



Good Corporate Strategy - “Business is in Peak”

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Abstract- Strategy is the art of planning the best way to gain an advantage or achieve success, especially in war. So a strategy is a general direction set for the team and its various components to achieve a desired state in the future. In simple way Strategy, bridges the gap between “where we are” and “where we want to be”. By considering above aspect we can make out that concept strategy is highly applicable in corporate world where an organiser is always back of success in form of profit, growth and stability/ survival of the business. Managers take to attain one or more of the organization’s goals through corporate strategy. An effective corporate strategy helps in deciding the company's goals, mitigating risks and enhancing sustainable returns.

Key Words: Corporate Strategy, Importance of corporate strategy, Types of corporate strategy, Evaluate corporate strategy, components of corporate strategy, Trend of corporate strategy

Strategy is the blueprint of decisions in an organization that shows its objectives and goals, Strategy is a well-defined roadmap of an organization. It defines the overall mission, vision and direction of an organization. The objective of a strategy is to maximize an organization’s strengths and to minimize the strengths of the competitors. A corporate strategy is a valuable tool for expanding and defining the values of a company. As company's corporate strategy will focus on sales, growth or leadership. Another purpose of corporate strategy is to create company value and to motivate employees to work toward that value or set of goals. It looks at all the business units, parameters, scopes, redundancies and correlations to make a suitable plan.

A corporate strategy is a multi-level strategy employed by a company to define its goals and structure its approach to attain them. Depending on the size and nature of the business, the strategy may be formed with the aim of increasing profits, selling a business or expanding to new markets.

Corporate strategy defines the destination towards which a business should move. That decision shapes all the strategies and activities in every other part of that business. A firm’s management must consider how to gain a competitive advantage in business areas the firm operates in. Furthermore, it also determines the businesses they should be in in the first place.

Importance of Corporate Strategy:

1. Larger company overview: Instead of considering each business unit, this strategy focuses on the entire company. As corporate strategy is a long-term plan that outlines clear goals for a company.
2. Organisational rearrangement: It can help re-engineer an organisation radically if required.
3. Problem identification: A corporate strategy helps identify existing or potential problems in an organisation that could impede its ability to achieve its goals.
4. Prevent counterproductive measures: It can help prevent the implementation of any other plan or strategy that can be counterproductive or not viable for the company's healthy growth.
5. Guidance for business strategies: A corporate strategy gives a starting point to build individual business unit strategies.
6. Contingency plans: It can help the company create appropriate contingency plans to implement when the need arises.
7. Allows Business to be Proactive: There are few things worse the business than being behind the curve. But with a strong corporate level strategy, the business can be proactive instead of reactive as it is able to anticipate future events and prepare accordingly.
8. Increases Efficiency: An efficient business is a profitable business. And a comprehensive corporate level strategy can set business on the path to increased efficiency in all areas. It points manager where to make changes to reach said goals and how to make each component of business function more effectively.
9. Increases Market Share: With a dedicated corporate level strategy, organization will get valuable insight into the myriad factors that affect the way to do business, such as: Consumer segments, Product offerings, Market trends, Service offerings.
10. Increases Profitability: Profitability is a direct result of increases in efficiency and market share. So implementations of a corporate level strategy, business on the road will increases profitability.
11. Makes Business More Durable: Industries and markets are constantly changing. A strong corporate level strategy provides a foundation on which the rest of business can rely. It gives the focus and foresight necessary to keep business running smooth and strong through the ups and downs of industry. That can make it much easier to define the specific actions that business needs to succeed.

Types of Corporate Strategies:

1. **Growth Strategy:** A growth strategy is a plan or goal for the company to create considerable growth in different areas. It could refer to overall growth, but it could also encompass only specific areas, such as sales, revenue, following or company size. Companies can accomplish growth strategies through concentration or diversification. Concentration refers to a company developing the core of its business, such as a bookstore investing in selling more books. Expansion may involve the diversification of

the business functions and thus a larger allocation of resources. This strategy results in greater returns as compared to the previous performance of the company. It can also mean more growth opportunities for the employees.

2. **Stability strategy:** Stability strategies refer to a company staying within its current industry or market because it's already succeeding in its current situation. This strategy maintains the company's success by continuing practices that work for the company. To do this, the company might invest in areas in which they're doing well, such as customer satisfaction. As stability strategy is often preferred by many companies that are currently satisfied with its market position. They continue to delve into the same market and sell the same product but may incorporate research and development and innovation to the existing products. This type of strategy ensures a continuous flow of revenue. The company may try to engage their target market by presenting offers and trials to them.
3. **Retrenchment strategy:** The retrenchment strategy encourages the company to change paths to improve the business. This might mean switching business models or changing markets. The goal of this is to reduce or manage parts of the business that don't work for the company. A company might achieve this by either switching the business's pathway or by removing parts of the business. Usually this type strategy are opted during an economic recession or crisis, or if the initial business plan failed to produce the desired results.
4. **Reinvention strategy:** Reinvention strategies are when a company reinvents, or redesigns, an aspect of the business that may be old or irrelevant. The company might update it with new designs, technologies or products. To accomplish this strategy, a project manager could reinvent a function by significantly changing a good or service. An example of this could be converting a physical store into an online store.
5. **Combination strategy:** This type of strategy is a combination of the previous three types: stability, expansion and retrenchment. A company may adopt a combination strategy after they have weighed the pros and cons of each of their products or business units. The retrenchment strategy works for some of its businesses that do not yield enough in returns compared to the efforts or costs involved. Other products or businesses that may have been performing well can get a further boost with an expansion or stability strategy.

Evaluating a Corporate Strategy:

1. **Check for consistency:** Consistency can help ensure a standardized corporate strategy, meaning that the components work similarly. Consistent processes can also help identify errors within a system. To check for consistency, assess the steps or objectives of the strategy. Consider if they're working well together or if they're the same.
2. **Evaluate resources:** Evaluating resources refers to deciding whether they're relevant. It can also mean seeing if company is using all of its resources to increase growth or profits. To evaluate resources, identify how each resource is working to benefit corporate strategy and always reallocate resources if think they could support the company in more beneficial ways.

3. Analyze the involved risk: Analyze the involved risk within business to evaluate corporate strategy. To analyze the risk within business, look at how decision-making is affecting business and decide how much risk can be bearable.

4. Examine the timeline: Having a timeline to guide corporate strategy is important for completing tasks or goals on time. To evaluate the effectiveness of strategy, necessary to examine timeline. Consider if deadlines are reasonable or achievable and which can reduce or extend certain ones.

5. Assess how the plan works: Finally, assess how the plan works, which means identifying how it functions. Understanding how corporate strategy works can help to think of ways to improve it. It could examine the measurable progress of the processes, such as sales, views or approval rates. Based on the progress, it can assess how efficiently strategy works and make changes as necessary.

Key Components of a Corporate Strategy:

1. Portfolio management: Portfolio management analyses the different components of a business to see if they work well together. A corporate strategy uses portfolio management to decide which areas of the company to work on or invest in, which could include:

- Deciding on a market
- Using vertical integration
- Investing in new opportunities
- Diversifying the company
- Analyzing competition

Employees use portfolio management to seek security and growth for their business.

2. Objectives: To create and implement a corporate strategy, employees typically need to set objectives. A corporate strategy is a plan, goal or course for the company to follow, and the plan consists of tasks that describe the company's mission. Objectives allow a company to record and measure its progress because employees can track whether they've completed a goal.

3. Resources: Resources refer to the people, materials and capital that run the company. A key component of corporate strategy is to allocate resources to best support the company's development. To do this, a manager may assign resources to different areas of the business.

4. Design: In a corporate strategy, design ensures that the employees organize the structure of the company in a way that maximizes efficiency. This can refer to distributing power within a company, such as determining the hierarchy of the company or how the company makes decisions.

Trend of Corporate Strategy: Adoptability of technology to remain competitive, make processes more efficient and grow quicker. The process refers to integrating digital technology within an organization. Technology provides a business with an unparalleled opportunity for growth.

A technology adoption strategy involves creating a framework to adopt any application seamlessly. This type of plan needs to enhance and account for the employee experience, improve users' productivity, and deliver value to the business. Successful technology adoption will occur when employees can utilize all features of an application.

But, apart from improving the business and employee experience, a technology adoption strategy has other benefits like:

1. Choose targeted technology solutions: The rapid evolution of technology has led to a seemingly endless number of products and solutions on the market. In a siloed company that walls off the IT department, team members have to make decisions based on relatively limited information. And each decision may solve only a single problem.

When the company implement technology as a business strategy, it can make technology choices from a broader perspective. The company can know what it is trying to do, have the data to drive decisions and can look for solutions that meet multiple needs all at once. With time to iterate, can also take advantage of the advanced capabilities of a platform like Slack, building customized solutions rather than grabbing yet another product to solve a specific issue.

2. Boost organizational productivity: Probably already know that technology can help drive productivity by providing them with data on sales figures, ROI and other crucial information. But did they know that technology can also help increase productivity at the individual level, From bots that automatically send reminders about overdue tasks to apps that offer visual data on a project's progress, implementing technology across all parts of the organization can help everyone perform their best.

3. Enhance collaboration: This is especially important with so many people working remotely. Platforms such as Slack and Zoom help everyone move forward in the same direction and ensure important tasks don't get overlooked. But technology as a business strategy also helps with customer collaboration. Consumers grew more comfortable with online shopping during the pandemic. Now is a great time to start using tools to more closely mirror the in-person shopping experience. From product videos to bots that serve as shopping assistants to real-time collaboration between designers and customers, technology can help the online shoppers feel important.

4. Set long-term goals and objectives: A solid business plan should include a series of short-, medium- and long-term goals, along with a road map for achieving them. But the technology plans may be more ad hoc right now, picking and choosing solutions when problems arise. Adding technology as a business strategy lets scale the adopted technology along with the business, anticipating needs and implementing strategies ahead of time.

5. Improve security: Today's cyber attackers are more sophisticated than ever, and an old-fashioned security posture that relies solely on firewalls and antivirus software is no longer sufficient. Making technology a core part of your business strategy adds cyber security tools and training throughout your organization. Frontline workers and the C-suite alike are all

informed about emerging threats and receive both the tools and the on-going training they need to counter those threats.

Conclusion:

A strategy is the model or plan that incorporates an organization's main policies, action progressions, and goals into a dependable whole. Besides that, it is the way and compass of an organization long time ago, which accomplished improvement for the organization during its pattern of resources contained by a demanding situation, convene the needs and wants of markets and fulfil stakeholder prospection. The strategy of the organization is to match between its internal capacities and its external associations. Corporate Strategy is the general idea and possibility of the business to meet up stakeholder opportunity. This strategy is a critical level as it's deeply influenced by shareholder in the business and operates to conduct strategic decision making during the dealing. And technology has become a critical tool in every business strategy, which helps to maintain competitive advantage. It's also ever changing, with new features and options coming out every year. So, updating to the present circumstances and implementing technology training and explaining the usefulness of the tools for both the business and their workflows can have a huge impact on business success. Implement strategies to make it easy to understand these tools, increase employee productivity and help the employees embrace the new technology for his individual as well as professional success.

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A CONCEPTUAL STUDY ON GREEN BANKING FOR SUSTAINABLE DEVELOPMENT

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ABSTRACT

The banking sector is one of the major sources of financing industrial projects like cement, chemicals, steel, paper, fertilizer, etc., which causes maximum carbon emission. All over the world, financial institutions are concerned about the overall impact on depletion of environment. Banking sector can play an intermediary role between economic development and environmental protection, for promoting environmentally sustainable and socially responsible investment, the present scale of banking operations have considerably increased the carbon footprint of banks due to their massive use of energy like lighting, air conditioning, electronic/electrical equipment, IT devices high paper wastage, lack of green buildings etc., therefore banks should adopt technology, process and products which result in substantial reduction of their carbon footprint as well as develop a sustainable business. But the concept of environmental sustainability and green products and services is new to developing country like India, so it is suggested to initiate to promote "GREEN BANKING" as an innovative initiative for sustainable development in India. The concept of green banking helps to create cleaner and greener future as Green Banking has direct impact on the environment. Green Banking practices means promoting environment friendly practices and reducing carbon footprint from day to day banking activities. Green banking or environmentally responsible banks do not only improve their own standards but also affect socially responsible behaviour of other business. The aim of this paper is to study the various "GREEN BANKING" approaches adopted by public and private sector banks in India for environmental sustainability, to give brief understanding about the concept of green banking and necessary steps to adopt green banking practices.

KEYWORDS: Environmental sustainability; Green Banking; Environment; Green Initiatives; GCCs; E-Banking.

INTRODUCTION

"The supreme reality of our time is the vulnerability of our planet." –John F. Kennedy

Banking sector as one of the major stakeholders in the industrial sector needs to play a proactive role in sustainability. Sustainable banking means using all of the banks resources with responsibility and care, avoiding waste and giving priority to choices that take sustainability into account. Sustainability denotes ensuring continuity of economic progress for the present generation without reducing the possibilities and choices for the posterity. Banks as financial institutions are environmentally neutral. However they are responsible as the major contributors of finance to industries like steel, paper, cement, chemicals, fertilizers, power, textiles etc., that are responsible for creating huge carbon emission. Therefore banks are adopting a voluntary set of guidelines for managing social and environmental issues related to the financing of development projects.

The Green initiatives taken by banks or a concept of Green Banking means using all of the banks resources with responsibility and care, avoiding waste and giving priority to choices that take sustainability into account. It also means promoting environmental friendly practices and reducing your carbon footprint from your banking activities. The reasons for going green are manifold, the key among them are increasing energy consumption and energy prices, growing consumer interest in environmentally friendly goods and services, higher expectations by the public on banks environmental responsibilities and emerging stricter regulatory and companies requirements. This comes in many forms. Using online banking instead of branch banking, paying bills online instead of mailing them, opening up of accounts at online banks, instead of large multi-

A Study on the Investment Motives of Salaried Class People In Bengaluru District

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ABSTRACT

Financial Investments are the commitments which are made with any financial and non-financial instruments hoping for a better and profitable return in the future for a specific objective. The financial and non-financial products act as an avenue for investment and provide the security to the investors based on the risk-return profile of the products. Out of the available choices for investment, one must select the most appropriate and the best one. The person who is investing should be aware of all the investment choices and how these can be chosen for the purpose of attaining the objective. In the present research an attempt to analyse the significance of selected demographic factors such as age, gender, marital status, educational qualification, occupation and income level of the respondents towards their investment preference. Further, also to find out the significance of demographic factors of the respondents and elements of investment decision like period of investment and information source. The data were collected through a structured questionnaire and analysed using percentage, chi-square test and Karl Pearson's correlation coefficient. The results of research indicate that majority of the respondents are saving money for their safety and the results of the study would be of a guide for personal finance and investment.

Keywords: Investment, demographic factors, Investment avenues, Preferred Investment, Risk & Return, Income,

INTRODUCTION

Investment refers to deployment of surplus funds or savings for getting some positive rate of return in future and in general it is from the savings with hope of getting better profitable benefits in future. The avenues for investment are very vast today, which comprises of financial and non- financial products. Financial products comprises of bank deposits, share market, commodity market, insurance, post office schemes and other bonds. Non financial products comprises of real estate and gold / Jewellery. Some of the investment instruments are highly risky while few others are almost risk free. Similarly some of the instruments are marketable and liquid while others are non-marketable. The selection of investment would depend on the specific need, rate of return, liquidity and risk preference of the respondents and the degree of risk and return varies for different investment avenues. The aim of Investment is to multiply the money at various rates depending upon the term of the investment. A thorough understanding of core concepts and the available options will help the investor to plan for maximum returns without risk. This study helps in analyzing the saving pattern and investment preferences of the salaried class people towards various investment products based on demographic factors.

