school boards. The school boards constitute an entire system of parallel local Government and are charged with the responsibility of providing education from primary to high school level.

NY

23/6

Accountability in this system is achieved by the very high level of local control. School Board members are given lot of powers.

In India, for effective implementation of RTE Act, it is necessary to give powers to School Management Committee.

Conclusion -

It is seen that RTE is ensuring right to schooling and not right to education. RTE has improved the facilities; brought more kids to the school but has failed to provide them with right or quality education.

With the implementation of RTE Act, 2009, school enrollment numbers have gone up and school infrastructure has improved but the ability of children in rural areas have not been improved.

We can say that Primary school outcomes are not looked after by RTE Act implementation.

Children in private schools have better educational outcomes. But the same situation is not found in Government Schools in rural areas.

For overall improvement in the quality of education, the qualities of teacher training, infrastructure, teaching resources and community involvement insuring school accountability must go hand in hand.

References

1. Socialissuesindia.wordpress.com
2. indiatoday.in
3. livemint.com
4. Right to free and compulsory education Act, 2009.

Ny
(Pr. Neha Puranils)



Institute of Business Management
and Research

Chakan, Dist. Pune

In association with



Indo Global Chamber of
Commerce, Industries & Agriculture

International Conference on
**Innovative Developments in Commerce,
Management, Engineering, Social Sciences,
Humanities, Law and Environmental Studies**

Sunday 11th March, 2018



This is to certify that Prof./Dr./Mr./Mrs./Ms.

Dr.Neha Puranik

of Huzurpaga Mahila Vanijya Mahavidyalaya, Laxmi Road, Pune- 30.

has participated and presented the paper entitled

An overview of implementation of Right to Education Act, 2009

and Amended bill, 2017

at the International Conference on "Innovative Developments in Commerce,
Management, Engineering, Social Sciences, Humanities, Law and
Environmental Studies" held at Hotel Aurora Towers, Camp, Pune-411001,
Maharashtra on Sunday 11th March, 2018.

Ny

(Dr. Neha Puranik)

Prof. (Dr.) Nivrutt D Pingale

Chairman,

Nav-Sahayadri Charitable Trust, Pune

Prof. (Dr.) Aftab Anwar Shaikh

President, IGCCIA

Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 47023)



AN INTERNATIONAL MULTIDISCIPLINARY
HALF YEARLY RESEARCH JOURNAL

ISSN 2319 - 8508

GALAXY-LINK

Volume-VI, Issue-I
Part - III

November-2017 to April-2018

IMPACT FACTOR / INDEXING
2016 - 4.361

www.sjifactor.com

Principal

Huzurpasa Mahila Vanijya
Mahavidyalaya, Pune-30.

(Dr. Ncha Purani)

Abstract

Education. Specially universal primary education is an important part of any civilized society. For Indians, it is a matter of serious concern that even today more than 60 years after independence, universal primary education remains a distant dream.

The Parliament of India passed the 86th Constitutional Amendment in 2002, which inserted Article 21A into the constitution of India making education a fundamental right.

According to Article 21A, The State shall provide free and compulsory education to all children of the age of 6 to 14 years in such a manner as the state may by law determine.

Indian parliament has enacted Right of Children to free and compulsory Education Act, 2009. This Act is commonly known as Right To Education Act. The paper focuses on implementation of this Act and challenges for implementation.

Objectives

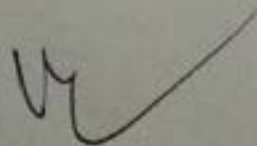
1. To understand features of implementation of RTE Act, 2009.
2. To discuss about The Right of Children to free and compulsory Education (Amendment) Bill, 2017.
3. To discuss challenges in the implementation of RTE Act, 2009.

Research Methodology

The paper is descriptive article which is purely based on Secondary Data from various books, magazines, newspaper articles and information from websites. It is based on the Right to free and compulsory Education Act, 2009.

Key Words – Right, Education, Compulsory, Act.

Nr
(Dr Neha Punamit)
PART



Principal

Huzurpapa Mahila Vanijya
Mahavidyalaya, Pune-30.

Dr. Y. R. Thorat

Oct 2017

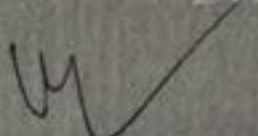
Vol.

SSN 2394-5303



Editor

Dr. Bapu G. Gholap


Principal

Huzur-53 Mahila Vanijya
Mahavidyalaya, Pune-30.

www.pawarta.com

28)	Performance Analysis of Regional Rural Banks in India Dr. Ch. Srinivas, A. Srinivas, Karimnagar	137
29)	Impact of stress on employees performance Dr. V. B. Thorat, Pune	141
30)	Emerging trend of Retail Trade in India Dr. J. D. Wadate, Amravati.	144
31)	Magnitudes of Drug Addiction and the Connection with Crime Dr. Bharatji Upadhyay, Almora	147
32)	HISTORIC AND POLITICAL REVIEW OF LANDHAURA RIYASAT Dr. Sonia S. kaushik , uttrakhand	150
33)	'शुद्धता - विमुक्त समाज व संस्कृती' प्रा. समीर आवनावे, जि. पुणे.	156
34)	संश्लेषण परिकल्पना विचारणे प्र. के. अंधे प्रा. शोभासागर प्रशांत वदवान, घोंड	158
35)	स्वैच्छित्तव्य प्रवेशनाथ एक धार्मिकताक अभ्यास श्री. अनिल इनपमन मृगालवार, जि. नांदेड	160
36)	श्री तुळसासमकाराज्यांच्या पावलेल दशावतार डॉ. शाम नेरकर, परळी	162
37)	उच्च माध्यमिक शाळातील विद्यार्थ्यांच्या मानसशास्त्रीय समुद्देशन गरजांचा तुलनात्मक अभ्यास डॉ. पादव हरी सनेर, जि. पुणे	166
38)	भेळशाहतमणिल आदिवासि विराथाव्यांच्या ऐश्वर्यिक समस्यांचे अध्ययन डॉ. माधुरी एन. झाडे, वर्धा,	169
39)	गुंफाबंध के काव्य मे विन्य योजना प्रा. डॉ. रामकृष्ण बटने, जि. नांदेड	174
40)	संस्कृत साहित्य मे सदाचार श्रीमती विन्दु देवी, हरि	176

Principal

Huzurpda Mahila Vanijya
Mahavidyalaya, Pune-30.

A research paper on impact of Stress on employees performance

Dr. Y. R. Thorat

Vice Principal & HOD

SBB Alias Appasaheb Jedhe College Pune

providing credit assistance to weaker sections. From the above study it is found that the profitability of RRBs is decreasing due to unmatched ratio of owned funds to borrowed funds as well as deposits and loans & advances of the RRBs. It is due to the policy decisions of the government, increase of private banking operations and money lenders.