REVIEW OF LITERATURE

Karthikeyan (2001) has conducted research on Small Investors Perception on Post office Saving Schemes and found that there was significant difference among the four age groups, in the level of awareness for kisan vikas patra (KVP), National Savings Scheme (NSS), and deposit Scheme for Retired Employees (DSRE), and the Overall Score Confirmed that the level of awareness among investors in the old age group was higher than in those of young age group.

Manish Mittal and Vyas (2008) had opinioned that Investors have certain cognitive and emotional weaknesses which come in the way of their investment decisions. Over the past few years, behavioural finance researchers have scientifically shown that investors do not always act rationally. They have behavioural biases that lead to systematic errors in the way they process information for investment decision. Many researchers have tried to classify the investors on the basis of their relative risk taking capacity and the type of investment they make. Empirical evidence also suggests that factors such as age, income, education and marital status affect an individual's investment decision. This paper classifies Indian investors into different personality types and explores the relationship between various demographic factors and the investment personality exhibited by the investors.



HIGHER EDUCATION SYSTEM IN INDIA: INNOVATIONS AND CHALLENGES

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Abstract

Higher education system plays an important role for the country's overall development which includes industrial, social, economic etc. Indian higher education system is third largest in the world. In the last three decades, the higher education system in India has grown incredibly and contributed towards nation building. As the country is likely to become the world's largest workforce, there is a deep level of nervousness within India to sustain its growth due to the rise of gig economy and technology disruption. The expectation of capturing a high share of global knowledge workforce will be fulfilled only if there is a focused quality higher education benchmarked at international standards. The sound knowledge of predictable forecast with a dynamic swift of strategic planning is necessary to address the multiple challenges. Mere drafts with past success may not be helpful. The higher education must evolve with balanced skill and knowledge to surge ahead of the curve of ever rising domestic and global demand. The study analyzed the present higher education scenario of the country, the way forward with the perspective of global employment.

Keywords: GER, Employability, Higher Education, Higher Learning Institution, Social Capital, Curriculum, Empower, Self Sustainability.

INTRODUCTION

India has been witnessing a consistently higher rate of economic growth in the recent times. It has now turned to be a major player in the global knowledge economy of the present time. Skill-based activities have made significant contribution to the growth. Such activities depend on the large pool of qualified manpower that is fed by its large higher education system. It is now widely accepted that higher education has been critical to India's emergence in the global knowledge economy. Yet, it is believed that a crisis is plaguing the Indian higher education system. While, the National Knowledge Commission (NKC) set up by the Prime Minister, calls it a „quiet crisis“, the Human Resource Minister calls higher education „a sick child“. Industries routinely point towards huge skill shortages and are of the opinion that growth momentum may not be sustained unless the problem of skill shortages is addressed. This appears to be endless problems with the Indian higher education.



Sustainability reporting through Environmental, Social and Governance (ESG)

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Abstract: The report is targeted at environmental, social and corporate governance (ESG) indicators of performance. The performance indicators ESG are becoming more and more important for complex assessment of a company and of unified Sustainable Reporting. The development of key performance indicators is under development in many international institutions, e.g. UNEP, EFFAS, DVFA, CFA etc]. ESG stands for Environmental, Social and Governance. There is growing evidence that suggests that ESG factors, when integrated into investment analysis and decision making, may offer investors potential long term performance advantages. The aim of this paper is to introduce and give theoretical possibilities of establishing ESG key performance indicators at the corporate level to support investors' decisions and to be a part of Sustainable Reporting. On the basis of theoretical knowledge was made an empirical analysis in small and medium enterprises in selected sectors with a focus on the ESG performance indicators and Sustainable Reporting.

Keywords: environmental performance, social performance, corporate governance, key performance indicators, sustainable reporting, small and middle companies.

Introduction: The performance is the company's ability to achieve certain results based on given comparable criteria, compared with the results of other companies, which can be expressed in positive values. Performance in conjunction with sustainability is additionally considered as ability to achieve such comprehensive results for much longer time. If we look at the comprehensive performance of the company, it is often defined as the company's ability to show the best results from various possible points of view. But this does not necessarily mean that only the company that shows good financial results has high performance. To measure sustainability of the performance the company can use different methods, tools and approaches which are still under development in the domestic and international institutions; they bear on statutory requirements and on voluntary reports.

Aim of the article and research questions. The aim of this paper is to introduce and give theoretical possibilities of establishing ESG key performance indicators at the corporate level to support investors' decisions and to be a part of Sustainable Reporting. The expected result of the empirical research will be an analysis of economic environmental, social and Corporate Governance aspects Performance Company. Examine, analyze and categorize contemporary characteristics of the individual pillars: economic, environmental, social and corporate governance in relation to the measure of progress or dynamics of development of the overall company performance.



WOMEN ENTREPRENEURS IN THE INDIAN AGRICULTURAL SECTOR

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ABSTRACT

Agriculture is the backbone for any country's economic development and it creates and for the opportunities of employment and business for the women also as it is a labour intensive industry. Women are the axis of the economy and their values govern the rural market. It is a popular belief that economic development takes place because of rapid industrialization. The basic aim of the paper is to analyse the conditions of women workers in the agricultural sector so as to enhance the potential of the Indian agricultural sector. The paper aims to frame a strategic framework for the quality of the agricultural sector through the women entrepreneurs

KEYWORDS: Agriculture sector, economic development, women entrepreneurs, industrialization.

INTRODUCTION

The agriculture is the economic face of any country. It is important for the prosperity and growth of the country. The aim is to build the country with the development potential so to give the value of growth to the Indian economy. The demand for the industrial products will be generated if the industrial production is high. Fluctuations in agricultural output play a key role in the state of the national economy. Rural consumption of industrial goods is nearly three times that of urban consumption. As a matter of fact, the current spurt in the rural consumption of durable goods has led to redefinition consumer demographics itself. Obviously, there is a direct relationship between agriculture production, income and the demand for industrial goods. Similarly, performance in agriculture also influences total demand via government savings and public investments. Agriculture is the main contributor to national income and it is the primary source of savings and capital formation which influences the economic growth of any economy.

Women are associated with agriculture sector are facing the problems of poverty and exploitation which is impacting the total productivity of the Indian agriculture. Yet, women all over the world continue to work hard to make a difference -- to alter their lives and the lives for others. Woman as a force of development can change the shape of global economy. Women Entrepreneurs have to experience lot of problems in terms of growth challenges to balance the family and career obligations. For the woman entrepreneur, the process of starting and



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The Corporate Social Responsibility of Indian Companies: The Case of Tata

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ABSTRACT

Corporate social responsibility is based on the belief that businesses have a greater duty to society than just providing jobs and making profits. It asks business leaders to consider their decisions' environmental and social impacts in order to reduce harm where possible. The Tata group's activities relate to education, livelihoods and skill development, rural development, water and sanitation, healthcare and strengthening services. In a free enterprise, the community is not just another stakeholder in business, but is in fact the very purpose of its existence.

Key words: Corporate Social Responsibility, Objective, Initiatives

Introduction

The main objective of the company is to earn a profit and maximize the wealth of the shareholder. With this basic objective, every company wants to achieve long term stable growth. Various factors decide the long term success of the company like trust, **decisiveness, Competition, Records, Network, Patience, Risk, Optimism, etc.** In a world disillusioned with globalization, the business needs to work on a model that works for everyone. Now a day corporate works with the three baseline approach people, Planet, and Profit. Only profit should not be a motive of corporate but the business has a responsibility towards the society and environment. If a company wants to sustain for the long period then he has to take care of the things around it. Corporate uses the various resources from the society for the benefit of the business and its responsibility of the company to restore that benefit also for the stable, long term growth and advancement of the country. Through this ethical practice, a company can improve the lives of its workers, families, and society as a large.

Corporate Social responsibility (CSR) is an enduring assurance by businesses to combine social and environmental concerns in their business operations. By Amending the Indian companies Act, 2013 India became the first country in the world that has made corporate social responsibility compulsory in 2014. As per this amendment, the corporate must spend 2% of its average net profit on CSR activities if their net worth is 500 crore or more or an annual turnover of 1000 crore or more, or net profit of 5 crores in a financial year. India became the first country to legislate the need to undertake CSR activities and mandatorily report CSR initiatives under the new Companies Act 2013. The noncompliance of the rule will lead to monetary penalties as well as imprisonment as per the amended law.

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Digital Currency- “The Cash with Wings”

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***Abstract:** Digital money, or digital currency, is any form of money or payment that exists only in electronic form. Digital money lacks a tangible form such as a bill, check, or coins. It is accounted for and transferred using electronic codes in computers. As technology becomes increasingly prominent, payments are becoming more digital, resulting in less use of tangible money. A growing number of banks and other financial service companies facilitate digital money transfers and other online transactions that wire or transfer money between parties across long distances. Digital money's assisted in the globalization of economies around the world since trade is made more easily by sending and receiving digital money. Digital money eliminates the need to physically transfer money; furthermore, banking is made much more convenient by allowing people to perform their personal banking without even the need to visit a physical branch or carry cash. On the other hand, banks are reducing their retail employee headcount to meet the trend of digital money. Many branches are closed since they become redundant when more people increasingly bank with digital money. It comes at a cost, however, as the banks are not able to maintain personal relationships with customers and create any sort of loyalty. In addition, banks cannot cross-sell their other products without in-person sales opportunities. Although there are many separate types of digital currency, the underlying mechanics behind them all are essentially the same. That said, once you wrap your head around the basics, you should have a decent idea of how each digital currency operates. Here's a step-by-step breakdown of how digital currencies work, plus the technology that makes them possible.*

***Key words:** Digital currency, types of digital currencies, its uses and problems faced by it.*

1. INTRODUCTION:

Digital currency (digital money, electronic money or electronic currency) is any currency, money, or money-like asset that is primarily managed, stored or exchanged on digital computer systems, especially over the internet. Digital currency may be recorded on a distributed database on the internet, a centralized electronic computer database owned by a company or bank, within digital files or even on a stored-value card.

Digital currencies exhibit properties similar to traditional currencies, but generally do not have a physical form, unlike currencies with printed banknotes or minted coins. This lack of physical form allows nearly instantaneous transactions over the internet and removes the cost associated with distributing notes and coins. Digital money can either be centralized, where there is a central point



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Abstract: Gender Sensitization is one basic requirement for the normal development of an individual. It's essentially refers to making women's as well as men's concerns and experiences an integral dimension of all policies and programs in an organization so that women and men benefit equally and inequality is not perpetuated. Gender issues are sensitive and complicated and affect both women and men regardless of status. The ability of an organization to identify and handle gender inequality and gender discrimination underpins its success in creating a gender sensitive and inclusive work culture but there are many issues and challenges created by societies for the female gender in where the female are discriminated in many ways. And all these challenges faced by women and related gender disparities and inequality are the results of degradation of values and ethics amongst the individuals of the society. Therefore, there is a great need to sensitize the society on gender issues because it overall helps to determine and ensure the equal roles, responsibilities, opportunities, privileges and expectations of men and women within the society.

Key words: Gender Sensitization, Women Empowerment, Government Initiative.

Gender Sensitization is the process in which the people of all genders are taught to respect everyone irrespective of gender while acknowledging the differences.

Gender sensitivity is not about pitting women against men. On the contrary, education that is gender sensitive benefits members of both sexes. It helps them determine which assumptions in matters of gender are valid and which are stereotyped generalizations. Gender awareness requires not only intellectual effort, but also empathy and open-mindedness. It opens up the widest possible range of life options for both women and men. Gender sensitivity helps to generate respect for the individual regardless of sex. A change in perception is the need of the hour and requires orientation of policy-makers, curriculum developers, media professionals, adult learners and even the public at large. Ultimately, the goal is to achieve gender equality.

WOMEN EMPOWERMENT AND GENDER SENSITIVITY:

Women's empowerment is a process in which women gain greater share of control over resources material, human and intellectual like knowledge, information, ideas and financial resources like money-and access to money and control over decision-making in the home, community, society end nation, and to gain 'power'. Gender discrimination is a part of gender sensitization. In our society women are facing many problems.

Many jobs are traditionally segregated according to gender. However, men and women have equal rights to employment and promotion opportunities.

Furthermore, opportunities to access any job or promotion should also be equal. If more support is given to the increasing participation of women in the formal economy, and towards their economic independence, there will be less pressure on men to be the sole family breadwinners.

Gender discrimination in employment is prohibited and constitutes an offence. Discrimination can be both direct and indirect. **Direct discrimination** consists of less favourable treatment based on a persons' sex. An example is that of treating men and women less favourably on the basis of parenthood or family responsibility. **Indirect discrimination** implies any treatment based on the provision, criterion or practice that particularly disadvantages the members of one sex. This can occur without there actually being an intention to discriminate. However, this still amounts to discrimination. An example is that of providing training initiatives in the afternoon or in the evening. This amounts to indirect discrimination since carers, who are very often female, would be less likely to attend. Discrimination in relation to employment can occur from the very beginning of the recruitment process. A vacancy for employment or recruitment opportunities should be made available to both men and women. For example, an advertisement stating that a female receptionist is wanted, is illegal. This does not apply in those cases where employers prove, beyond doubt, that the work, in connection with the situation advertised, can only be performed by a person of a specific sex. For example, a vacancy for a male actor is announced because the character to be played is male. This is, however, an exception that is restrictively applied to when a genuine occupational requirement can be proved.

STEREOTYPE GENDER BIAS

1. GENDER IS NOT A "Women's Issue"
2. It's a "People's Issue"
3. Construction of power of one Determines the Construction & Power of the Other
4. It's the undue pressure on Boys & Girls to live up to the established norms of Masculinity & femininity
5. Girls endure unwarranted social control, discrimination & domination
6. Boys discouraged from being emotional, gentle or fearful thrust into a world of Macho Protectors, Warriors, Breadwinners

GENDER IS SOCIALLY LEARNED BEHAVIOUR, BASED ON SO EXPECTED ROLE

WOMEN	MEN
Home & Hearth	Bread Winner
Caring & subservient	Masters
Patient	Dominating
Obedient	Demanding
Loving	Strong
Giving	Controlled Emotions
Selfless	Centrifugal
Dedicated to satisfy Family needs	Procure
Not to express desires & Sexual Satisfaction	Commanding & free to seek away from home
Women Witches are BOSSEY	Real Men Bosses
Working Mothers a CURSE	Household Cures UNMANLY

HOW TO COMBAT STEREOTYPES AND BIAS:

1. Identify the biases based on gender, sexuality, age, and race you hold
2. Admit that you have those biases
3. Keep those biases in mind and take steps to correct them
4. Expose yourself to different experiences
5. Raise awareness of biases

POSSIBILITIES TO COUNTERACT STEREOTYPES AND IDENTIFYING OWN BIAS:

1. Our attitudes are malleable, if we care enough to change them
2. Know your facts accept the challenge of your own bias
3. Address it when reflected in others
4. Women be prepared for a backlash from men every day is a test
5. Do not play your Women hood card, demand respect / be Confident & proud of women hood
6. Women hood be your strength not weakness
7. Sexism can't be ironic because it's still massively prevalent
8. Men still benefit from it, women are still hindered by it

GOVERNMENT INITIATIVE:

In order to improve employability a separate Ministry of Skill Development and Entrepreneurship has been created.