REFERENCES:

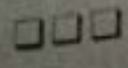
1. Prasad, D. R. (2011, October). "Evaluating Performance of Regional Rural Banks: An Application of Camel Model". *Researchers World-Journal of Arts, Science and Commerce*, 2(4), 61-67.
2. Kanika, N. (2013, July). "Financial Performance Evaluation of RRB's in India". *International Journal of Management and Information Technology*, 4(2), 236-247.
3. Padmavathi, A. S. (2013, July) Growth and Performance of Regional Rural Banks in Andhra Pradesh: A Study on Deccan Grameena Bank, *PARIPEX – Indian Journal of Research*, 2(7), 164-166.
4. Naik, D. C. (2014, September). A Study on Financial Performance of Deccan Grameena Bank (Regional Rural Bank) in Telengana State in India. *International Journal of Advance Research in Computer Science and Management Studies*, 2(9).
5. Makandar, N.M. Profitability and Productivity Analysis of RRBs in India" 2010.
6. Government of India, Report of the Committee on Rural Banks, (Chairman-M, Narasimhan), New Delhi, 1975.
7. NABARD: Reports.
8. <https://www.nabard.org/financialreport.aspx?cid=505>
9. http://www.abhinavjournal.com/images/Commerce_&_Management

Abstract :-

Stress is a recognized killer & a major contributor to workplace illness. Companies are worried about stress because of reduced effectiveness individuals can find that the impact of stress blights their health & happiness; yet stress is a complex phenomenon, it cannot be painted in black & white. We all need a degree of stress to drive us on to achieve. Neither total lack of stress nor stress to excess is good for you. Stress is unavoidable on the part of the employees as the systems, procedures; techniques are getting complicated with the use of advance technology. Every employee cannot cope with such rapid changes taking place in the jobs. This will lead to arising of stress among employees. Stress can affect one's health, work performance, social life and the relationship with family members. The stressors and its consequences are to be understood at individual and organizational level.

Introduction:-

The importance of all this for stress is that being in too high a mental state for a desired action is stressing. At the extreme, as your brain activity gets faster & faster, it can end up thrashing about, incapable of making decisions or solving problems. Research in the civil service has shown that there is a very strong correlation between stress levels & degrees of self-determination. Senior civil servants who



W

Dr. Y.R. More

Sept 17

133



Painting Area

International Multilingual Research Journal
Volume 11, Issue 1, September 2017



Editor

Dr. Bapu G. Gholap

Principal

Huzurpada Mahila Vanijya
Mahavidyalaya, Pune-30.

www.gmri.com

Index

01) Weeding Out Policy for Library Reading Materials Dr. Ravindra Pandurang Adav, Kolhapur	10
02) MOTIVATION OF WOMEN EMPLOYEES WORKING IN BPO SECTOR: AN EMPIRICAL STUDY Mrs. Shahana2 Begum, Khairtabad, Hyderabad	15
03) A STUDY ON AWARENESS OF INDIAN TAX STRUCTURE Mr. Bhanu Prakash B E, Ujire Belthangady, D.K.	20
04) Spatio Temporal Distribution of Major Agriculture crops in Dindori Tehsil of Mr. Sachin R. Govardhane—Dr. Suresh K. Shelar	23
05) A STUDY ON MIGRATION AND SOCIAL EXCLUSION OF LABOUR FROM GRISSA TO SURAT Job Dondapati, Pune	30
06) EFFECTS AND IMPACT OF GST ON INDIAN ECONOMY Dr. D. J. Kande, Buldhana, (Maharashtra)	37
07) Factors influencing learning English language writing among Jatapu tribul Swathi Koppolu, Andhra Pradesh	44
08) A Study Of Health Status And Health Awareness Among Employees working in Ganesh S. Vishwakarama, Khamgaon Dist. Buldhana.	48
09) INTERNATIONAL TRADE IN INDIA AND ITS ECONOMIC DEVELOPMENT Dr. Yuvraj Rajaram Thorat, Pune, M.S.	51
10) Testing A Insecticide Against Whitefly, Bemisia Tabaci On Potato Swati Tomar—Kamlesh Malik —Seema Sharma, Meerut	55
11) Effect of Yoga Practices on Flexibility & Cardiovascular Efficiency on Atul Sharma, Akbarpur Kanpur Dehat.	59
12) Effect of Galvanic Skin Response Training on Blood Pressure Lalit Kumar Singh—Kiran Srivastava, Uttar Pradesh	61
13) EDUCATION AND SOCIAL CHAGNE Dr. Anuradha Tiwari, Lucknow (UP)	68

Huzur, Sa-Mah... raniya
Mahavidyalaya, Pune-30

about their health status. Hence the null hypothesis is accepted.

Thus it is concluded that most of the employees working in Municipal Co-operation, Amravati were not aware of their health status. Findings of the Study :

These following were the main findings of the study:-

- 1) Most of the employees working in Sant Gadge Baba Amravati University were suffering from musculoskeletal.
- 2) The ratio of Respiratory, cardiovascular health problems were found very low among the employees.
- 3) Most of the employees working in Sant Gadge Baba Amravati University had the stress due to office work.
- 4) Majority of employees working in Municipal Co-operation, Amravati showed the negative expression about their health and life style.

References :

- Dheer, S. & Basit Mitra et al. "Introduction to health education". (Jalandhar : AP publishers), 1984. *
- Kumar R. and Kumar Meenal. Guide to Healthy Living. New Delhi : Deep & Deep Publications Pvt. Ltd. 2003.
- Goel S. L. Health care administration : Exology principle and modern trends (1st ed.). New Delhi : Sterling Publication, 1980.
- Hobson W. The theory and practice of Public Health. (4th Ed.). London : Oxford University Press. 1975.
- Rubiru A. "Shift in the social contract : Understanding, change in American Society". Thousand OKas, (CA : Pine Forge press). 1996
- Shrivastava Nidhi. "employee health company's wealth" Health Care Management. India's First Newspaper for the Health Care Business. (New Delhi : 1st to 15th May, 2003). (<http://WWW.Expresshealthcaremanagement.com/>)



09

INTERNATIONAL TRADE IN INDIA AND ITS ECONOMIC DEVELOPMENT

Dr. Yuvraj Rajaram Thorat
Vice Principal
Appasaheb Jadhav Mahavidyalaya
Pune, M.S.

ABSTRACT:

The international trade liberalization is the impact on the economic development of free movement of goods, capital and labour force across borders. Many argue that there are advantages and disadvantages of the capital control over development. It is also argued that more liberalization in the labour market both from South (developing countries) to North (industrialized countries) and from South to South would greater benefit the economic development of developing countries than other liberalization policies. But, in this paper, Researcher will focus on the openness to trade and its relation to the economic development of India.

KEYWORDS: Economic development, liberalization, International trade.

INTRODUCTION:

The importance of international trade in the world has been widely studied and also examines the role of international trade in the various issues. In this paper I focussed on the relationship between Economic Development and international trade and also discussed disadvantages of International trade. International trade is an activity of strategies importance in the development process of a developing economy such as India. International

Dr. Y. R. Thakur Sept 17

145

Printing Area



ISSN 2394-5303

International Multilingual Research Journal
Issue-33, Vol-02, September 2017



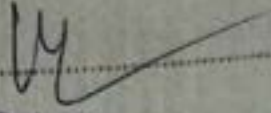
Principal
Huzurkasa Mahila Vanijya
Mahavidyalaya, Pune-30.

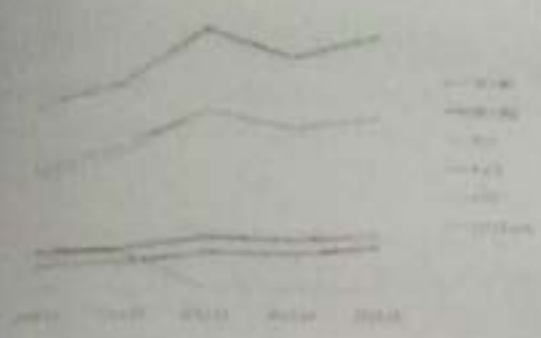
Editor
Dr. Bapu G. Gholap

Index

- 01) Politics of Poverty in India || 09
Dr. Rochana Mittal, Ghaziabad, Utter Pradesh
- 02) Nothing to be Frightened of A Philosophical Exploration || 13
Dr. Tapas Chakrabarti—Dr. Hetal S. Patel, Gujarat
- 03) Patriarchy & Sexuality in the Novels of Namita Gokhale || 16
Prashant Kumar D. Deshmukh—Dr. Rahil Qureshi
- 04) Know your Plagiarism Tools And How to Avoid it || 22
Dr. K. Aruna Jyothi, Basar, Telangana
- 05) Cyber attack & Stakeholder agencies in India || 26
Dr. Surendra B. Kamble, Shirpur, Dist - Dhule (MS)
- 06) Saundarananda with reference to Sringara Rasa || 30
Vikas Kamboj, Chandigarh
- 07) JOB SATISFACTION OF TEACHER EDUCATORS IN RELATION TO INSTITUTIONAL || 32
Dr Amardeep Kaur
- 08) Rural-Urban population & literacy rate statistical analysis of Telangana || 39
— Marka Kiran, Warangal-Telangana
- 09) Agriculture Economy of India: Social Challenges || 44
Pandit S. Waghmare, Jaysingpur
- 10) Impact of Capital structure on Financial Performance of Atul Auto Limited || 51
PRI. (DR) V. M. VANAR, Nadiad, Gujarat
- 11) Gearing up for Academic and Administrative Audit || 56
Dr. Yuvraj Rajaram Thorat, Pune
- 12) Indian English Diaspora || 59
KULDEEP SINGH, Chandigarh
- 13) Need of Effective communication between school & parents || 63
Dr. Sharad Shrivastava, Jabalpur, MP
- 14) Goods And Service Tax || 66
DR. S. S. KULKARNI, Amravati

Principal

Huzur 
Mahavidyalaya, Pune-30.



Graph 1 Profitability ratios of Atul Auto Limited Here in above graph, Debt Equity is shown in percentage.

CONCLUSION

From the Graph1, we can say that when the debt equity ratio is low (in 2012-13, 2013-14 and 2014-15), all profitability ratios are high, means profit is high. When debt equity ratio is high (in 2010-11 and 2011-12), the profitability ratios are low. Although, debt equity ratios for 2010-11 and 2011-12 are the same, but profitability still differs.

Also based on above analysis of table 7 and 8 we can conclude that there is no direct relation between capital structure & financial performance.

REFERENCES

- 1) <http://www.atulauto.co.in/>
- 2) <http://www.google.com>
- 3) <http://www.investopedia.com/>
- 4) Annual reports of Atul Auto Limited
- 5) Majumdar, S & Chhibber, P 1999, "Capital structure and performance: evidence from a transition economy on an aspect of corporate governance."
- 6) Marsh, P 1982, "The choice between equity and debt: an empirical study", Journal of Finance.
- 7) Research Paper - Impact of Capital Structure on Financial Performance of the Listed Trading Companies in Sri Lanka Nirajini, A*, Priya, K B**
- 8) The Influence of Capital Structure on Financial Performance A quantitative study of Swedish listed firms Phansamon Gansuwan, Yalçın Cahit Önel

Gearing up for Academic and Administrative Audit

Dr. Yuvraj Rajaram Thorat
Vice-Principal
Appasaheb Jadhve Mahavidyalaya Pune.

Abstract

Like all other institutions, higher educational institutions undergo financial audit. Keeping the inadequacy of financial audit in view, the UGC recommended Academic and Administrative Audit (AAA) in the 9th plan because higher education is more than mere audit of financial audit as it involves administrative academic and social aspects as well as teaching, research & extension. AAA is an important step towards quality assurance. Self evaluation is an extremely useful method of quality enhancement for Higher Education Institutions (HEI). Strengths, Weakness, Opportunities and Challenges (SWOC) analysis and AAA are the most important instrument for self evaluation HEI. This paper throws light on objectives and scope of AAA. It also highlights the need and benefits of conducting AAA.

Key words: HEI, AAA, NAAC, IQAC, SWOC

Introduction
Considering the changes in education sector around the world Governments in the various countries have proposed various methods and measures to enhance the quality of education at higher (college / university) level. India is not exception for that. Academic and Administrative Audit is a carefully structured system of internal and external review which facilitates the monitoring and evaluation of institutional process. Academic & administrative audit procedure is interrelated. Academic Audit

Principal
Huzur Sa Mahila Vanliya
Mahavidyalaya, Pune-30

INTERNATIONAL RESEARCH JOURNAL OF MULTI DISCIPLINARY STUDIES

Approved by : University Grant Commission (UGC)
MONTHLY DOUBLE-BLIND PEER REVIEWED REFERRED OPEN ACCESS INTERNATIONAL JOURNAL

Volume III, Issue - IX

www.irjms.in

Email: irjms@irjms.in irjms@ugc.com

ISSN : 2454-8497

24 November 2017

Impact Factor : 1.3876 (2017) 3.479 (2016)

Dr. P. D. Thakur



W

INTERNATIONAL RESEARCH JOURNAL OF MULTIDISCIPLINARY STUDIES



IRJMS

Principal

Huzurpada Mahila Vanijya
Mahavidyalaya, Pune-30.

Executive Editor
Dr. Tanaji Jadhav

Chief Editor
Dr. Mahendra Avasthi



डिजिटल इंडिया कार्यक्रम

डॉ. माध. माड खोसा

उपप्राध्यापक व कनिष्ठ विभागाध्यक्ष

समाजसेवा, वासुदेव रई अस्पताल व सेवा महाविद्यालय, ४१२२ रुद्रवाडी रोड, पुणे

परंपरागत जेट मील वाती १ जुलै, २०१५ रोजी लॉन्च केलेल्या 'डिजिटल इंडिया' कार्यक्रमाचा उद्देश 'डिजिटल इंडिया' या संकल्पनेच्या माध्यमातून कार्यात्मक पायाला देणे. कार्यात्मक अर्थाने याचा अर्थ म्हणजेच नागरिकांना डिजिटल साक्ष्य करून प्रशासनात पाठवलेल्या अर्जांच्यासाठी, शासकीय सेवांचा प्रवेश करणे. सर्वसमावेशी सामाजिक व आर्थिक धोरण तयार करताना जोरदार सहभागी करून घेण्यास समाज आणि उद्योगधंद्यात अर्थव्यवस्थेमध्ये परिवर्तन करण्यासाठी या कार्यक्रमाची रचना करण्यात आली आहे.

सध्याची प्रशासकीय व्यवस्था आणि सामाजिक सेवा वापरण्यात आलेली - उपकरणांच्या मदतीने सामान्य माधने हा 'डिजिटल इंडिया' कार्यक्रमाचा मुख्य उद्देश आहे.

डिजिटल इंडिया कार्यक्रमातील मुख्य विभागांवर आधारित असे-

- १) **घावाभूत सोबी - सुविधा** :- भारतातील प्रत्येक नागरिकांना घावाभूत सोबी - सुविधा पुरविले जाणे. सरकारचे उद्दिष्ट आहे. दुर्गम भागातील नागरिकांना प्रिविडिड आणि जलदगती इंटरनेट कनेक्टिव्ह करून देणे.
- २) **गाजणीनुसार सेवा आणि घावासुख** :- डिजिटल इंडियाचे महत्त्वाचे उद्दिष्ट म्हणजे प्रशासकीय कार्यात सुलभता व पारदर्शकता आणणे. शासकीय योजना व कार्यक्रमात नागरिकांना सहभागी करून घेणे.
- ३) **जागरिकंते डिजिटल सहायीकरण** :- नागरिकांच्या डिजिटल सहायीकरणातच इंटरनेट, मोबाईल वॉचा साहाय्य घ्यायचे आहे. डिजिटल साक्षरता, डिजिटल समाप्ते, वावर जबा कॅडिल करून डिजिटल इंडिया सक्षम समाज असलेल्या भारतात परिवर्तन करण्याचे डिजिटल इंडिया कार्यक्रमाचे उद्दिष्ट आहे.