Equal Remuneration Act, 1973 provides for payment of equal remuneration to men and women workers for the same work of similar nature without any discrimination. In order to ensure social security to the workers including women in the unorganised sector, the Government has enacted the Unorganised Workers' Social Security Act 2008.

The Maternity Benefit Act, 1961 regulates employment of women in certain establishments for a certain period (12 weeks) before and after childbirth and provides for maternity and other benefits.

Indira Gandhi Matritva Sahyog Yojana (IGMSY) Scheme is being implemented as Conditional Maternity Benefit for pregnant and lactating women to improve health and nutrition status to better enabling environment by providing cash incentives to pregnant and nursing mothers to partly compensate wage loss both prior to and after delivery.

The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 has been enacted, which covers all women, irrespective of their age or employment status and protect them against sexual harassment at all workplaces both in public and private sector, whether organised or unorganised.

This information was given by the Minister of Women and Child Development, Smt Maneka Sanjay Gandhi in reply to a question in the Rajya Sabha today.

THE MINISTRY OF WOMEN AND CHILD DEVELOPMENT IS ADMINISTERING FOLLOWING SCHEMES FOR GENDER EQUALITY/SOCIO-ECONOMIC DEVELOPMENT/EMPOWERMENT OF WOMEN:

- i. Swadhar and Short Stay Homes to provide relief and rehabilitation to destitute women and women in distress.
- ii. Working Women Hostels for ensuring safe accommodation for working women away from their place of residence.
- iii. Support to Training and Employment Program for Women (STEP) to ensure sustainable employment and income generation for marginalised and asset-less rural and urban poor women across the country.

- iv. Rashtriya Mahila Kosh (RMK) to provide micro-finance services to bring about the socio-economic upliftment of poor women.
- v. National Mission for Empowerment of Women (NMEW) to strengthen the overall processes that promote all-round Development of Women
- vi. Rajiv Gandhi National Creche Scheme for Children of Working Mothers (including single mother) to provide day care facilities for running a crèche of 25 children in the age group 0-6 years from families having monthly income of less than Rs. 12,000.
- vii. One Stop Centre to provide integrated support and assistance to women affected by violence.
- viii. Scheme for Universalisation of Women Helpline intended to provide 24 hours immediate and emergency response to women affected by violence.
- ix. Sabla Scheme for holistic development of adolescent girls in the age group of 11-18 years.
- x. In order to strengthen the process of gender budgeting the Ministry of Women and Child Development has been undertaking various capacity building measures for the officials of the State Governments by organising training programs/workshops regularly.

CONCLUSION:

The philosophy underlying this approach is that women are lagging behind in society and that the gap between men and women can be bridged by taking remedial measures within the existing structures. It is time to recognize that women are also important and integral part of our workforce. Women bring in balance and diversity and more importantly emotional intelligence which is an essential element for corporate success. It is therefore important for every employee of every organization to be sensitive, respectful, watchful and inclusive. All the challenges faced by women and related gender disparities and inequality are the results of degradation of values and ethics amongst the individuals of the society. Therefore, there is a great need to sensitize the society on gender issues because it overall helps to determine and ensure the equal roles, responsibilities, opportunities, privileges and expectations of men and women within the society. As we know that our society is rigid, it is difficult to make changes in the mind-set of the people. Therefore, Government should introduce more welfare schemes for females to make them self-independent and should also introduce new programs and also make ensure the proper implementation of policies and strategies that ensuring the gender equality and also control all of the concerns related with malpractices towards gender in the society.

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[Lean In: Women, Work, and the Will to Lead](#) By [Sheryl Sandberg](#)



A Study on Awareness Level of Individuals on Health Insurance in Mysuru City

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ABSTRACT

This study attempt to assess the level of awareness of individuals on health insurance in MYSURU city for the stated purpose primary data has been collected through structured questionnaire from 423 respondents. One way ANOVA test is used to identify the association between awareness levels of individuals with their demographic factors. To Gauge the awareness level 24 questions have been asked to the respondents, later awareness index is constructed based on the mean of the awareness scores on this basis respondents is categorised in to 3 groups Viz., Lower Level of awareness, Moderate Level of awareness and Higher Level of awareness.

KEYWORDS: Insurance; awareness; ANOVA; Mysuru.

INTRODUCTION

Medical insurance in its modern form came to India from England in the year 1818. Oriental Life insurance company started by Europeans in Calcutta was the first insurance company on Indian soil. All the insurance companies established during that period were brought up with the purpose of looking after the needs of European community and Indian natives were not insured by these companies. In 1911 Lloyd George – National Health Insurance Scheme to cover sickness expense, medical relief, drugs and compensation of wages lost, to improve quality of life and improve industrial production. Indian lives were treated as substandard lives and heavy extra premiums were being charged on them. The insurance Act 1938 was the first legislation governing not only life insurance but also non-life insurance to provide strict state control over insurance business. This gathered momentum in 1944 when a bill to amend the life insurance Act 1938 was introduced in the Legislative assembly. During 1948 ESI Act passed and In 1952 First ESI hospital established. However, it was much later on the 19th of January 1956 that Life Insurance in India was nationalized. Mudaliar Committee (1959-1961) recommended Long range health insurance policy for all and small fee for availing health services. During the year 2001 Insurance Amendment Act passed.

IMPORTANCE OF MEDICAL INSURANCE

Medical insurance is generally considered a means of protecting one's family against the unforeseeable circumstance of the death of an earning member. However, there are a number of other benefits that are not apparent. Some benefits accrue to the individuals and their families, while others assist economic development. For instance, an insurance company takes the risk of large and uncertain losses in exchange for small premiums. This gives a sense of confidence and security to the insured individual through the protection of insurance in the event of an unfortunate incident. In large sized commercial and industrial organizations, it facilitates operations as many of the risks are transferred to the insurer.

Investment of accumulated resources by the insurer facilitates the overall development of the country. Country is usually risk averse, but if insurers provide protection against risk, then several investors would come forward to invest their funds. In many developed countries, citizens are to a certain extent protected by social security schemes provided by the government. These schemes offer financial aid to citizens who are eligible on grounds of unemployment, old age, sickness, disability, etc. The social security scenario in India is quite different, having traditionally been the responsibility of the family or community. However, with industrialization, urbanization, breakup of the joint family system and weakening of family bondage, it has become necessary to provide social security arrangements that are institutionalized and regulated by the state rather than the society.

ಮಂಡ್ಯ ಜಿಲ್ಲೆಯ ರಾಜಕೀಯ ನಾಯಕತ್ವ ಕೆ ಎನ್ ನಾಗೇಗೌಡ ಒಂದು ಅಧ್ಯಯನ

ಡಾ ರಘು ಬಿ ಟಿ

ಮಂಡ್ಯ ಜಿಲ್ಲೆಯ ರಾಜಕೀಯ ಚರಿತ್ರೆಯಲ್ಲಿ ಕೆ.ಎನ್. ನಾಗೇಗೌಡರು ಒಬ್ಬ ವರ್ಣರಂಜಿತ ರಾಜಕಾರಣಿ. ಮೂರೂವರೆ ದಶಕಗಳ ಕಾಲದ ಅವರ ಸಕ್ರಿಯ ರಾಜಕೀಯ ಇತಿಹಾಸ ಹತ್ತು ಹಲವು ವೈಶಿಷ್ಟ್ಯಗಳಿಂದ ಕೂಡಿರುವಂಥದ್ದು. ಮಾತಿನ ಮೋಡಿಯಿಂದ ಸದನದಲ್ಲಿ ಎಲ್ಲ ವಿಚಾರಗಳ ಬಗ್ಗೆ ಗಂಭೀರವಾಗಿ ಚರ್ಚೆ ನಡೆಸುತ್ತಿದ್ದರು. ಇವರನ್ನು ಪ್ರತಿಭಾವಂತ ಸಂಸದೀಯ ಪಟು ಎಂದು ಕರೆಯುತ್ತಾರೆ. ಕಲಾಪದ ಸಂದರ್ಭದಲ್ಲಿ ಕೈಗಾರಿಕೆ ಇರಲಿ, ಶಿಕ್ಷಣ ಇರಲಿ, ನೀರಾವರಿ, ಆರೋಗ್ಯ, ಪಶುಸಂಗೋಪನೆ ಯಾವ ವಿಚಾರವೇ ಆಗಿರಲಿ, ಬುದ್ಧಿವಂತ ವಿದ್ಯಾರ್ಥಿಯಂತೆ ಮೋಮ್‌ವರ್ಕ್ ಮಾಡಿಕೊಂಡು ತುಂಬು ಎಚ್ಚರದಿಂದ ಗಂಭೀರವಾಗಿ ಅಷ್ಟೇ ಕರಾರುವಕ್ಕಾದ ಅಂಕಿ-ಅಂಶಗಳು ಮತ್ತು ದಾಖಲೆಗಳ ಸಮೇತ ಚರ್ಚೆಗೆ ತಂದು ಇಡೀ ಸದನವನ್ನು ತಮ್ಮ ಕಡೆ ಸೆಳೆದುಕೊಳ್ಳುತ್ತಿದ್ದರು. ಅವರ ಆಳವಾದ ಅಧ್ಯಯನ, ಆಲೋಚನಾ ಧಾಟಿ, ಸದನಗಳಲ್ಲಿ ಪತ್ತೇದಾರನಂತೆ ವಿಚಾರಗಳನ್ನು ಸಂಗ್ರಹಿಸಿ ಮಂಡಿಸುತ್ತಿದ್ದ ರೀತಿಗಳಿಂದಾಗಿ ಅನೇಕ ಹಿರಿಯ ರಾಜಕೀಯ ಧುರೀಣರಿಗೆ ನೀರು ಮಂಡಿಸಿದ ಉದಾಹರಣೆಗಳು ಇವೆ. ಹೀಗೆ ಅವಕಾಶ ಸಿಂಧು ರಾಜಕಾರಣದಲ್ಲಿ ಫೀನಿಕ್ಸ್ ಪಕ್ಷಿಯಂತೆ ಎದ್ದು ಬಂದ ನಾಗೇಗೌಡರು ಜಿಲ್ಲೆಯ ರಾಜಕಾರಣದಲ್ಲಿ ವರ್ಣರಂಜಿತ ವ್ಯಕ್ತಿಯಾಗಿ ಮಿಂಚಿ ಮರೆಯಾದರು.

ಜನನ - ಬಾಲ್ಯ - ವಿದ್ಯಾಭ್ಯಾಸ

ಕೆ.ಎನ್. ನಾಗೇಗೌಡರು ಮಂಡ್ಯ ಜಿಲ್ಲೆ, ಮಳವಳ್ಳಿ ಪಟ್ಟಣದಲ್ಲಿ ಲೆವಿ ಕೆಂಪೇಗೌಡರು, ಚೌಡಮ್ಮ ದಂಪತಿಗಳ ಪುತ್ರನಾಗಿ ದಿನಾಂಕ ೦೧.೦೨.೧೯೪೪ರಂದು ಜನಿಸಿದರು. ರೈತ ಕುಟುಂಬದಲ್ಲಿ ಜನಿಸಿದ ನಾಗೇಗೌಡರು ತಮ್ಮ ಪ್ರಾಥಮಿಕ ಮತ್ತು ಮಾಧ್ಯಮಿಕ ವಿದ್ಯಾಭ್ಯಾಸವನ್ನು ಮಳವಳ್ಳಿಯಲ್ಲಿ ಪೂರೈಸುತ್ತಾರೆ. ಅನಂತರ ಮಳವಳ್ಳಿಯಲ್ಲಿ ಕೊಳ್ಳೇಗಾಲ ರಸ್ತೆಯ ಮುನಿಸಿಪಲ್ ಪ್ರೌಢಶಾಲೆಯಲ್ಲಿ ಶಿಕ್ಷಣ ಮುಂದುವರಿಸಿದರು. ಅನಂತರ ಪಿ.ಯು.ಸಿ. ವ್ಯಾಸಂಗಕ್ಕಾಗಿ ಬೆಂಗಳೂರಿನ ವಿಜಯಾ ಪದವಿ ಪೂರ್ವ ಕಾಲೇಜಿಗೆ ದಾಖಲಾಗುತ್ತಾರೆ. "ಪಿ.ಯು.ಸಿ. ಮುಗಿಸಿ ಮಂಡ್ಯದ ಪಿ.ಇ.ಎಸ್. ತಾಂತ್ರಿಕ ಕಾಲೇಜಿಗೆ ಬಿ.ಇ. ಸಿವಿಲ್ ವಿಭಾಗದ ವಿದ್ಯಾರ್ಥಿಯಾಗಿ ಸೇರುತ್ತಾರೆ. ನಾಗೇಗೌಡರಲ್ಲಿ ಅಂತರ್ಗತವಾಗಿದ್ದ ಭವಿಷ್ಯದ ಸಮಾಜ ಸೇವಕ, ರಾಜಕೀಯ ಮುತ್ಸದ್ಧಿ ಬೆಳಕಿಗೆ ಬರಲು ತಾಂತ್ರಿಕ ಕಾಲೇಜಿನ ವ್ಯಾಸಂಗದ ಸಂದರ್ಭ ಒಂದು ಒಳ್ಳೆಯ ಅವಕಾಶ ಮಾಡಿಕೊಡುತ್ತದೆ. ಎರಡನೇ ವರ್ಷದ ಬಿ.ಇ. ಓದುವಾಗಲೇ ತರಗತಿ ಪ್ರತಿನಿಧಿಯಾಗಿ ಅವಿರೋಧವಾಗಿ ಆಯ್ಕೆಗೊಂಡು ವಿದ್ಯಾರ್ಥಿ ಸಂಘದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಯಾದರು." ಹೀಗೆ ಬೆಳೆಯುವ ಸಿರಿ ಮೊಳಕೆಯಲ್ಲಿ ಎಂಬಂತೆ ಚಿಕ್ಕ ವಯಸ್ಸಿನಲ್ಲೇ ರಾಜಕೀಯ ನಾಯಕತ್ವ ಗುಣಗಳನ್ನು ಬೆಳೆಸಿಕೊಂಡರು.