डिजिटल इंडिया कार्यक्रमाचे प्रमुख स्तंभ :-

- १) **वांड वॅड महामार्ग** :-
- अ) **भारत जेट** :- नॅशनल ऑप्टिकल फायबर नेटवर्कद्वारे २,५०,००० ग्रामपंचायती जोडण्याची योजना आहे. बासाठी सरकारने १,००० कोटी रुपये भाग-भांडवल असलेल्या भारत वांडवॅड नेटवर्क लिमिटेडची निर्मिती केली आहे.
- ब) **वॅजल इन्फॉर्मेशन इन्फ्रास्ट्रक्चर** :- याद्वारे भारत नेट व मेघराज क्लाऊड वासासह्या अमिन्वात असणाऱ्या नेटवर्कचे एकात्मिकरण करून राज्यासनापानून ते ग्रामपंचायती पर्यंत हाय-ग्योड कनेक्टिव्हिटी आणि क्लाऊड प्लॅटफॉर्म पुरविले जाणार आहे.

	कारणांचा अभ्यास, विशेष संदर्भ : जातना जिल्हा (महाराष्ट्र)			
10	आर्थिक विकासात शेतीचे योगदान व शेतीचे प्रकार	डॉ. भद्रा राजेंद्र ठाकरे	नागपूर	100
17	प्रमुख जागतिक समस्या : एक दृष्टिकोण	डॉ. भरत गजेंद्र	पुणे	110
18	पोवाडा : एक वाङ्मयीन साधने प्रशसार्गीत	रासगे जी.बी.	पुणे	115
19	EMERGENCE OF WOMEN ENTREPRENEURS IN WESTERN MAHARASHTRA A STUDY OF MOTIVATING FACTORS AND PARENTAL GROOMING EFFECT ON WOMEN UNDERTAKING ENTREPRENEURSHIP	Kotwal Kamal, Dr. Dangat, N.R.	Pune	120
20	डिजिटल इंडिया कार्यक्रम	डॉ.ताय.आर.शोभत	पुणे	130
21	महिला सशक्तिकरण और शिक्षा	राजकीर्ति रस्तोगी	सीतापूर	135

Principal

Huzur, Jalgaon, Janjira
Maharashtra, June-30.

UGC Approved Screenshot, Date 26 May 2017

www.ugc.ac.in/jsp/newjournal/jnl_new.asp



विश्वविद्यालय अनुदान आयोग
University Grants Commission
Quality Higher Education for all

Home About Us Organizational Committee Documents Catalog Publications

Newly added Journals

The UGC-approved List of Journals is being augmented with inclusion of additional journals approved by the Standing Committee. The Standing Committee on Publication of Journals is meeting regularly to include inclusion of additional journals recommended by the universities. The updation of UGC-approved List of Journals is dynamic process. The universities may recommend additional journals upto 15th May, 2017.

Search by Title:

Select Broad Category:

None A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Show 25 entries Copy CSV Excel PDF Print

Sr.	Title	Source	Read Sample	Number	Year	Issue	Page
4677	International Mahila Mahila Prasthiti Samiti (Mahila Mahila)	Education		100	2017	1	100
4774	Mahila Mahila Prasthiti Samiti (Mahila Mahila)	Education		100	2017	1	100
7112	Mahila Mahila Prasthiti Samiti (Mahila Mahila)	Education		100	2017	1	100
7779	Mahila Mahila Prasthiti Samiti (Mahila Mahila)	Education		100	2017	1	100

Principal
Huzurpappa Mahila Vanijya
Mahavidyalaya, Pune-30.

Showing 1 to 4 of 4 entries (filtered from 8.874 total entries)

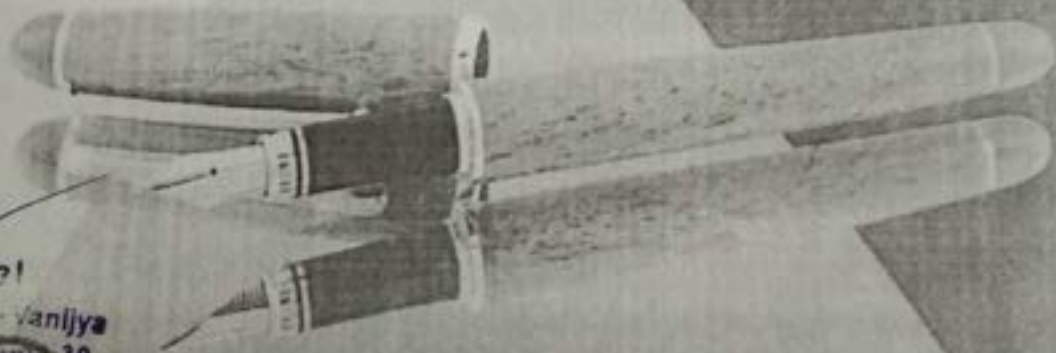
495

Dr. Y.R. Thorat

MAHARAJA JYOTIBHAI PHULE
ISSN 2319 3318



20, Vol-03, Oct. to Dec. 2017
Widyawarta[®]
International Multilingual Research Journal



W

Principal

Prapaga Mahavidyalaya, Yandriya
Mumbai - 400 030.



Editor

Dr. Ritu G. Ghole

कृषी क्षेत्राच्या विकासात माहिती-तंत्रज्ञानाचे योगदान

डॉ. वा.आर. भोराम
संशोधन मार्गदर्शक
त्रि. पुणे

प्रस्तावना:

आजचे युग हे माहिती-तंत्रज्ञानाचे युग आहे. तंत्रज्ञान हे माता-पाने विकसित होते आहे आणि ते कृषी क्षेत्रात महत्त्वाचे ठरले आहे. यामुळे शेतकऱ्यांना पीक कोणते, कसे करावे, कोणत्या नियंत्रण या विषयी आजपर्यंत ही आज्ञाही घेता येते आणि जमनीत जास्त उत्पादन घेणे शक्य होते. तंत्रज्ञानातील नवे बदल हे कृषी क्षेत्रात क्रांती प्रदान आहेत. यामुळे अर्थव्यवस्थेलाही मोठीच मदत होते. जसजस तंत्रज्ञानामुळे कृषी क्षेत्रात अनेक लाभ होत आहेत.

भारतात लक्षावधी लोक उपजीविकेची सुरक्षा तसेच एकूण राज्यांसाठी ५२ टक्के लोकांना कृषी क्षेत्रात रोजगार उपलब्ध करून देते. तथापि, कृषी क्षेत्राचा सकल राष्ट्रीय उत्पादनातील (जीडीपी) वाटा केवळ १४ टक्के आहे. कृषी अधर्षित उद्योगांना कच्चा माल पुरवते, शेतकरी, शास्त्रज्ञ आणि धोरणकर्ते यांच्या संयुक्त प्रयत्नांमुळे भारतीय कृषी क्षेत्रात आभयानास्पद बदल आहे. १९६० च्या दशकाच्या मध्याला हरितक्रांतीच्या माध्यमातून लागू करण्यात आलेल्या नव्या कृषी तंत्रज्ञानामुळे कृषी उत्पादन लक्षावधीपटीने वाढले आहे. २०१४-१५ मध्ये भारताने २५ कोटी २० लाख मे. टन अन्नधान्याचे उत्पादन केले. २६ मे. टन तेलबिया, १७ मे. टन डाळी, २५७ मे. टन फळे व भाजीपाला, १४६ मे. टन दुग्धोत्पादन इतके कृषी उत्पादनातील या अफाट वाढीत राष्ट्रीय कृषी संशोधन व्यवस्था व माहिती-तंत्रज्ञान यांची भूमिका महत्त्वाची राहिली आहे.