ಡಾ ರಘು ಬಿ.ಟಿ, ಸಹಾಯಕ ಪ್ರಾಧ್ಯಾಪಕರು,

ರಾಜ್ಯಶಾಸ್ತ್ರ ವಿಭಾಗ, ವಿದ್ಯಾವರ್ಧಕ ಪ್ರಥಮ ದರ್ಜೆ ಕಾಲೇಜು, ಮೈಸೂರು

ಕ್ರ.ಸಂ. 036 ರಶೀತಿ ದಿನಾಂಕ 21/10/2021

ಶ್ರೀ ಡಾ. ರಘು ಬಿ.ಬಿ. ರಾಜ್ಯಶಿಕ್ಷಣ ಸಲಹಾಕಾರ ಪ್ರಾಧಿಕಾರ

ನಿರ್ದೇಶನದಡಿ (ಪ್ರ) ಡಾ. ಸಚಿವರ ಕಛೇರಿ

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"PROMINANCE OF TOURISM INDUSTRY DURING PANDEMIC: AN ANALYTICAL VIEW AMONGST TOURIST PERSONNEL"

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ABSTRACT

In the early 2020, an epidemic suddenly changed China even the whole world, tourism, restaurants and hotels were nearly shut down. All businesses started losing profits, particular in hospitality and tourism industry in particular. Faced with such circumstance, the inquiry that emerges is whether any chance do in any case continues for them since 'the travel industry' is viewed as spine of economy for some nations of the world. The travel industry is a major source and consistently supportive in producing income particularly in India Mysuru specifically. Situation in our nation isn't vastly different and Tourism adds to GDP of this country to a major extent. In any case, it's a profound matter of worry for every one of the partners related with the travel industry that travel industry is the most influenced area on the planet because of Corona infection illness (COVID-19) in the start of 2020. For data collection, primary data has been used, whereby; authentic data sources have been collected to understand the impact of Covid-19 on tourism industry. This paper discusses about current challenges faced due to Covid-19 by Tour operators and tourism employees and future business opportunities, which could be defined as post-epidemic trends. The research has considered the variables such as Economic Orientation, Unveiling Opportunities And Government Intervention for collecting perceptual data from the respondents. The paper with statistical analysis of t-test concluded with significant difference among certain factors. The research study is vital to understand the tourism aspects of Mysuru (popularly known as Heritage City) amidst Covid 19.

Keywords: Business opportunities, Covid-19, Mysuru, Post Epidemic, Tourism Industry.

1. INTRODUCTION

The scourge of COVID-19 has crushed countries in a massive way, particularly the cross country lockdowns which have carried social and financial life to a halt. A world which continuously buzzed with exercises has fallen quiet and every one of the assets have been redirected to meet the never-experienced emergency. There is a multi-sectorial effect of the infection as the financial exercises of countries have eased back down, what is amazing and significant is an alert which was rung in 2019 by the World Health Organization (WHO) about the world's powerlessness to battle a worldwide pandemic. A 2019 joint report from the WHO and the World Bank assessed the effect of a particularly pandemic at 2.2 percent to 4.8 percent of worldwide GDP. That forecast appears to have materialized, as we see the world getting overwhelmed by this emergency. Global Labor Organization clarified that the emergency has effectively changed into a monetary and work market stun, affecting inventory (creation of merchandise and ventures) yet, in addition importance (utilization and speculation). Global Monetary Fund's (IMF) said that, 'World is confronted with remarkably vulnerability about the profundity and length of this emergency, and it was the most exceedingly terrible financial aftermath since the Great Depression'. The IMF assessed the outer financing needs for developing business sectors and creating economies in trillions of dollars. India also is discontent under the burden of the pandemic and according to news reports in Economic Times distributed on 23rd March 2020; the financial specialists are fixing the expense of the COVID-19 lockdown at US\$120 billion or 4 percent of the GDP (The Economist, 2020). This COVID-19 pandemic influenced the assembling and the administrations area

STUDY ON INDIAN ECONOMY WITH SPECIAL REFERENCES WITH FOREIGN EXCHANGE RESERVES IN THE SPECIFIC PERIOD OF 2019-21

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ABSTRACT

Traditionally, the political economy of India's economic expansion has piqued our interest. Higher and sustained economic growth has been the most reliable and time-tested strategy of raising living standards and even decreasing poverty around the world. Furthermore, because India is a functioning democracy, monetary policy in the country is frequently dictated by personal expediency, as political parties compete for populism when faced with improvements in social indicators such as literacy, infant mortality, and so on lagging behind increases in the rate of economic growth. The Indian economy contracted by 6.6% in 2020-21, compared to an earlier estimate of a 6.3% decline, indicating that the COVID-19 pandemic strike economy did not perform as terribly as it appeared at first. According to provisional estimates on the market since May 2021, the GROSS DOMESTIC PRODUCT decreased by 7.3% in 2020-21 due to the breakout of COVID-19 and the subsequent state-wide lockdown to limit the disease. "Real GDP or GROSS DOMESTIC PRODUCT at constant (2011-12) prices for the years 2020-21 and 2019-20 stands at Rs 135.49 lakh crore and Rs 145.18 lakh crores, respectively, showing an anxiety of 6.6% in 2020-21 and 3.7% in 2019-20," the National Record Office said in the revised national consideration data released on Monday. With the COVID-19 outbreak, it has been difficult to get the international economic climate up to speed in the previous couple of years. Repeated outbreaks of virus, supply-chain disruptions, and, most recently, water removal have made policymaking extremely difficult. In response to these concerns, the Indian government quickly implemented a plethora of safety-net programmes aimed at mitigating the impact on disadvantaged sections of society and the corporate sector. Therefore, this paper focuses on factors affecting foreign exchange, forex markets and its trading in India.

KEYWORDS

Forex, USD, GDP, Covid-19.

JEL CODE

INTRODUCTION

INDIA HAS LARGE FOREIGN EXCHANGE RESERVES

Keeping cash, bank accounts, bonds, and other financial assets denominated in currencies other than India's official currency, the rupee. The book bank of India manages the reserves for the Indian government, with the primary component being international foreign currency holdings. Foreign currency reserves are India's first line of defense in the event of an economic slowdown, but purchasing goods comes with its own set of costs. Foreign swap reserves aid in the payment of external trade and assist the orderly development and maintenance of India's foreign exchange market. Since the reserve lender of India's regular statistical supplement 2021, India's total foreign swap reserves have been around US\$642.453 billion, the highest ever, with the foreign swap assets component at around US\$571.660 billion, and gold supplies at around US\$37.441 billion specific drawing rights with the IMF. According to India's economic analysis for 2014-15, the country might aim for foreign swap reserves of US\$750 billion to \$1 trillion. The majority of India's foreign exchange holdings are made up of US federal government and institutional bonds. With gold accounting for around 5.91% of foreign exchange reserves. Purchases of US Treasury bonds, bonds from other government bodies, and deposits with foreign major and commercial banks are also included in the FCAs. Foreign currency gives residents of one country financial credit in another country. All deposits, credits and outstanding balances in foreign currencies and any money orders, traveller's checks, notes of credit and money orders paid in foreign currencies are in a foreign currency. Forex transactions occur whenever a country imports goods and services, people from one country send to another country, citizens of one country send money abroad for any purpose, the business entity establishes a foreign subsidiary. Etc. in all these cases, the country concerned buys the relevant and necessary foreign currency in exchange for its own currency, or withdraws from the foreign reserves. Conversely, when a country exports goods and services to another country, when people from other countries visit that country, when foreign citizens decide to bring money home, when foreign citizens invest, companies and institutions in the that country and where their country or economy invests. Funds from abroad collect foreign currency and return foreign currency. The supply and demand of this national currency in the international exchange market usually influences national currency. For example, consider the rupee dollar exchange rate. The rupee / dollar rate is a bilateral rate. That is, the price of \$ 1 is indicated by the number of rupees required to purchase \$ 1. India's exchange rate is influenced by the following factors:

- **RBI Intervention:** If the volatility of the Rupee is too high, the RBI will prevent the spiral exchange rate out of control to protect defend. RBI does this by buying dollars when the Rupee becomes too high and selling dollars when it is too small.
- **Inflation:** When inflation rises, the demand for domestic goods decreases and the demand for foreign goods increases i.e., the demand for foreign currencies increases, then the value of foreign currencies increases, local currencies decrease and the rate is negatively affected
- **Imports and exports:** Import payments require foreign currency in foreign currency, which increases the demand for foreign currency. Increasing demand increases the value of foreign currency and vice versa for exports.
- **Interest rates:** Interest rates on government bonds in developing countries like India attract foreign capital to India. If rate is high enough to protect the risks of foreign market, money will begin to flow into India, increasing demand for rupees and valuing the value of rupees.
- **Operations:** The main sources of foreign currency supply in the Indian foreign exchange market are exports and invisible current account balances, drafts, traveller's checks and foreign direct investment (FDI), portfolio investment, commercial foreign investment loans (DCB) and non-Resident deposit. Meanwhile, demand for foreign currency will rise due to imports and invisible payments on the current account, ECB amortization (including short-term trade credits), foreign aid, deposit refunds and NRI withdrawals. Direct and portfolio investments.

OBJECTIVES OF THE STUDY

1. To research and implement foreign exchange.
2. To understand the factors affecting foreign exchange.
3. To know the foreign exchange market in India.
4. To know how they are trading in the forex market in India.



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“ADOPTION OF CASHLESS PAYMENT SYSTEMS AMONG CONSUMERS IN MYSURU CITY”

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ABSTRACT:

Now a days we can see the behavioral change in the people where they have eliminated usage of money as a medium of exchange for goods and services because of adoption of net banking and mobile banking. By this adoption of cashless payments the development of personal and professional activities has been one of the most important technological events. A cashless payment is a method in which the monetary transactions are made by digital currencies. The digital payments or cashless payments provide a more practical, safe and effective way to make transactions. In India cashless payments system was introduced under the flagship program of Digital India under the government of India and main aim of this program is Faceless, Paperless, Cashless. It leads to the growth of cashless payments companies in India like PayPal, PayUmoney, Paytm, cash free and many more. In this Juncture this paper focuses to know the level of awareness about cashless payments and its factors affecting on it in Mysuru city.

Keywords: Paypal, Paytym, mobile banking.

INTRODUCTION:

In India, cashless payment methods have been their since the 1980s, but they really took off in the past ten years. Electronic money transfers between people and companies were made possible by the Reserve Bank of India's (RBI) National Electronic Funds Transfer (NEFT) system in 2005. The RBI launched the Immediate Payment Service (IMPS) in 2007 to allow for immediate money transactions utilizing mobile devices. When the Unified Payment Interface (UPI) was introduced in 2010, it revolutionized cashless transactions by enabling consumers to connect their mobile phones to their bank applications. The demonetization of currency in 2016 hastened the adoption of cashless payment methods and increased the use of digital wallets, mobile payment applications, and UPI transactions. Adoption of Cashless Payment methods has been accelerated by the Indian government's aim for a cashless society as well as the growing



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"PERFORMANCE EVALUATION USING ECONOMIC VALUE ADDED APPROACH: EVIDENCE WITH PHARMACEUTICAL INDUSTRY"

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ABSTRACT

The Economic value-added (EVA) approach is a powerful and comprehensive financial performance metric that assesses the true economic profitability of a company. Developed by Stern Stewart & Co. in the late 1980s, EVA has gained prominence as a vital tool for evaluating a company's ability to create shareholder value by exceeding its cost of capital. This approach goes beyond traditional accounting methods and provides a clearer understanding of a firm's financial health and its ability to generate sustainable returns for its investors. the concept of Economic Value Added (EVA) has emerged as a pivotal tool for measuring and assessing the true financial performance and value creation of a company. EVA represents a paradigm shift from traditional accounting measures by focusing on the value generated by a company for its shareholders. This shift in perspective has significantly contributed to enhancing managerial decisionmaking, aligning corporate strategies with shareholder interests, and fostering a deeper understanding of the intricate relationship between profitability and capital cost Economic Value Added (EVA) approach is Unlike traditional financial metrics, such as net income or earnings per share, EVA incorporates the concept that a company's profitability should account for the capital it employs. This approach holds particular relevance in the pharmaceutical industry, which is characterized by its unique challenges and dynamics. The EVA framework offers a comprehensive perspective on how effectively a company translates its investments, operational efficiency, and strategic decisions into shareholder value in the pharmaceutical sector. In this Juncture this paper focuses on EVA Performance of Dr Reddy Laboratory, Dr Lal Path labs, Biocon company and Cipla company.

Keywords: EVA, NOPAT, WACC, Accounting profit and efficiency.



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A STUDY ON BRAND PREFERENCES OF MOBILE PHONES IN MYSORE CITY

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ABSTRACT

A mobile phone is a portable telephone that can make and receive calls over a radio frequency link while the user is moving within a telephone service area. Modern mobile telephone services use cellular network architecture, and therefore, mobile telephone is called cellular telephones. In addition to telephony, 2000s-era mobile phones support a variety of other services, such as text messaging, MMS, email, internet access, and short range wireless communications (infrared Bluetooth), business applications, video games and digital photography. Mobile phones offering only those capabilities are known as feature phones; mobile phones which offer greatly advanced capabilities are referred to as smart phones. Today India is one of the fastest growing economies all over the globe and a live example which shows the development in the growth of the telecommunication industry in India, especially in the field of cellular communication. So, this study is mainly focused on the factors that can affect the process of a person who works through the purchase decisions, brand preferences, their satisfaction and its features.

Keywords: *MMS, Social Media, Network, Internet, Communication*

INTRODUCTION

The mobile phone industry is one of the fastest-moving industries in the world. The market is growing rapidly with ever-emerging technologies and innovation. The industry is highly concentrated, consisting of smart phones. In this era, Mobile phones are the important gadgets required for a person. By using smart phones we can call, shop through online, mobile banking, bill payment, Ticket booking, Recharge etc. Mobile phones markets are one of the most turbulent market environments today due to increased competition and change. In fact, it is of growing concern to look at customers buying decision process and cast light on the factors that finally determine consumer choices between different mobile phone brands. The increasing number of telecommunication networks and huge number of their subscribers has made mobile phones an important medium for communication. Switching mobile phone brands and updating one with

"HIGHER EDUCATION THROUGH ONLINE MODE AMIDST COVID-19: A PERCEPTUAL STUDY OF ACADEMICIANS AND STUDENTS IN MYSURU"

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Abstract

Currently, the temporary closures of Higher Education Institutions (HEIs) due to the COVID-19 pandemic are no longer news, because most countries are stagnant with respect to face-to-face teaching. This pandemic is also an event that has given rise to push to digitalization of businesses, especially in the education sector. In Universities such as Italy, Iran and Singapore they have closed their campus replacing in-person teaching with online. Meanwhile, Asian Universities were prior slow to enter into online learning. Several thousands of courses are being offered (Courseara, EdX, Udacity, Udemy,... and SWAYAM and NPTEL portals exists pertaining to Indian context. Furthermore, UGC has now issued Credit Framework to assign 20% of the credits in each semester for courses offered in SWAYAM. Meanwhile, the Government of India ordered a nationwide lockdown on the 24th of March 2020 as India was on the list of countries affected with COVID-19 worldwide. The lockdown was announced when the number of confirmed positive coronavirus cases in India was nearly 500 the lockdown in India includes closer of Suspension of all educational, training, research institutions. This affected all the education bodies of India. Hence, there is an innate need to prepare ourselves to bring the best of online education into the classrooms - a blended learning approach - and in the process, offer the students a powerful learning experience. The research study therefore examines the relevance of 'Higher education through online mode amidst covid-19 collecting perceptions of academicians and students in Mysuru' i.e., the sample of 264 which entails 132 from Academicians and Student community respectively are chosen from Mysuru city. Data collected is through well-structured questionnaire focusing on primary source, SPSS is used for data analysis.

Keywords: Higher Education, Online Mode, SPSS, t-test, Covid-19.