कृषी क्षेत्रातील तंत्रज्ञानिक प्रगतीमुळे नवीन तंत्रज्ञान नये आणि आधुनिक तंत्रज्ञान शेतकऱ्यांपर्यंत पोहोचणे यासाठी 'ऑनलाईन' प्लॅटफॉर्म उपलब्ध करून देण्यात येत आहे.

आजकाल जगातील प्रत्येक शेतकरी यांचे जीवन शैली बदलत चालली आहे. शेतकरी व पशु उत्पादकांचे मुळावे कार्यवाही करण्यासाठी बहुतेक सर्व प्रगतिते व नवे उपकरणे शेतकऱ्यांना उपलब्ध करून देण्यात येत आहेत. शेतकऱ्यांना शेतकरी विकास शाखेच्या माध्यमातून कृषी क्षेत्रातील नवे तंत्रज्ञान उपलब्ध करून देण्यात येत आहे. शेतकऱ्यांना शेतकरी विकास शाखेच्या माध्यमातून कृषी क्षेत्रातील नवे तंत्रज्ञान उपलब्ध करून देण्यात येत आहे. शेतकऱ्यांना शेतकरी विकास शाखेच्या माध्यमातून कृषी क्षेत्रातील नवे तंत्रज्ञान उपलब्ध करून देण्यात येत आहे. शेतकऱ्यांना शेतकरी विकास शाखेच्या माध्यमातून कृषी क्षेत्रातील नवे तंत्रज्ञान उपलब्ध करून देण्यात येत आहे.

१) महाविध प्रकल्प :

शेतकऱ्यांना हवामानाचा अनुभव देण्यासाठी पोहोचवण्यासाठी राज्यातील सर्व महानुल मंडळांत 'महाविध प्रकल्प'तर्गत २०६५ स्वयंचालित हवामान केंद्र उभारण्यात येणार आहेत. या हवामान केंद्रामुळे १२ कोटी १० किलोमीटर परिसरातील अनुभव हवामानाची नोंद होऊ शकते. मिनिटाला उपलब्ध होणार आहे. या हवामानाचा नोंदीमध्ये पर्जन्यमान, तापमान, हवेची सापेक्ष आर्द्रता यांच्याचा वेग आणि दिशा या बाबतच्या नोंदी घेण्यात येईल. जगात एवढेच तापमानाचा माहिती हवामानावर आधारित पीक विश्लेषण पोषकविषयक सल्ला, हवामानाविषय संशोधन आणि हवामान कल्याणकारी योजना राबवण्यासाठी महाविध प्रकल्प आहे. ५० लाख शेतकऱ्यांपर्यंत एवढेच तापमानाचे माहिती पोहोचवण्यासोबतच डिजिटल बोर्डाच्या माध्यमातून नोंदी उपलब्ध होईल.

२) महाराष्ट्र स्पर्धाक्षम आणि कृषी विकास प्रकल्प

कृषी उत्पन्न बाजार समित्यांच्या कामकाजात सुसुत्रता, पारदर्शकता याची, शेतकऱ्यांची फसवणूक होऊ नये आणि आधुनिक तंत्रज्ञान शेतकऱ्यांपर्यंत पोहोचणे यासाठी 'ऑनलाईन' प्लॅटफॉर्म उपलब्ध करून देण्यात येत आहे.

Principal
Vidya Mar.
Vidyalaya, Pune-30

105

- 13) नोट बंदी अर्थात् भारतीय अर्थव्यवस्थावरील परिणाम
डा. स्वाती कुमारे, किन्नवट महाराष्ट्र 11 62
- 14) संशोधन संपादन विवर
डा. डॉ. चोटे भैरवनाथ पट्टणन, लोहारा 11 65
- 15) संशोधन-का गृहित संपादन संपादन
डा. डॉ. राजेंद्र कलानो शिवाजी, लोहारा 11 68
- 16) कवी शंकरदा विठ्ठलदा माहितो-संपादनाने सांगण
डा. वाय. आर. थोरात 11 72
- 17) पंचम विष्ट के साहित्य में आधुनिक भाव का विकास
डा. डॉ. अमिता प्रकाश, अल्मोडा (उत्तराखण्ड) 11 75
- 18) मधुमती शर्मा के उच्च शिक्षा क्षेत्र के विद्यार्थियों में पर्यावरण विषय के
उमेश चन्द्र बंसल, पैठाणी पौड़ी (उत्तराखण्ड) 11 81
- 19) अक्षय-पत्र में योग-दृष्टि
डा. डॉ. आशुतोष विक्रम, हरिद्वार उत्तराखण्ड 11 89
- 20) गोकुलजी कुलसोदम के जीवन की ऐतिहासिक भटनाए
डा. डॉ. राजेश शंकर, उधना 11 93
- 21) विद्यासागर वेदियाल के साहित्य में वर्णित पहाड़ की प्राकृतिक सुषमा
डा. डॉ. गुड्डी विष्ट, श्रीनगर, गढ़वाल 11 95
- 22) जिला जिले में मिलाई परियोजनाओं के क्रियान्वयन में
डा. डॉ. नैनवती धारणे, नेपानगर (बुरहानपुर) 11 99
- 23) गोकुलजी कुलसोदम के साहित्य में लोकमंगल की भावना
डा. डॉ. शालू नर्म, नरवाना 11 102
- 24) भगवान एव आध्यात्मिक दृष्टि
डा. डॉ. रुचि गुप्ता, बरेली (उ०प्र०) 11 106

Principal

Huzurpada Mahila Vanijya
Mahavidyalaya, Pune-30.

2018

ISSN 2277-5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume -VII Issue - I Part - I January - March - 2018

Peer Reviewed and Referred
UGC Listed Journal

(Journal No. 40776)



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2016 - 4.205

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

Principal

Huzurpaga Mahila Vanliya
Mahavidyalaya, Pune-30.

Asht
Asmita
Kulkarni

Rastogi
Dr. R. B. Shen

The information and views expressed and the research content published in this journal the sole responsibility lies entirely with the author(s) and does not reflect the official opinion of the Editorial Board, Advisory Committee and the Editor in Chief of the Journal "AJANTA".
Owner, printer & publisher Vinay S. Hatole has printed this journal at Ajanta Computer and Printers, Jaisingpura, University Gate Aurangabad, also Published the same at Aurangabad.

Printed by

Ajanta Computer, Near University Gate, Jaisingpura, Aurangabad. (M.S.)

Published by :

Ajanta Prakashan, Near University Gate, Jaisingpura, Aurangabad. (M.S.)

Cell No. : 9579260877, 9822620877, Ph.No. : (0240) 2400877, 6969427.

E-mail : ajanta1977@gmail.com, www.ajantaprakashan.com

AJANTA - ISSN - 2277-5730 - IMPACT FACTOR - 4.205 (www.sjifactor.com)

AM
Asmita
Kulkarni

CONTENTS OF PART - 1

Sr
2
2
2
2
2
2

Sr. No.	Name & Author Name	Page No.
11	Personality or Circumstances: Essence of an Entrepreneur Vijayakumar Jadhav	68-73
12	A Study on Employee behavior towards Customer Service with Special Reference to Jewelers in Pune City Prof. Pratibha Yogesh More Dr. Sangeeta A. Birjepatil	74-81
13	Challenges Faced by New Start UPS Shaikh Irshad Wajidali	82-86
14	The Trait that Make Women Great Leader Mrs. Prabha Kumari	87-91
15	Tourism in Sikkim: Growth Over the Decade Bimal Thapa Dr. D. H. Malini	92-103
16	Women Entrepreneurs in India - Facts and Challenges Dr. Rohini Bhoite	104-110
17	Women Entrepreneurship in Kerala: Efficacy of Implementation of WE Mission K. Subair	111-117
18	Women Entrepreneurship in India K. Hannah Catherine Dr. Florence John	118-123
19	Role of MSME in Development of Women Empowerment K. Kiran Kumar	124-131
20	Challenges Faced By New Entrepreneur In India with Reference to Pune City Dr. Rupali Sheth Prof. Asmita Kulkarni	132-136

Principal

Huzurpada Mahila Vanijya
Mahavidyalaya, Pune-30.

Dr. R.B. Sheth

Asmita Kulkarni

II

20

Challenges Faced By New Entrepreneur In India with Reference to Pune City

Dr. Rupali Sheth

Huzurpaga Mahila Vanijya Mahavidlaya.

Prof. Asmita Kulkarni

Huzurpaga Mahila Vanijya Mahavidlaya.

Abstract

India is on the third position for new start up in the world. But we need more entrepreneurs in Indian economy for increasing our GDP. New innovation start-up will become source of steady income and will lead to addition to GDP. Opportunities should be tapped by new generation to solve the problems of unemployment. Job creation is a foremost challenge facing by Indian economy. The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Our Prime Minister Narendra Modi believes in start will bridge the gap to enhance development and growth of our country. Indian Government has boost digital start up by allotting around 2000 crores. In India entrepreneurs are facing various challenges such as lack of knowledge, lack of skills, lack of money, lack of information, lack of confidence, lack of proper direction, fear of fixed monthly income, lack of direction and also planning. In this paper researcher has tried to find out various problems of new entrepreneurs in Pune city. Survey is based on primary data collection. Researcher has collected data of some entrepreneurs who have started entrepreneurship within 3 years. Paper will highlight on points such statement of problem, objectives, methodology, introduction data analysis and suggestions and conclusions.

Important terms: Entrepreneur, Entrepreneurship, start up, Challenges.

Objectives

- 1) To check attitude of new generation to start business.
- 2) To find out challenges faced by new entrepreneurs in Pune city.
- 3) Give suggestion for overcoming problems.

Methodology

Primary data is collected from some entrepreneurs of age group 25 to 28 who have started their business recently. Personal interview and observations will be considered for drawing conclusion of study. The researchers have collected secondary data and information relating to topic through newspaper, weekly magazines and websites relating to topic.

Statement of Problems

According to a UN report 2014, world's largest youth population with 356 million the age group between 10 years to 24 years old resides in India. The annual population growth rate of India is 1.2% according

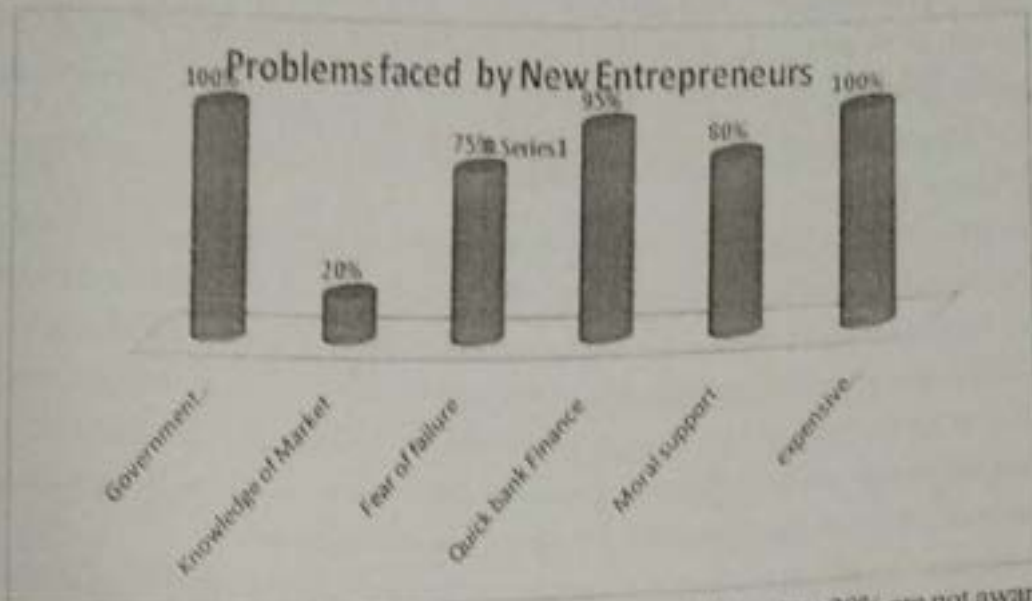
Principal

Huzurpaga Mahila Vanijya
Mahavidlaya, Pune-30.

AWK
Asmita Kulkarni

132

Industrial development. If we will overlook on graduation or post-graduation students from other stream only 2 to 3 per cent students are interested in doing trading, counselling, hoteling, anchoring after graduation or post-graduation.



Above table indicates 100% entrepreneurs finding problems in licencing, 20% are not aware about market, 75% fear of failure 95% said that lengthy procedure for bank finance 80% said there is lack of moral support and registration is expensive.

Problems faced by new entrepreneurs

1) **Government process of licencing:** Company registration has been hassle for entrepreneurs looking to set up their business. India ranks 142 positions in 2009 in ease of doing business. In 2015 INC-129 was introduce for improve ranking still required to submit supporting documents and information to Government. It requires shop Act, Current Account, Proposal, GST certificate. And maximum time consuming is loan process. There are almost 19 steps /procedures to start new business.

2) **Expensive at initial stage:** Registration process is expensive and time consuming Let's take an example. For a company with a registered office in Mumbai and authorised capital of Rs. 3,00,000, the fees would be as follows: Stamp duty Rs. 1300, Articles of Association Rs. 300, Memorandum of Association Rs. 2000, Authorised Capital fees Rs. 13000, INC-29 2000

3) **Knowledge of legal system and compliances:** If you're looking at high growth, there are a few typical phases during which you'll have to interact with the legal system in India. India is a very tough country to do business in, due to its complex, slow, and inefficient legal system.

4) **Knowledge of market:** Many first generation entrepreneurs are facing problems such as poor marketing strategy, lack of Govt. support. It is observed that entrepreneur maintain quality in production or service with the help of labours, but finds it difficult to find market for his commodity which is influences by first generation entrepreneurs.