INTRODUCTION:

Higher education is the vehicle of social change as well as one of the key factors for overall development of every nation. Significantly, the twenty first century is the symbol of rapid globalization and internationalization. The expansion of activities relating to higher education takes place across boundaries in different forms. The market force influences the substance and direction of educational Programmes, thereby shaping globalized educational transactions across boundaries, in whatever mode they take place. The imperfections of the market systems in many countries, in turn, introduce distortions in educational contents under the influence of globalization. Higher Education has an important role to play in the task of building a nation and paving the way for overall development of a nation. The twentieth century has witnessed several revolutions like Green revolution, White revolution, I.T revolution, and transforming human civilization to the age of Information Technology. India holds a significant place in the worldwide education industry. India has one of the largest links of higher education institutions in the world. On the other hand, there is still a lot

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AN ANALYSIS OF CSR INITIATIVES IN BANKING SECTORS: A STUDY ON SELECTED BANKS.

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Abstract: Social Responsibility refers to the practices and policies undertaken by businesses to have a positive impact on society. The goal of CSR is to create a positive impact on society while still achieving business objectives. It reflects a company's commitment to operate in an economically, socially, and environmentally sustainable manner. This research paper investigates the Corporate Social Responsibility (CSR) initiatives undertaken by select banks in the banking sector, utilizing secondary data sources. The study aims to analyse the nature, scope, and impact of these CSR activities based on publicly available information such as annual reports, CSR reports, and other relevant publications. Through a comprehensive review of secondary data, the paper identifies key areas of CSR focus, including community development, environmental sustainability, and financial inclusion. The research highlights successful CSR strategies and common challenges faced by banks in the sector.

Key Words: Corporate Social Responsibility (CSR), Banking Sector, Community Development, Environmental Sustainability, Annual Reports.

1. INTRODUCTION:

1.1. Corporate Social Responsibility:

Corporate Social Responsibility (CSR) is a form of international private business self-regulation which aims to contribute to societal goals of a philanthropic, activist or charitable nature by engaging in, with, or supporting in with or supporting professional service volunteering through pro bono programs, community development and investment practices. Various organisations have used their authority to push it beyond individual or industry-wide initiatives. In contrast, it has been considered a form of corporate self-regulation for some time, over the last decade or so it has moved considerably from voluntary decisions at the level of individual organisations to mandatory schemes at regional, national and international levels. Furthermore, businesses may engage in CSR for strategic or ethical purposes. From a strategic perspective, CSR can contribute to firm profits, particularly if brands voluntarily self-report both the positive and negative outcomes of their endeavors. In part, these benefits accrue by increasing positive public relations and high ethical standards to reduce business and legal risk by taking responsibility for corporate actions.

1.2. Types of Corporate social Responsibility:

1. **Environmental Responsibility:** Corporate social responsibility is rooted in preserving the environment. A company can pursue environmental stewardship by reducing pollution and emissions in manufacturing, recycling materials, replenishing natural resources like trees or creating product lines consistent with CSR.
2. **Ethical Responsibility:** Corporate social responsibility includes acting fairly and ethically. Instances of ethical responsibility include fair treatment of all customers regardless of age, race, culture, or sexual orientation, favorable pay and benefits for employees, vendor use across demographics, full disclosures and transparency for investors.
3. **Philanthropic Responsibility:** CSR requires a company to contribute to society, whether a company donates profit to charities, enters into transactions only with suppliers or vendors that align with the company philanthropically, supports employee philanthropic endeavors or sponsors fundraising events.
4. **Financial Responsibility:** A company might make plans to be more environmentally, ethically and philanthropically focused, however it must back these plans through financial investments in programs, donations



A systematic review of literature of digital payment in India

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Abstract: Digital payments refer to financial transactions that are conducted electronically through various digital platforms. These payments are made using digital devices like smartphones, computers, or cards, and they involve transferring funds from one account to another without the need for physical cash. Digital payments have become increasingly popular due to their convenience, speed, and efficiency. This systematic review examines the implementation & impact of digital payment systems in India. India's digital payment ecosystem has rapidly transformed, driven by government initiatives such as demonetization, digital India, & the unified payments interface (UPI).

Key Words: Digital payment, digital devices, Unified Payments Interface.

1. INTRODUCTION:

Digital payments refer to financial transactions that are conducted electronically, typically using online platforms, mobile apps or other digital means instead of physical cash or cheque. These transactions can include purchases made online, transfers between bank accounts, wallet payments and peer to peer transfers. Digital payments offer convenience, speed and often enhanced security compared to traditional payment methods, making them increasingly popular in today's digital age.

2. CHARACTERISTICS OF DIGITAL PAYMENTS:

1. **Convenience** :Digital payments offer a high level of convenience as they can be made anytime and anywhere with an internet connection, eliminating the need for physical presence or cash handling.
2. **Speed** :Transactions through digital payment methods are typically processed much faster compared to traditional methods like cheque or bank transfers, enabling quick transfer of funds between parties.
3. **Accessibility** :Digital payment systems are accessible to a wide range of users, including individuals, businesses, and organisations, regardless of their location, as long as they have access to the necessary technology and infrastructure.
4. **Security** :Many digital payment systems incorporate advanced security measures such as encryption, authentication protocols and fraud detection systems to protect users financial information and prevent unauthorized access or fraudulent activities.
5. **Cost-effectiveness**: Digital payment can be more cost-effective than traditional methods, as they often involve lower transaction fees, reduced paperwork and streamlined processes, resulting in savings for both consumers and businesses.
6. **Integration**: Digital payment systems platforms can easily integrate with other digital services and applications, allowing for seamless transactions and enhanced user experiences across various online platforms and devices.
7. **Scalability**: Digital payment systems have the capability to handle a large volume of transactions simultaneously, making them scalable to accommodate growing user demands and business needs.
8. **Traceability**: Digital payments leave a digital trail, providing a transparent record of transactions that can be easily tracked and monitored by users, financial institutions and regulatory authorities for auditing, compliance and dispute resolution purposes.

These characteristics contribute to the widespread adoption and popularity of digital payments in today's digital economy.

AN EXPEDITION OF CORONA WARRIORS DURING COVID-19: A PERCEPTIONAL STUDY IN MYSURU

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Abstract

The ultimate test of man is not where he stands in comfort but where he stands at times of challenges. Covid-19 is the global challenge which will reveal our true leadership quotient at all levels. The 2019–2020 coronavirus pandemic is upending life on a global level. The highly infectious coronavirus disease 2019 (COVID-19) is caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). As a result, on one hand people across India and around the globe are largely confined to their homes with businesses and educational institutions all shut down in an attempt to contain the virus, and on the other hand doctors, health-care workers, medical staff members and civil service providers namely police, NSS, NCC altogether considered as **Corona Warriors** are leading the battle against COVID-19 from the front. Putting their own lives at risk with selfless determination for the sake of saving lives, they truly are the heroes in these challenging times. While they are putting their own health, families, and most importantly their own lives at risk, the least is appreciating their efforts and cooperate by staying safe indoors.

In this background the research study has found its significance and contributes a tribute to their service by attempting to throw a light on the challenges and stress faced by corona warriors. The data is collected by conducting a survey by using structured questionnaire and distributed through personally and Google form. The sample of 66 warriors was targeted comprising of both Medical Service providers and Civil Service providers equally in Mysuru city. The sampling technique which was used in the study is simple random sampling technique. The data collected was analyzed by using EXCEL and SPSS and tested by statistical test namely Independent sample t-test. The reliability of the questionnaire was tested by using Cronbach's Alpha, where the value stood at 0.902. Overall, the study has been considered as societal contribution which has depicted the voyage of corona warriors.

Keywords: Corona Warriors, Challenges, Competing duties, Stress, Societal Contribution, Voyage, etc.,

INTRODUCTION :

Corona virus or COVID-19 (Corona Virus Disease -2019) is one of the most commonly spoken word among everyone in the past few months. In simpler words, a pandemic is defined as an epidemic occurring worldwide, or over a very wide area. The outbreak of Coronavirus (COVID-19) in Wuhan, China, which began in December 2019, evolved to become a global pandemic. The pandemic, along with the obvious health-related impact, also poses a serious threat to the psychological well-being of individuals and has resulted in significant behavioral changes.

Few research studies have carried out to describe the psycho-behavioral response to this crisis among the population of Karachi, Pakistan, in the month of March 2020. From government of India there were people allotted in form of teams of doctors and also other staff members in achieving goal to protect public. This also

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A Comparative Study on Analysis of Stock Price Behavior of Infosys Technology Ltd and Larsen and Turbo Ltd Equity Market

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ABSTRACT

The Indian capital Market has witnessed a tremendous growth. There was an explosion of investor interest during the nineties and an Equity Guilt emerged in statutory legislations has helped the capital market. Foreign Exchange regulation act is one such legislation in this direction. This study will help the investors to know the share price of company and make proper decision while investing in the securities market. This study also helps in analyzing the equity share fluctuations in Infosys and L and T Ltd. The country's economy lies in the allocation of financial support is proper way without discrimination and guide the investor in the most profitable way. Stock market is an authoritative part of the economy of any country. The stock plays an explicit role in the growth of the industry and financial stability of the country eventually stock market impacts on the economy at large.

Keywords: Equity market, Stock price, Stock market.

INTRODUCTION

The Indian capital Market has witnessed a tremendous growth. There was an explosion of investor interest during the nineties and an Equity Guilt emerged in statutory legislations has helped the capital market. Foreign Exchange regulation act is one such legislation in this direction. An important recent development has been the Entry of Foreign Institutional investors are participants to the primary and secondary markets for the securities. In the past several years, investments in developing countries have increased remarkably. Among the developing countries India has received considerable capital inflows in recent years. The liberalization policy of the government of India has now started fielding results and the country is poised for a big leap in the industrial and economic growth.

In India most of the industries require huge number of investments. Funds are raised mostly through the issue of share. An investor is satisfied from the reasonable return from investment in shares. Speculation involves higher risks to get return on the other hand investment involves no such risks and returns will be fair. An investor can succeed in his investment only when he is able to select the right shares. The investors should keenly watch the situations like market price, economy, company progress, returns, and the risk involved in a share before taking decision on a particular share. This study made will help the investors know the behavior of share prices and thus can succeed.

Introduction to equity market

An equity market is a market in which shares are issued and traded, either through exchanges or over-the-counter markets. Also known as the stock market, it is one of the most vital areas of a market economy because it gives companies access to capital and investors a slice of ownership in a company with the potential to realize gains based on its future performance.

Trading in an Equity Market

In the equity market, investors bid for stocks by offering a certain price, and sellers ask for a specific price. When these two prices match, a sale occurs. Often, there are many investors bidding on the same stock. When this occurs, the first investor to place the bid is the first to get the stock. When a buyer will pay any price for the stock, he or she is buying at market value; similarly, when a seller will take any price for the stock, he or she is selling at market value.

Companies sell stocks in order to get capital to grow their businesses. When a company offers stocks on the market, it means the company is publicly traded and each stock represents a piece of ownership. This appeal to investors, and when a company does well, its investors are rewarded as the value of their stocks rise. The risk comes when a company is not doing well, and its stock value may fall. Stocks can be bought and sold easily and quickly, and the activity



“Analysis of link between risk tolerance and behavioural finance biases”

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Abstract: The main objective of this study is to find out the link between financial biases and the impact it has on the behaviour of the investors and how this affects their level of risk tolerance. However, the usage of behavioral finance is used a lot in the investment industry to understand the investors; a detailed study into the Indian investment style was considered necessary. The outcome of the study is to find out how the demographic characteristics has an effect of the investor behaviour and how factors such as regret aversion, loss aversion, representativeness determines the tolerance level and how investor intentions impact risk tolerance. The significance of this study will help investment companies to accurately profile their investors. The outcome of this that the modern day investors are able to tolerate risk in turn for profits. A structured questionnaire method is used to collect data and get to know the level of risk tolerance.

Key words: Investor behaviour, financial determinants, risk tolerance, investor intentions, regret aversion, loss aversion.

1. INTRODUCTION:

Behavioural finance is the study of psychological influences on investors and financial markets. At its core, behavioural finance is about identifying and explaining inefficiency and mispricing in financial markets. It uses experiments and research to demonstrate that humans and financial markets are not always rational, and the decisions they make are often flawed. If you are wondering how emotions and biases drive share prices, behavioural finance offers answers and explanations. Behavioural finance originated from the work of psychologists Daniel Kahneman and Amos Tversky and economist Robert J. Shiller in the 1970s-1980s. They applied the pervasive, deep-seeded, subconscious biases and heuristics to the way that people make financial decisions. At about the same time, finance researchers began to propose that the efficient market hypothesis (EMH), a popular theory that the stock market moves in rational, predictable ways, doesn't always hold up under scrutiny. In reality, the markets are full of inefficiencies due to investors' flawed thinking about prices and risk.

In the past decade, behavioural finance has been embraced in the academic and financial communities as a subfield of behavioural economics influenced by economic psychology. By showing how, when, and why behavior deviates from rational expectations, behavioural finance provides a blueprint to help everyone make better, more rational decisions when it comes to their finances. (Kaplan finance, 2021).

Now let us understand what is Investor personality, it is the personality which determines what type of an investor a person is. Investor personality is based on the risk profile that consists of factors such as age, financial history and investment goals. Investments are one of the only ways to increase, amass and create wealth. It is a process of putting your money in a medium which compounds and increase over the years. Investing as a whole is a planned process and it tends to change from one person to the other depending on where you come from. There are various mediums where people can invest, it starts with the basic savings bank account, having an account at the post office and Fixed Deposit. These are low risk investment mediums. The other mediums which are offer high returns but with high risks like mutual funds, investing in the stock market. As Thomas Brook (2021) has cited, there is a wide consensus in the behavioural

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finance literature that the investment decision-making process is significantly shaped by psychological factors, such as moods, emotions or personality traits. Consistent findings from psychological research, evidencing those humans have limited cognitive abilities and are controlled by emotions while making choices in risky and uncertain situations.

In particular, most studies in behavioural finance rely only on observable factors; being either socio-demographic variables such as gender, age, or investment characteristics, like portfolio characteristics as a proxy for the underlying psychological processes that drive investors' decision-making. Unobservable, individual-level differences in psychological traits may help to better explain the underlying mechanisms of a wide variety of behavioural biases. Despite the wide scope of published research considering the influence of psychological factors on investing behaviour, the problem of how individual investors differ from each other in terms of intensity of some personality traits, and how these differences may be related to the susceptibility to behavioural biases, is still not well researched in the field of behavioural finance. Having a good understanding of an investor's risk tolerance is crucial to any successful

**"A study on assessment of mutual funds in banking sector"****Sowmya M.**

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Abstract: A Mutual Fund is a trust that pools the savings of a number of investors who share a common financial goal. The money thus collected is then invested in capital market instruments such as shares, debentures and other securities. The income earned through these investments and the capital appreciation realized is shared by its unit holders in proportion to the number of units owned by them. Thus a Mutual Fund is the most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost.

Keywords: Mutual Funds, types of mutual funds, risk borne.