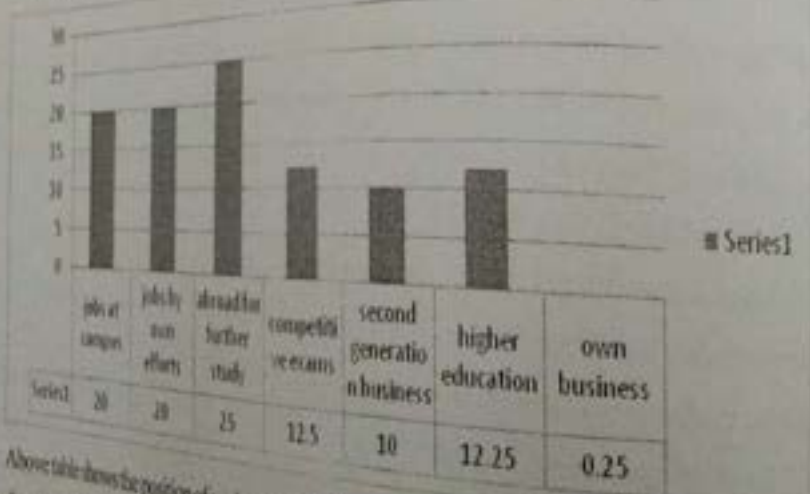
to World Bank data, 2014 and a report from the United Nations Development Programme (UNDP) released in April 2015 showed that India will face a serious challenge of finding jobs for a growing population over the next 15 years. India also has an economy in facing problem of unemployment. The population of our country is more than one billion. In India employable population is 64% by the year 2021 between the age group of 15-64. It is stated that till the year 2030, India will reach its maximum limit of 1.1 billion in the working population so self-employment is most important in coming years.

Introduction

"Entrepreneurship is much broader than the creation of a new business venture," said Bernard Hubschman, a clinical professor of management and executive director of the Entrepreneurship Lab at Pace University. "Entrepreneurship can be viewed as a creative and innovative response to the environmental conditions and have ability to recognise, initiate and exploit an economic opportunity. There are 6.5 billion people on earth of this one third lives in India and China. In Indian continental 450 million children are below 15 years who will join the workforce soon. Neither the government nor large business can by themselves create avenues for employment and growth for these people. It can be done by new entrepreneurs.

Entrepreneur is the person who plays important role in economic development of country. Entrepreneur creates jobs. Jobs provide people with livelihood. Jobs provide Entrepreneurs provide instant large-scale employment to the unemployed which is an unending problem of India. Small entrepreneurs provide self-employment to artists, technically qualified persons and professionals. Such types of entrepreneurial activities lead to value addition and creation of wealth in our economy. Entrepreneurship development is very essential for the industrial and economic development of India. However, in the recent times, we've observed the growth of entrepreneurs in the country due to a boom of innovative ideas. Companies like OYO rooms, Food Panda, Zomato have also managed to spread their wings into the international markets.

Table showing normal students tendency in percentage after their education.



Above table shows the position of engineering students in Pune city. Only 0.25% engineers are interested in manufacturing. The researcher has collected data of engineering students because they are pioneer in

23

Bibliography

Books

- The high performance Entrepreneurs.....Subrotobabchi
- E-Innovation...Moonmoon Bhattacharya.
- Entrepreneur Development....KitabMahal...R.K.Suri, Ms.Seema
- **Interview** Nimish Gandhi awarded by bronze medal in new start up
- **Interview** BNI Executive DirectorDevanandDeshmukhand Member GeetaDeshmukh.
- <https://www.businessnewsdaily.com/2642-entrepreneurship.html>⁽¹⁾
- <https://www.quora.com/What-challenges-do-entrepreneurs-face-in-India-How-have-some-people-overcome-them>
- https://www.chaturideas.com/our_blogs/4_reasons_why_India_needs_more_entrepreneurs
- <https://www.ges2017.org/govt-of-india-support-for-entrepreneurs/>
- <http://www.ijcrar.com/vol-3/R.S.Kanchana,%20et%20al.pdf>
- <http://trak.in/2009/starting-business-in-india-simplified-process/>
- **By Ashish Mittal** Startupsare essentially //economictimes.indiatimes.com/articleshow/62290376.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst

5) **Fear of Failure:** One of the main reasons why many aspiring entrepreneurs allow the fear of failure to stop them from starting their business is because they view failure as something that is negative. The fear of failure stop entrepreneur to stop them from starting a business. According to statistical analysis of experts, 90% of all new business fail within 3 years. There are many reasons why business fail, but fear of failure alone should never be enough to justify.

6) **Quick Bank financing:** According to the study 94% of new business fails during first phase. Lack of funding is the main reason. Finance is lifeblood of industry. At every stage of production entrepreneur requires finance. Entrepreneur depend on Banks, the procedure of getting finance is lengthy and time consuming. That's why, at almost every stage of the business, entrepreneurs find themselves asking – *How do I finance my start-up?*

7) **Moral Support:** Our findings show that family moral support can have both positive and negative impact on new entrepreneurs. Non business family never understand problems of entrepreneurs they never support to new family entrepreneurs to continue with business. They want safe and secure income. They believe in fixed package.

Conclusion and Suggestions

Researcher strongly feels the need for entrepreneurship in our country. India needs job makers instead of job seekers. Instead of looking for jobs youth can try to find new opportunities where they can start their own enterprises with their new ideas. It can be a probable solution for our unemployment problem. The government set programmes to help entrepreneurs in the field of technical, financial, marketing and entrepreneurial development so that they help to accelerate and adopt the changes in industrial development. Various institutions were set up by the central and state governments in order to fulfil this objective. But this information should be the part and parcel of syllabus and maximum youth should be encouraged for entrepreneurship. Our Prime Minister Modi has emphasised make in India concept, After all, every government promises the same thing, and we are still where we were 15 years ago.

- 1) Subsidies, tax concession and relaxation in the norms must be given to new that is first generation entrepreneurs.
- 2) Financial assistant must be given on educational certificate along with proposal to new generation entrepreneur to motivate first generation entrepreneur.
- 3) Institutional or industrial tie up is important for developing culture of entrepreneurship among students.
- 4) Government must come forward for new generation product market. Free advertisement facility must be given. Exclusive market for the product of new generation entrepreneur must be synthesized.
- 5) Upcoming entrepreneurs can join BNI(Business Networking International) to spread their wings of entrepreneurship.

Index

01) Impact of GST on Economy and Employment Dr. Neha Puranik, Pune	10
02) Export Performance of India: An Evaluation of the Post-Reforms Period from Dr. Ashok Kumar, Barhi, V.B.U., Hazaribag	12
03) SOCIAL MEDIA AND ITS IMPACT ON HUMAN BEHAVIOUR Anuradharanjan, Chandigarh	17
04) Student-Teacher's teaching performance through integration of ICT Dr. Rajesh Baghel, Agra	20
05) Nissim Ezekiel's Poem MARRIAGE Dr. Manish D. Bhatt, Vijaynagar	22
06) COLLECTION DEVELOPMENT OF CVR COLLEGE OF ENGINEERING G. Bindu, Vastunagar, Malgalpalli(V)	24
07) An Analytical study on Medicinal plants in Northern Area of West Bengal Arnab Chowdhury, Jayanta Mete, kalyani Nadia	27
08) Contempt of Court: Time for a relook R.Gattaiah, Hyderabad	32
09) WORLD GEOPOLITICS - GEOPOLITICAL SHIFT FROM TRANSATLANTIC A.S. Kousadikar, Nanded	34
10) Sub Plan for the Schedule Caste and its importance and impact on Schedule MANDA JEEVAN KUMAR	41
11) Neo- Nicotinoids- A Harmful Insecticides for Honeybees G.P.Painkra, K. L.Painkra, Chhattisgarh	45
12) Challenges before Indian Agriculture and Remedies Dr. Krishna Shankar Shahane, Nashik.	47
13) RURAL DEVELOPMENT IS DEPEND ON EDUCATION Dr. Munshi Lal Yadav, Harhad, Hazaribag.	49

Printing Area : Interdisciplinary Multilingual Refereed Journal

UGC Approved
Sr.No.43053

Principal
Neha Puranik
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.

01

Impact of GST on Economy and Employment

Dr. Neha Puranik
Huzurpaga Mahila Vanijya Mahavidyalaya
Pune

Abstract -

GST is one of the biggest fiscal tax reforms in India since independence. It has been implemented with the objective to streamline India's Complicated Indirect taxation. GST is implemented in India from July, 2017.

The important question is that after its introduction, what impact it has done on Indian Economy and whether it has helped for creating a better Indian Economy.

Objectives -

- i) To discuss benefits of GST on business and industry
- ii) To understand impact of GST on job market
- iii) To discuss how GST has opened doors for finance and commerce graduates.

Methodology

This paper is descriptive and conceptual which describes impact of GST on employment. The paper is based on secondary Data describing important terms and concepts under GST.

Introduction-

Taxation system in India is undergoing significant changes since last many years. Broadening the tax rates and reducing the tax rates has been the focal point of all these changes.

However, in case of Indirect Taxes, some taxes are levied by Central Government and some are levied by State Government. These taxes are creating problem of double taxation

Printing Area : Interdisciplinary Multilingual Refereed Journal

UGC Approved
Sr.No.43053

with cascading impact on prices.
The present taxes on goods and services in India, impact the economy due to its complexity and cascading nature.

Tax system in India has seen revolution since many years. Previously Central Excise Duty and state sales Tax System were in existence. These systems were then replaced by VAT and MODVAT and then to CENVAT.

Introduction of VAT has been successful in India but there were certain shortcomings in the VAT structure at the central and state level. For instance- CENVAT does not include many Central Taxes such as additional custom Duty surcharges etc.

Thus in order to reduce these limitations in the taxation system and to avoid cascading effects of CENVAT and service taxes, there was the necessity to reform tax structure in India.

Accordingly, GST bill has been passed by Rajya Sabha and Lok Sabha. This is with the objective of reducing the cascading effect of tax on the cost of goods and services.

Impact of GST on Economy

The implementation of GST in the country is the historic move by the Government.

GST is a single tax on the supply of goods and services, right from the manufacturer to the consumer. GST is a tax on value addition at each stage. The final consumer will have to bear only the GST charged by the last dealer in the supply chain, with set off benefits at all the previous stages.

GST includes taxes which are at Central Level including Central Excise Duty, Additional Excise Duty, and Service Tax and countervailing Duty. Similarly at the State Level, GST will subsume state VAT, Sales Tax, Entertainment Tax, CST, Octroi and Entry Tax, Purchase tax, Luxury Tax, Taxes on Lottery etc.

There are two components of GST i.e. CGST (Central GST) and SGST (State GST). Centre levies and collects CGST and State levies and collects SGST on all transactions.

Huzurpaga Mahila
Mahavidyalaya, Pune

(Dr. Neha Puranik)

Dr. Prashant Mohite

JOURNAL OF MANAGEMENT AND ADMINISTRATION TOMORROW

Vol. 5 No.1

July - December 2016

ISSN 2278-9316

A REVIEW OF PERFORMANCE PARAMETERS OF CIVIL AVIATION INDUSTRY WITH SPECIAL REFERENCE TO SPICE JET AND INDIGO

R. K. Sinha

A REVIEW OF CSR PRACTICES IN VOGUE OF SELECTED PHARMACEUTICAL COMPANIES IN INDIA

P. K. Haldar, Lokanath Mishra, Sheetal Mundra

AN IMPACT OF SOCIAL NETWORKING SITES USAGE ON THE ACADEMIC LIFE OF MBA COLLEGE STUDENTS

Pranita Burbure, Kirti Dharwadkar

CHALLENGES AND PROSPECTS OF SMALL SCALE INDUSTRIES (SSI/MSME) IN ODISHA

S. K. Badatya

COOPERATIVES FOR SUSTAINABLE DEVELOPMENT

Prashant D. Mohite

PROBLEMS FACED BY MSME IN INDIA

Amarish Padma, Hansraj Thorat

IMPACT OF RELIANCE JIO 4G NETWORK ON COMPETITION

Makarand S. Wazal

IMPROPER ERGONOMICS LEADS TO HEALTH HAZARDS IN SOFTWARE INDUSTRY

R Kausalya, V. Srinivasan

OTC DRUGS: A CONSUMER BEHAVIOR PERSPECTIVE

Sandeep N Dive

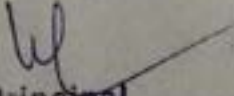
STUDY OF EMPLOYEES PERFORMANCE APPRAISAL IN ORGANIZATION

Y. R. Thorat

ABSTRACT OF PH.D. THESIS

AN ANALYTICAL STUDY OF E-MARKETING PRACTICES OF AGRO-PRODUCTS

Shivlal N. Nanaware, Shivaji D. Takalkar


Principal

Huzurpada Mahila Vanijya
Mahavidyalaya, Pune-30.

Pimpri Chinchwad Education Trust's
S.B.Patil Institute of Management
Nigdi, Pune, India

18

UCC
Name of the Journal: Journal of Management and Administration
Tencourse

ISSN Number: 22783710

e-ISSN Number:

Source: (BAU)

Subject: Business Management and Accounting

Publisher: UCC Research Centre

Country of Publication: India

Broad Subject Category: Social Science

Year: 2020

Vol. XII
Number-2

ISSN 2319-7129
(Special Issue) April, 2018

UGC Notification No. 62981

EDU WORLD

A Multidisciplinary International
Peer Reviewed/Refereed Journal

APH PUBLISHING CORPORATION

Pr. Neha Puranik

[Signature]
Principal

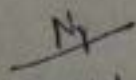
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.

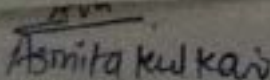
ISSN : 2319-7129

Asmita Kul Kar

[Signature]
Principal
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune 30.

Intertwining of Tourism and Wildlife Conservation Through the Kaleidoscope of Law Kavitha Balakrishnan	259
Construction of a Scale to Measure M-Learning Readiness and Attitude among Students Aruna C.R. and Dr. S. Veena	267
An Analysis of Mob Lynching in India Mr. Gaurav Yadav	274
गणस्थान का प्रवेश द्वार भारतपुर में फर्स्टन का सेंट्रल भारतपुर का किला डॉ. मोरव कुमार जैन	280
An analysis of Work Life Balance Problems among Women Employees Working in Software Development Companies Located at Hinjewadi, Pune Dr. Neha Puranik	284
Demythifying Yakshi: The Parallel Lives of Yakshi in the Kerala Context Vani Girish	290
To Assess the Attitude of Eligible Couples Toward Female Feticide in Selected Community Barwala, District Panchkula (Haryana) Shamshad Alam	297
Assessing the Effectiveness of Oral Communication in Compulsory English Syllabus at Undergraduate Level Naaz Mustafa and Ariba Zainab	304
Relationship Between Perception and Episodic Working Memory of Prospective Teachers in Kerala Subin K. S. and Dr. Harikrishnan M.	311
School Teacher's Attitude Towards Application of Computers and ICT in History and Geography Soumendra Kumar Saha Chaudhuri and Pradip Debnath	316
A Study of the Reactions of Teachers Towards the Changed Syllabus of History at Elementary Level Dr. Tarique Anwar	320
Investor Protection: A Overview of Law and Practice in India Dr. Binu Mole K.	326
Importance of Information Technology (IT) in Commerce Education Dr. Diganta Kumar Das	335


Principal
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.


Principal
Huzurpaga Mahila Vanijya
Mahavidyalaya, Pune-30.