1. INTRODUCTION:

The Mutual Fund industry in India started with the formation of Unit Trust of India, at the initiative of the Government of India and Reserve Bank of India. "Mutual Fund is an investment tool that pools money from various investors and invest the money in securities, stocks, bonds and many other money market instruments." It is a type of investment vehicle consisting of a portfolio of stocks, bonds and other form of investments. Mutual Funds are basically investment tool that accumulates capital from different investors who share a common financial goal. The investors pool their money in order to earn returns from the money invested over a period. It is one of the easiest and less stressful methods to invest in the market. The funds are managed by the fund manager and professionally manage the funds invested by the investors. It is one of the suitable investment option for a common man who wants to invest his/her money as it offers an opportunity to invest their money in a diversified, professionally managed basket of securities at a relatively low cost.

The earned incomes from these investments are shared by its unit holders. The earned income is shared in a proportion depending on the number of units owned by them. Mutual Funds provide diversification and professional management for a fee. It is managed by experienced and expert professional who have knowledge about stocks, securities and money market instruments. Mutual Funds are dealt by the asset management companies. There are various asset management companies who deals with investments they collect money from various investors who wants to invest their money in shares. The fund manager then invests money in the money market instruments and the return earned from such investments is then shared to the investors. Investors get units of Mutual Funds depending on the amount of investment made by the investors.

Mutual funds became popular as it provides higher returns relatively lower risk and cost. Mutual funds are playing vital role in mobilizing funds from different segment investors and allocating of investable funds in India and abroad through financial markets. The income earned through these investments and the capital appreciation realized is shared in proportion to the number of units owned by them. It is most suitable investment for the common man as it offers an opportunity to invest in a diversified, professionally managed basket of securities at a relatively low cost.

Most of the investors trust mutual fund for investing their money. The mutual fund industry has been increasing very fast. The mutual fund in India has different types of fund schemes such as open-ended, close-ended, and money market schemes etc. there are also other various schemes such as tax saving schemes, special schemes that help the investor for risk tolerance, returns expectations and also provides the needs of the financial position.

2. LITERATURE REVIEW:

1) Author: Shivangi Agarwal, Nawazish Misha

Title: "A study of the risk adjusted performance of mutual funds industry in India"

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The study found that 90% of the schemes performed better than their benchmark. It indicates that at the time of research, the funds performed in a better way, hence the investors who are interested in consistent returns may choose investment in these schemes.

2) Author: Poonam Devi

Title: "Performance and Analytical study of various mutual funds"

To understand the perception of investors towards mutual funds, to know the expectations of people for the return on mutual funds. Most of the investors like to invest in mutual funds. Most of the people like to invest their money for one or three years to get returns on their investments. People invest in mutual funds to get higher returns and tax benefits.



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“Analysis of link between risk tolerance and behavioural finance biases”

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Abstract: The main objective of this study is to find out the link between financial biases and the impact it has on the behaviour of the investors and how this affects their level of risk tolerance. However, the usage of behavioral finance is used a lot in the investment industry to understand the investors; a detailed study into the Indian investment style was considered necessary. The outcome of the study is to find out how the demographic characteristics has an effect of the investor behaviour and how factors such as regret aversion, loss aversion, representativeness determines the tolerance level and how investor intentions impact risk tolerance. The significance of this study will help investment companies to accurately profile their investors. The outcome of this that the modern day investors are able to tolerate risk in turn for profits. A structured questionnaire method is used to collect data and get to know the level of risk tolerance.

Key words: Investor behaviour, financial determinants, risk tolerance, investor intentions, regret aversion, loss aversion.

1. INTRODUCTION:

Behavioural finance is the study of psychological influences on investors and financial markets. At its core, behavioural finance is about identifying and explaining inefficiency and mispricing in financial markets. It uses experiments and research to demonstrate that humans and financial markets are not always rational, and the decisions they make are often flawed. If you are wondering how emotions and biases drive share prices, behavioural finance offers answers and explanations. Behavioural finance originated from the work of psychologists Daniel Kahneman and Amos Tversky and economist Robert J. Shiller in the 1970s-1980s. They applied the pervasive, deep-seeded, subconscious biases and heuristics to the way that people make financial decisions. At about the same time, finance researchers began to propose that the efficient market hypothesis (EMH), a popular theory that the stock market moves in rational, predictable ways, doesn't always hold up under scrutiny. In reality, the markets are full of inefficiencies due to investors' flawed thinking about prices and risk.

In the past decade, behavioural finance has been embraced in the academic and financial communities as a subfield of behavioural economics influenced by economic psychology. By showing how, when, and why behavior deviates from rational expectations, behavioural finance provides a blueprint to help everyone make better, more rational decisions when it comes to their finances. (Kaplan finance, 2021).

Now let us understand what is Investor personality, it is the personality which determines what type of an investor a person is. Investor personality is based on the risk profile that consists of factors such as age, financial history and investment goals. Investments are one of the only ways to increase, amass and create wealth. It is a process of putting your money in a medium which compounds and increase over the years. Investing as a whole is a planned process and it tends to change from one person to the other depending on where you come from. There are various mediums where people can invest, it starts with the basic savings bank account, having an account at the post office and Fixed Deposit. These are low risk investment mediums. The other mediums which are offer high returns but with high risks like mutual funds, investing in the stock market. As Thomas Brook (2021) has cited, there is a wide consensus in the behavioural

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finance literature that the investment decision-making process is significantly shaped by psychological factors, such as moods, emotions or personality traits. Consistent findings from psychological research, evidencing those humans have limited cognitive abilities and are controlled by emotions while making choices in risky and uncertain situations.

In particular, most studies in behavioural finance rely only on observable factors; being either socio-demographic variables such as gender, age, or investment characteristics, like portfolio characteristics as a proxy for the underlying psychological processes that drive investors' decision-making. Unobservable, individual-level differences in psychological traits may help to better explain the underlying mechanisms of a wide variety of behavioural biases. Despite the wide scope of published research considering the influence of psychological factors on investing behaviour, the problem of how individual investors differ from each other in terms of intensity of some personality traits, and how these differences may be related to the susceptibility to behavioural biases, is still not well researched in the field of behavioural finance. Having a good understanding of an investor's risk tolerance is crucial to any successful



Role of SMEs in Sustainable Environment through CSR- Literature Review

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Abstract

Industries have two types- Large and Small. Industrial activities depend on available environmental resources. Environment resources become degraded as numbers of industries goes on increasing; this situation leads to answer 'Is Sustainable Environment is possible through CSR Concept?' Industries are the key responsible for environmental damage (irrespective of size). In this, SMEs role is very significant, because, lack of financial and technical support; they couldn't employ environmentally friendly production methods. Further, they lack of environmental awareness. So, adoption of Corporate Social Responsibility in SMEs answers the above question. The CSR activity involves "Eradicating extreme hunger and poverty; Promotion of education; Promoting gender equality and empowering women; Reducing child mortality and improving maternal health; Combating human immunodeficiency virus, acquired immune deficiency syndrome, malaria and other diseases;; Ensuring environmental sustainability; Employment is enhancing vocational skills; Social business projects."

However, present study made attempt justify CSR practice in SMEs positively contributes to environmental sustainability. The study adopted an inductive method and gather required information on secondary source. Analysis and discussion based on both prior studies and researchers' academic knowledge. The study identified that, government programs like- Financial supports, conducting training and others. However, the government is not possible to cover all SMEs. Some of them still unregistered. Finally the study concludes that, Voluntary concern for a sustainable environment through CSR is more powerful than forced.

Key terms- Sustainability, Environment, Corporate Social Responsibility, Small and Medium Scale Enterprise, and Government

Introduction

An industrial activity totally depends on available natural sources. Industries started to exploit, but they forgot to fill it back. The origin of concepts like, Sustainable environment and Corporate Social Responsibility try to avoid environmental damages. But the question is how to awake SMEs to this. Is the role of SMEs in environmental damages is less compared to large one. (OECD, 2006) said SMEs has employed limited pollution control technologies and are responsible for an estimated 70% of the total industrial pollution load nationwide. Hence, the present study attempting to give justification to how CSR helps to sustainable environment through CSR practice? For that, the study adopted deductive reasoning to draw justifications. Justifications are based on prior research works, committees report, and researchers' point of view. The study is divided into three parts. Part one is review of prior studies; part two is about analysis and discussions and part three consists of suggestions, limitations and a conclusion.



A Conceptual Study of Work Life Balance among Indian Women Employees

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ABSTRACT

The rapid Societal and Economic changes due to Urbanization and Modernization, particularly after industrial revolution, have paved way for the improved Education and employment opportunities for women. This has changed the trend in women's social role. In olden days women are presumed to be meant for domestic work, for child bearing and for child rearing but nowadays women have entered into the world of paid employment. This demands her to balance between work life and family life. There is no field where we cannot see women employees, it may be politics or education or sports or media or science and technology or even in service sector field. By serving in various fields she is shouldering the responsibilities and undertaking unpaid family caring work. While balancing between paid work and unpaid responsibilities women will undergo many stresses and psychological pressures. This will lead either family conflict or work conflict which might have negative impact on the family and career as well.

This conceptual paper throws light on the significance of the work life balance of Indian women in current scenario. It explores the effects of ill management of work life or personal life and concludes by putting forward suggestions to overcome those professional and personal life challenges and obstacles and to improve the work life practices.

Key Words : Work life balance, women, work conflict, Family Conflict, Responsibilities

1.INTRODUCTION

“Yatra Naryastu Poojyante Ramthe Tatra Devataha”

This is a Shloka taken from Manusmriti which is an ancient legal text among many Dharmashastras of Hinduism which means “Where women are honored the divinity blossoms there”. This is the height of respect given to women in our Indian Culture. But in recent decades ago the situations were not supporting with respect to women. There were many social issues were prevailed at that time like Dowry Harassment, Inequality, Male Dominance, Domestic Violence and others which made women life miserable. But now we can see enough reduction of these issues due to social awareness, participation of women and even by the implementation of certain statutes against these social issues.

ANALYSIS OF CSR ACTIVITIES: A STUDY OF SELECTED INDIAN COMPANIES

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Abstract

Corporate Social Responsibility (CSR) has developed as a crucial component of modern business operations, reflecting a commitment by organizations to balance profit seeking attempts with ethical and socially responsible initiatives. The main objective of this study is to analyse the Corporate Social Responsibility activities of the selected top Indian companies namely Reliance Industries Ltd, HDFC Bank Ltd, TCS Ltd, Infosys Ltd, and ITC Ltd. The study also compares mentioned companies CSR activities for the Financial Year 2020-21 and 2021-22. The findings of the study are expected to contribute significantly to the understanding of CSR activities in the Indian Context. It aims to provide valuable insights for companies seeking to enhance their CSR activities, policy makers formulating regulations, and researchers exploring the landscape of Corporate social responsibility.

Keywords: Corporate Social Responsibility, Indian Companies, Policy makers.

Introduction

Corporate social responsibility is the

practice that organization has a Duty to the society that exists around it. Corporate social responsibilities are usually organized in a way that allows them to act in a socially responsible way to positively affect the world. It is a type of self-regulation that can be expressed in initiatives or strategies, depending on organizations objectives. Now a days Corporate Social Responsibility activities in Indian companies have added substantial importance. Corporate Social Responsibilities refers to a company's initiatives to assess and take responsibility for its impact on the environment and social well-being. In India CSR activities are governed by the Companies Act, 2013 which mandates that certain companies should contribute part of their profits for CSR initiatives or to the Society.

Types of Corporate Social Responsibility:

1. Environmental Responsibility:

Environmental Responsibility is the practice that business should behave in as environmentally friendly a way as possible. The followings are the practices followed by the companies;

- Decreasing pollution, greenhouse gas emissions, water consumption and general waste.
- Increasing depends on renewables, sustainable resources and recycled or partially recycled materials.

2. Ethical Responsibility:

Ethical responsibility is related with ensuring an organization is operating in a fair and ethical manner. Organizations must hold ethical responsibility aims to practice ethical behavior through equal treatment of all stakeholders, including leadership, investors, employees, suppliers and customers.

3. Economic Responsibility:

Economic responsibility means to company's responsibility to manage in a financially sustainable manner while also providing to the economic wellbeing of the societies in which it operates.

4. Philanthropic Responsibility:



“WOMEN ENTREPRENEURSHIP IN INDIA - EMERGING ISSUES AND CHALLENGES”

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Abstract

Entrepreneurs play a significant role in any economy. Women entrepreneurship development is a crucial part of human resource development. In Comparison to other countries, the development of women entrepreneurship is very low in India, especially in rural areas. However, middle class women are not too eager to alter their role due to fear of social criticism. The progress is more evident amidst upper class families in urban areas. Participation and their prominence have been commendable in the country's economic growth and development. Many initiatives have been started by United Nations to promote and motivate women entrepreneurship in developing and under developed countries, such as efforts in Sub-Saharan African countries. Looking at the above opportunities, India has also supported many women entrepreneurs by providing loans and advances, helping them to establish their business, making them self-sufficient by providing vocational skills, and constructing many jobs for other women in the respective areas. This paper focuses on current status of women entrepreneurs in India. Data has been collected from number of articles, books, periodicals and websites. The present study has been an exertion to generate awareness and to understand meaning, underlying principle for diversification.

Keywords- Women Entrepreneurship, key to Success, challenges, steps taken by the Indian government.

Introduction:

Entrepreneurship is necessary to initiate the process of economic development of both developed and developing countries as it is the back bone of economy of any country. Entrepreneurship refers to combining the available resources of production in such a new way that it produces the goods and services more satisfactory to the customers. Entrepreneur is a catalytic agent of change. It is also instrumental in sustaining the process of economic development. Every country tries to achieve economic development for prosperity and better life standard of its people. Development has economic, social and political dimensions and is incomplete without the development of women who constitute about 50 per cent of total population. So, contribution of women is essential in economic activities for healthy nation building. Women entrepreneur has been recognized during the last decade as an important untapped source of economic growth. Women entrepreneurs create new jobs for



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A STUDY ON CHALLENGES IN HUMAN RESOURCE MANAGEMENT

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Abstract

Human Resource Management (HRM) is the term used to describe formal systems cooked for the operation of people within an association. The liabilities of a human resource director fall into three major areas staffing, hand compensation and benefits, and defining designing work. Basically, the purpose of HRM is to maximize the productivity of an association by optimizing the effectiveness of its workers. This accreditation is doubtful to change in any abecedarian way, despite the ever- adding pace of change in the business world. As Edward L. Gubman observed in the *Journal of Business Strategy*, "the introductory charge of mortal coffers will always be to acquire, develop, and retain gift; align the pool with the business; and be an excellent contributor to the business. Those three challenges will noway change." Human Resource Management can be a challenge for small business especially, which generally don't have an HR department to calculate on. They may be limited to one HR person, or this responsibility may still belong to the CEO. Anyhow, small business possessors need to understand the challenges in order to face them so that they're set to attack HR issues as their company, and pool, grows. This paper aims at studying the challenges in HRM, to suggest measures to overcome the challenges and punctuate the arising challenges in HRM.

Keywords: Human Resource Management, Challenges, Employees, Business.

1. Preface / Introduction

With better means of communication, advance technologies and dismantling of profitable and social walls, the world is getting border-less and the countries are fast integrating into a truly global frugality. In this script the part of an HR director has assumed much lesser significance as he's anticipated to produce conditions in an association where the workers from different background, culture and nation could work together with ease



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Digital Currency- "The Cash with Wings"

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Abstract: Digital money, or digital currency, is any form of money or payment that exists only in electronic form. Digital money lacks a tangible form such as a bill, check, or coins. It is accounted for and transferred using electronic codes in computers. As technology becomes increasingly prominent, payments are becoming more digital, resulting in less use of tangible money. A growing number of banks and other financial service companies facilitate digital money transfers and other online transactions that wire or transfer money between parties across long distances. Digital money's assisted in the globalization of economies around the world since trade is made more easily by sending and receiving digital money. Digital money eliminates the need to physically transfer money; furthermore, banking is made much more convenient by allowing people to perform their personal banking without even the need to visit a physical branch or carry cash. On the other hand, banks are reducing their retail employee headcount to meet the trend of digital money. Many branches are closed since they become redundant when more people increasingly bank with digital money. It comes at a cost, however, as the banks are not able to maintain personal relationships with customers and create any sort of loyalty. In addition, banks cannot cross-sell their other products without in-person sales opportunities. Although there are many separate types of digital currency, the underlying mechanics behind them all are essentially the same. That said, once you wrap your head around the basics, you should have a decent idea of how each digital currency operates. Here's a step-by-step breakdown of how digital currencies work, plus the technology that makes them possible.

Key words: Digital currency, types of digital currencies, its uses and problems faced by it.

1. INTRODUCTION:

Digital currency (digital money, electronic money or electronic currency) is any currency, money, or money-like asset that is primarily managed, stored or exchanged on digital computer systems, especially over the internet. Digital currency may be recorded on a distributed database on the internet, a centralized electronic computer database owned by a company or bank, within digital files or even on a stored-value card.

Digital currencies exhibit properties similar to traditional currencies, but generally do not have a physical form, unlike currencies with printed banknotes or minted coins. This lack of physical form allows nearly instantaneous transactions over the internet and removes the cost associated with distributing notes and coins. Digital money can either be centralized, where there is a central point



EVALUATING THE SHIFT: A COMPREHENSIVE REVIEW OF ONLINE SHOPPING VERSUS TRADITIONAL RETAIL EXPERIENCES

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Abstract: Online shopping is generally further informationally benefit than shopping at physical retail stores and normally has higher comparability and customizability. As consumer preferences & tastes continually grow; understanding the factors influencing this shift becomes supreme. By incorporating insights from existing literatures, this study aims to provide an insignificant understanding of the merits and demerits inherent in both online and traditional retail stores. The finding hold significance for businesses and stakeholders seeking to adapt to the evolving consumer landscape, ultimately contributing to a more informed and strategic approach in the retail sector.

Keywords: Online shopping, Traditional retail stores, Consumer tastes & preferences, Literature review, & changing landscape.

1. INTRODUCTION:

Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the internet using a web browser or a mobile app. Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine, which displays the same product availability and pricing at different e-retailers. As of 2020, customers can shop online using a range of different computers and devices, including desktop computers, Laptop, tablet computer and smartphones.

An online shop evokes the physical analogy of buying products or services at a regular brick and mortar retailer or shopping center this process is called business to consumer (B2C) online shopping. When an online store is set up to enable businesses to buy from another businesses, the process is called business-to-business (B2B) online shopping. A typical online store enables the customer to browse the firms range of products and services, view photos or images of the products, along with information about the product specifications, features, and prices.

Online stores usually enable shoppers to use "search" features to find specific models, brands, or items. Online customers must have access to the internet and a valid method of payment in order to complete a transaction, such as a credit card, an Interact-enabled debit card, or a service such as PayPal. For physical products (e.g., paperback books or clothes), the e-tailer ships the products to the customer; for digital products, such as digital audio files of songs or software, the e-tailer usually sends the file to the customer over the Internet. The largest of these online retailing corporations are Alibaba, Amazon.com and eBay.

In the busy tapestry of commerce, retail stores stand as physical embodiments of consumerism, serving as essential touchpoints where goods and services converge with eager shoppers. It defined as establishments that sell products directly to consumers for personal use, retail stores are the tangible nexus where businesses and customers engage in the age-old exchange of goods for currency. The landscape of retail is as diverse as the product it houses,

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ranging from small local shops to expansive department stores, each catering to distinct consumer need and preferences. The essence of retail lies not only in the transactional aspect but in the creating of experiences, fostering connections, and meeting the varied demands of a discerning clientele.

2. Review of Literature :

Karthika and et, al (2023) focused on "impact of online shopping on retail stores" from the data is used for the study is secondary data based on questionnaires. The findings of the study the face of retail has changed. The advent of technology in recent period is being the primary reason for it. Today, retailing means going into shopping centers, going online and going mobile. The retail stores need to simply uplift its pattern of business and face the competitive world with a more positive outlook. E-stores & retail stores shares both have to survive. None at the cost of the other. Its not just about the livelihood it gives to the thousands of people but also the convenience and the steadfastness of a fixed retail stores. Retail shops of sector like mobile phone retail, accessory, small clothing are going to be affected by online shopping this can be major cause of action when we want to decide to choose to do retail shop of your choice.



EVALUATING THE SHIFT: A COMPREHENSIVE REVIEW OF ONLINE SHOPPING VERSUS TRADITIONAL RETAIL EXPERIENCES

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Analysis of Financial Statement: A Study of top five companies in India.

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Abstract: Financial statements provide a snapshot of a company's financial health. They typically include the income statement, showing revenue and expenses; the balance sheet detailing assets and liabilities; the cash flow statement, revealing cash movements; and the statement of equity, illustrating changes in shareholders' equity. Analyzing these statements aids in evaluating a company's performance and making informed financial decisions. This study conducts a comparative analysis of the financial statements over a two year period namely: 2022 and 2023 for the top five companies in India i.e., Reliance Industries Ltd., TCS, HDFC, ICICI & HUL. By examining key financial metrics and trends, the study aims to highlight the changes in the financial performance of these companies over the specified timeframe.

Keyword: Financial statement, Income statement, Balance sheet, Cash flow statement & financial performance.

1. INTRODUCTION:

Financial Statement are formal records of the financial activities and position of a business, it gives report on a company's assets, liabilities and balance sheet of given year. Financial Statements are group of significant reports that summarize an organization's financial performance, financial conditions and cash flows. The primary purpose of financial statements is to provide information about the economic resources and obligations of a business, to provide information about the earning capacity of the business, the other objectives information to their interested users helps make economic decisions to provide accurate information on the fluctuation of economic resources, to make it easier to judge replacing fixed assets and expanding the business, the government the information it needs to make informed decisions about duties, taxes and price control, among other things as well as for legal and governance purposes. They also protect the interests of shareholders who are not permitted to participate in the company's day-to-day operations. They assist credit rating agencies in determining the company's rating.

Elements of financial Statement

The Balance sheet, Income Statement and cash flow Statement are three types of financial statement business use to manage their operations and provide transparency to their stakeholders. All three statements are correlated and produce diverse aspects of a company operations and success.

Balance Sheet: A Balance Sheet is a statement that shows the financial worth regarding book value. The assets, liability and shareholders investments of a firm are divided into three sections: a) Assets such as cash and accounts receivables reveal a lot about a company's operational efficiency. b) Liabilities disclose the company's expenditures and the debt capital that the company is repaying. c) Shareholders equity reflects information on equity investments and retained earnings from periodic net income.

Income Statement: The income Statement compares a company's revenue to its operating expenses to arrive at a bottom line or net profit or loss. At three different points the report aids in analyzing corporate efficiency. a) Evaluating gross



profit starts with revenues and the direct costs linked with it. b) After that, it continues to operate profitably. c) The net income is calculated after deducting interest and taxes.

Cash flow Statement: The Cash flow statement shows how the company's cash flows from operating, investment and financing activities.

Top 5 companies:

1. Reliances Industries Limited

The founder of Reliances Dhirubai Ambani and its headquarter in Mumbai. It is first position Indian Multinational Companies in India. Its traded as under BSE and NSE. This business includes energy, petrochemical, Natural Gas, retail, telecommunications, mass media and textiles. Presently the owner of Reliances Industries is Mukesh Ambani. Reliance maintains a strong market that includes Revenue, Operating income, Net income, Total asset and Total Equity

GREEN ACCOUNTING AND REPORTING PRACTICES AMONG INDIAN CORPORATES

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Green Accounting and Reporting Practices
Among Indian Corporates.

ABSTRACT :

Green accounting is one of the crucial areas in today's corporates social responsibility. Companies are incorporating the concept of environmental element in their business operators. Green Accounting and Reporting will help the organizations in India to identify the resources utilization and the incurred cost. Recent years have witnessed rising concern for environmental degradation which is taking place mainly in the form of pollution of various type like, air, waters, sound, soil erosion, deforestation etc., Even though Indian corporate comply with the rules and regulations with regard to environment protection, till now no clear cut poleis are framed and formulated at the National, state or even at the company level for ensuring the level of compliance to environment norms. The aim of this paper is to present a view of the different activities to be undertaken by organization to facilitates environmental accounting and reporting.

Key Words: Social responsibility, Environmental Accounting, Environmental Reporting, Environmental performance.

Introduction:

The developing countries like India are facing the twin problem of protecting the environment and promoting economic Development.

A careful assessment of the benefits and cost of environmental damages is necessary to find the safe limits of environmental degradation and the required level of development. Responsibility towards environment has become one of the most crucial areas of social responsibility. Corporate enterprises are facing the challenges to determine their true profits, which are environmentally sustainable. For this, companies need to account for the environmental. They should take account of its most significant external environmental impact and in effect, to determine what profit level would be left if they attempted to leave the place in the same state at the end of the accounting period as it was in the beginning.

Green Accounting and Reporting : Conceptual Framework Green Accounting refers to accounting practices incorporating the environmental costs, impact and consequences. It is something more than merely undertaking social cost benefit analysis of various projects of the company or valuations of environmental goods and services produced. Generally, green accounting involves the identification, measurement and allocation of environmental costs, integration of these costs into business, identifying environmental liabilities and communication the results to the stakeholders of the company as part of financial statements.

Green Reporting is popularly used across nations for disclosure of environmental related data, audited as not, regarding environmental, risks, environmental impacts, policies, costs and liabilities. Corporate environmental protections should include environmental reporting initiatives taken by the enterprise, the address impact of its production process and produce on the environment both in quantities and qualities terms and its initiatives in process and product innovation in order to achieve sustainable growth.

The basic objectives of environmental accounting includes segregation and collabora-

A Study on Personalized Banking Services - A Step towards Rural Development

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Abstract

Ever since the country gained independence, the Government of India has taken a plethora of measures for the development of rural areas along with the urban areas. This is perceptible from the first Five-year plan to the latest schemes announced by the Government, which distinguishable emphasize on rural development and enhancing farmers' income & welfare. To achieve these aims, RBI gives directives to banks for development of rural areas and for opening of bank branches in these areas. Personalized services targeted for the rural residents will make them active participants in the banking sector and they will contribute towards the growth of the economy.

The objective of this research paper is to understand the preference of personalized services by bank customers residing in different areas of the Mysore and Tumkur. More than half of the population in Karnataka is residing in rural areas. The results of the study reveal that the urban bank customers have more preference for personalized services as compared to their rural counterparts and there is need to motivate the rural dwellers for utilizing more personalized banking services for their own development and for the development of the economy.

Key words: bank customers, finance, personalized services, rural areas

1. Introduction

To achieve the objectives of all-encompassing growth, RBI initiates various development programs and gives directives to banks for development of rural areas. As rural economy is mostly based upon agriculture and allied activities, their requirement for finance is different from those of urban areas. They need specialized products suitable for their requirements. Tailor-made banking services, specially designed according to their requirements, will assist them in carrying out their activities effectively and efficiently. Personalized services are essential for meeting the requirement of the rural residents and also to make them understand regarding finance.

Personalized banking services would also aid the financially illiterate rural folk in better managing their money with the help of professional financial consultancy services provided by the banks. For instance, there have been several cases in the Mysore and Tumkur, where the rural people came into windfall fortunes when their lands were acquired by industrialists or the government for setting up of factories, infrastructural projects etc. However, being financially illiterate, they could not manage their funds and soon exhausted all of it and endangered their future as they had already sold out their lands which were their only source of income. If such people had access to professional financial management services, they could have invested their fortunes wisely and secured their future with the substantial amount they obtained from the sale of their lands.

A personalized banking service not only satisfies bank customers but also delights them. Personalized banking services create an impression of special care and concern for bank customers. It creates an environment of trust which not only increases communication between the banks and their customers but also increase customers' loyalty towards their banks. A loyal customer becomes source of recurring income for the bank. Banking is a service-oriented industry and its existence depends

THE ROLE AND CHALLENGES OF HUMAN RESOURCE MANAGEMENT IN ORGANIZATION

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Abstract

This paper reviews the literature on exploration performance with the focus on mortal resource operation (HRM) practices. The mortal resource function has gone from the traditional hire and fire part to a strategic mate at the table with finance, operations and other business centers that aren't centers of profit for the association. In this composition, we bandy the reasons for associations to have a HRM strategy as well as the business motorists that make the strategy imperative for organizational success. It's a fact that to thrive in the chaotic and turbulent business terrain, enterprises need to constantly introduce and be "ahead of the wind" in terms of business practices and strategies. It's from this provocation to be at the top of the pack that HRM becomes a precious tool for operation to insure success. As Edward L. Gubman observed in the *Journal of Business Strategy*, "the introductory charge of mortal coffers will always be to acquire, develop, and retain gift; align the pool with the business; and be an excellent contributor to the business. Those three challenges will no way change.

Key Words: Human resource management, needs, importance and challenges

Introduction

Human Resource Management includes conducting job analyses, planning labor force requirements, retaining the right people for the job, orientating and training, managing stipend and hires, furnishing benefits and impulses, assessing performance, resolving controversies, and communicating with all workers at all situations. exemplifications of core rates of HR operation are expansive knowledge of the assiduity, leadership, and effective concession chops, formerly called labour force operation. Any association, without a proper setup for HRM is bound to suffer from serious problems while managing its regular conditioning. For this reason, moment, companies must put a lot of trouble and energy into setting up a strong and effective HRM.

In other words, we can say that the HRM is witnessing a massive metamorphosis that will change a career path in as at uncertain ways. workers are placing the lesser emphasis on business wit and are automating and outsourcing numerous executive functions, which will force numerous HR professionals to demonstrate new chops and contend for new, occasionally strange places. The significance of mortal eventuality for company increases proportionally with the speed of changes which appear in the business area because mortal capital represents a introductory qualitative parameter of fruitfulness of

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09

CHALLENGES IN CUSTOMER RELATIONSHIP MANAGEMENT IN DIGITAL MARKETING

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Abstract

Due to the rapid development in the use of internet, digital marketing has become inevitable which has necessitated the every marketer to have direct relationship with customer through online. Customer relationship management is considered as one of the indispensable part of business, where in strategies has to be built to attract and retain loyal customers, because gaining customer is easy but retaining is too difficult. It is very important to understand customer through some features, their needs and individual personalities. This can be tackled through online marketing as it records the buying behaviour of the customer automatically. Digital channels like internet, e-mail, mobile phones and digital television offer new prospects to cultivate customer relationships. This paper aims to study the gap between customer relationship management in traditional marketing and digital marketing and to figure out the influence of CRM as a motivational tool on online shopping in e-business environment.

Key words: Traditional marketing, Digital marketing, CRM, Social Media Marketing

Introduction

As Customer Relationship Management (CRM) is increasingly perceived not as a sub function of marketing but as an integrated business infrastructure that supports or coordinates

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An Analysis of Impact of Service Quality on Consumer Satisfaction in State Bank of India after merger – An Empirical Evaluation

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ABSTRACT

Merger and Acquisition is one of the major aspects in Banking. The main purpose of merger in banking sector in India is to enhance service quality by creating needed services in a customer satisfying manner. In India, bank mergers began in the 1960s as a way to bail out weaker banks to protect interest of customers. In February 2017, the government of India authorized the merger of five associate banks with SBI, putting it on track to become one of the world's largest banks. As a result, State Bank of India is now one among the world's top 50 financial institutions. In the above context it's essential to study the service quality and its related customer satisfaction of State Bank of India after merger. The study specifically concentrates on other state bank group merged customer to know the difference between service quality of bank pre merger and post merger period. A structured questionnaire containing 22 questions are prepared



Customer Satisfaction In Adoption Of Customer Relationship Practices In The Banking Sector - A Study Of State Bank Of India In Post-Merger Scenario

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Abstract

In the realm of service marketing, the customer is king. Building goods and services for the financial sector is tough and requires expertise. Banking is one of the oldest and biggest monetary services sectors among the others. CPM has a significant impact on the service industry, helping businesses gain and keep clients

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Customer Perception of Pre-Merger and Post-Merger of State Bank of India and its Associates

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Abstract

A solid and efficient banking sector is imperative for the economic development and growth of the nation. Global conditions and the development of the economy pushed banks to increase their size to achieve maximum efficiency in terms of different parameters. Mergers of small and weak banks with large banks to protect and strengthen the stakeholders' interests also. The study investigated customer perception after the merger of subsidiaries of SBI with SBI in Karnataka. The data was collected through primary data, which was collected through a well-structured questionnaire based on a Likert five-point scale considering customer perception of pre and post-merger subsidiaries of SBI with SBI. 700 customers were selected based on parameters like borrowers, current account holders, saving bank account holders, official customers, business customers, agriculturists, etc. The study considered both descriptive and inferential statistics. Paired sample t-test revealed a significant difference in customer opinion about pre and post-merger of subsidiaries of SBI with SBI.

Keywords: SBI Associates, Customer perception, Merger, and State Bank of India

INTRODUCTION

The banking system is a prominent element of the overall economic system. State Bank of India (SBI) is India's largest bank. It has become a leader among the Public Sector Banks because of its size and importance. It is a multinational banking and financial services company based in India. State Bank of India, with a 200-year history, is the largest commercial bank in India in terms of assets, deposits, profits, branches, customers, and employees.

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□□□

A STUDY ON CHALLENGES IN HUMAN RESOURCE MANAGEMENT

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ABSTRACT

Human Resource Management (HRM) is the term used to describe formal systems devised for the management of people within an organisation. The responsibilities of a human resource manager fall into three major areas: staffing, employee compensation and benefits and defining/designing work. Essentially, the purpose of HRM is to maximize the productivity of an organisation by optimizing the effectiveness of its employees. The mandate is unlikely to change in any fundamental way, despite the ever-increasing pace of change in the business world. As Edward L Gubman observed in the Journal of Business Strategy, "the basic mission of human resources will always be to acquire, develop and retain talent; align the workforce with the business and be an excellent contributor to the business. Those three challenges will never changes." Human Resource Management can be a challenge for small business especially, which typically don't have an HR department to rely on. They may be limited to one HR person, or this responsibility may still belong to the CEO. Regardless, small business owners need to understand the challenges in order to face them so that they are prepared to tackle HR issues as their company, and workforces, grows. This paper aims as studying the challenges in HRM, to suggest measures to overcome the challenges and highlight the emerging chal-

Oppression of the Subaltern: A Depiction by Mulkraj Anand in his Untouchable

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Author: Aravind R

Keywords: Oppression, subaltern, under privilege, untouchable, Caste.

Abstract: Anand is largely remembered for his depictions of the oppressed class in India. He had got an international acclaim because of his perceptive insight into the lives of the oppressed class in India. Untouchable, being his first novel that was published in 1935, is well known for his analysis of the exploitation and subservient, pathetic conditions of the lower class people that he depicts through a character like Bhaka. Though the novel presents incidents that happened in a day in the protagonist's life, by large it speaks about the oppression of the lower castes by the upper castes that was very much visible in the colonial as well as the postcolonial India. The novel mainly focuses on the subaltern that was and also is the most burning issue in the Indian subcontinent. The novel displays the pretensions, snobbery and flaunt gestures of the upper class against the lower classes.

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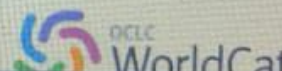
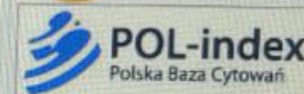
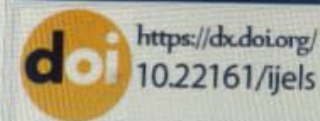
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“IMPACT OF STRESS ON QUALITY OF WORK OF WOMEN EMPLOYEES WORKING FROM HOME IN IT SECTOR”

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Abstract: In Era of globalization where the sustainable technological developments are happening like a wild fire it is very important to manage stress as stress being an inevitable trauma in the present generation affect peoples' capacity and ability to perform especially in Women Employees. Women Employees cannot eradicate suffering, but can be influence healing process. Stress management practices must therefore get a new focus on facilitating the healing of emotional stress faced by Women Employees. The article is aimed at analyzing the causes of stress and testing the relationship between demographic factors and quality of work in women employees working from home in selected MNC's in Mysuru city. The study also aimed at showing the role of voluntary adoption of strategical practices to cope up with stress to enhance quality of work among women employees. An Experimental Study was conducted through structured questionnaire using statistical tools like One-way Anova and independent sample t testing, and it was revealed that there is a significant difference between demography and quality of work among women employees working from home and majority of the respondents agreed that there are certain factors which causes stress during working from home.

Key Terms - Quality of work, Stress management, Work from Home.

I Introduction

The COVID-19 pandemic brought a wave for an increased need for a WFH along with hybrid workplace. In connection with the stress of learning new skills, the shift to changed working environment reduces much-needed personal contact and contributes to individual anxiety and depression. Other challenges may include spending the entire working time at home with family members like spouses, children, or aging parents. Working in a house full of people creates more disturbances and disruptions. Also, many women employees feel they are less productive, which leads to stress. Stress is the fact that many workers are forced to tamper with the demands of their working lives with their parent and family responsibilities. This is intensified by many emotions that there is no end in sight.

Women Employees opened to a critical incident frequently experience emotional, cognitive and behavioral symptoms that compromise occupational functioning. Stress indications may include restlessness, insomnia, anxiety, detachment, intrusive images, poor concentration, social extraction or hyper vigilance. These symptoms develop in the workplace as absenteeism, poor presenteeism, task avoidance, employee conflicts, accidents, or loss of motivation. Women Employees may socially isolate themselves as a means of avoiding talking about the incident. Anxiety, fear, sadness and dissociative symptoms impair cognitive functioning and work skills.



“IMPACT OF STRESS ON QUALITY OF WORK OF WOMEN EMPLOYEES WORKING FROM HOME IN IT SECTOR”

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Abstract: In Era of globalization where the sustainable technological developments are happening like a wild fire it is very important to manage stress as stress being an inevitable trauma in the present generation affect peoples' capacity and ability to perform especially in Women Employees. Women Employees cannot eradicate suffering, but can be influence healing process. Stress management practices must therefore get a new focus on facilitating the healing of emotional stress faced by Women Employees. The article is aimed at analyzing the causes of stress and testing the relationship between demographic factors and quality of work in women employees working from home in selected MNC's in Mysuru city. The study also aimed at showing the role of voluntary adoption of strategical practices to cope up with stress to enhance quality of work among women employees. An Experimental Study was conducted through structured questionnaire using statistical tools like One-way Anova and independent sample t testing, and it was revealed that there is a significant difference between demography and quality of work among women employees working from home and majority of the respondents agreed that there are certain factors which causes stress during working from home.

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THE ROLE OF HUMAN RESOURCE MANAGEMENT IMPROVING EMPLOYEE PERFORMANCE IN PRIVATE COMPANIES:

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Abstract

A company needs workers with good performance. Through this good performance, the Company can contend and develop into a bigger company. There are colourful strategies to ameliorate hand performance, one of which is mortal resource operation. This study aims to see the part of mortal resource operation in enhancing hand performance in private companies. This exploration will be carried out using a descriptive qualitative approach. The data used in this study comes from colourful exploration results and former studies, which still have applicability to the contents of this exploration. This study also set up a positive influence of mortal resource operation on perfecting hand performance in private companies. This is due to the fact that mortal resource operation requires three essential places the executive part, the functional part, and the strategic part. Humans are the source of all the company's problems; hence these three positions are vital to its operation.

Keywords: Mortal Resource Management, Employee Performance, Company.**INTRODUCTION**

Human resource operation (HRM) is the administration of mortal coffers through job analysis, pool planning, recruiting and selection, training and development, career planning, performance evaluation, and transparent remuneration. According to Hasibuan, mortal resource operation is the wisdom and art of managing the connections and duties of the pool so that they're successful and effective in achieving the pretensions of the association, the workers, and society (Adillah, 2022). Mortal resource development is an abecedarian necessity for the association to meet the conditions of current conditioning and, more importantly, to meet unborn problems. Indeed a robust exposure program doesn't guarantee that labour force can perform their jobs duly, as demonstrated by multitudinous real-world exemplifications. This indicates that workers, particularly new workers, still bear training in different angles of their assigned jobs (Davidescu et al., 2020).

workers who are presently complete will bear fresh information, chops, and capacities because there are always more effective ways to boost work affair. (Piroșcă et al., 2021) If an hand is assigned to a new job in a new terrain, his or her incorrect or poor work habits must be remedied. Mortal coffers are pivotal to a company's success since it has a vision and charge to attain common pretensions, but reaching those pretensions requires good and proper operation (Ellitan, 2020).

In order for a company's programs and practices to achieve the asked results, operation must effectively manage the numerous angles of mortal coffers, including but not limited to job analysis; job planning; prolusions; evaluation; communication; comforting; driving work discipline; furnishing education, training, and development; erecting commitment; icing plant safety and resolving complaints; and hand relations (Agarwal, 2021). Mortal resource

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A STUDY OF INTELLECTUAL PROPERTY RIGHTS AND ITS SIGNIFICANCE FOR BUSINESS.

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ABSTRACT

Intellectual property refers to creations of the inventions; erudite and cultural workshop; and symbols, names and images used in commerce. Intellectual property rights are like any other property right. They allow generators, or possessors, of patents, trademarks or copyrighted workshop to profit from their own work or investment in a creation. These rights are outlined in Composition 27 of the Universal Declaration of Human Rights, which provides for the right to profit from the protection of moral and material interests performing from authorship of scientific, erudite or cultural products. Intellectual property (IP) refers to creations of the mind, similar as inventions; erudite and cultural workshop; designs; and symbols, names and images used in commerce. This paper also deals with the history of IPR, objects & types of IPRs. Intellectual property rights (IPR) have been defined as ideas, inventions, and creative expressions grounded on which there is a public amenability to bestow the status of property. IPR give certain exclusive rights to the formulators or generators of that property, in order to enable them to reap marketable benefits from their creative sweats or character. There are several types of intellectual property protection like patent, brand, trademark, etc. Patent is recognition for an invention, which satisfies the criteria of global novelty, on-obviousness, and artificial operation. IPR is prerequisite for better identification, planning, commercialization, picture, and there by protection of invention or creativity. Each assiduity should evolve its own IPR programs, operation style, strategies, and so on depending on its area of specialty.

Preface:

Intellectual Property (IP) refers to exclusive rights associated to creations of the mind. Under IP law, impalpable means similar as inventions, erudite and cultural work, designs, and expressions, symbols and images can be defended. This protection can be attained thanks to different kinds of IP rights (for further information go to section "Types of Intellectual Property Protection Rights ") like patents, trademark, designs, brand, and enables their proprietor to earn recognition or fiscal benefit from their creation or invention. Intellectual property (IP) is an order of property that includes impalpable creations of the mortal intellect. There are numerous types of intellectual property, and some countries fete further than others. The most well-known types are imprints, patents, trademarks, and trade secrets. Beforehand precursors to some types of intellectual property was in societies similar as Ancient Rome, but the ultramodern conception of intellectual property developed in England in the 17th and 18th centuries. The term" intellectual property"

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HIGHER EDUCATION IN INDIA: CHALLENGES AND OPPORTUNITIES

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SHESHADRI IYER ROAD, MYSURU

Abstract

In India, the education system has a rich literal background, where preceptors were reversed akin to gods. This paper aims to explore the status of advanced education in India. By reviewing multitudinous papers, this composition provides a comprehensive overview of the history of advanced education in India, pressing the challenges it faces and proposing implicit results. The study is also unique in the sense that it brings about the understanding of the present script in the advanced education system in the country and its pattern of growth given the openings and challenges to the system under consideration.

Keywords: Advanced education, openings, challenges, growth.

Preface

India's advanced education system is the world's third largest in terms of scholars, coming to China and the United States. In future, India will be one of the largest education capitals. India's Higher Education sector has witnessed a tremendous increase in the number of Universities University position Institutions & Colleges since independence. The 'Right to Education Act' which stipulates mandatory and free education to all children within the age groups of 6- 14 times, has brought about a revolution in the education system of the country with statistics revealing a stunning registration in seminaries over the last four times. The involvement of private sector in advanced education has seen drastic changes in the field. Today over 60 of advanced education institutions in India are promoted by the private sector.

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Impact of Globalisation on Indian Economy – An Analytical View

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Abstract

An attempt is made in this paper to analyse the India's path of development in the era of globalisation. The Sovereign Democratic Republic of India occupies a small proportion of India's long history – the half century since 1950. Within this short time span however, its economic regime has experienced two radical transformations. First, with the establishment of the Planning Commission in March 1950, India launched upon a unique experiment in state-led 'growth with social justice' within the constitutional framework of parliamentary democracy. However, this policy matrix came under significant pressure in the 1980s, culminating in the unprecedented balance of payments crisis in 1990-91. The Indian government responded to this crisis with an equally forthright policy regime grounded in a reform trinity popularly referred to as 'Liberalisation, Privatisation, and Globalisation' (LPG). These three economic concepts have necessitated a series of (ongoing) policy reforms by the Union and State governments. Since June 1991, India has been a member of a small club of 24 'globalisers' (Dollar 2001). Internationally, globalisation has yielded impressive growth dividends, including for relatively poor developing countries. The list of 'post-1980 globalisers' includes Argentina, Brazil, China, Hungary, Malaysia, Mexico, the Philippines and Thailand which, as a group, experienced an acceleration in average growth from 1.4 per cent per annum in the 1960s, to 2.9 per cent per annum in the 1970s, 3.5 per cent in the 1980s, and 5 per cent in the 1990s.

Keywords: Globalisation, FDI, Women Development and Economic policy.

Introduction

Globalization is a process that encompasses the causes, courses, and consequences of transnational and transcultural integration of human and non-human activities. India had the distinction of being the world's largest economy in the beginning of the Christian era, as it accounted for about 32.9% share of world GDP and about 17% of the world population. The goods produced in India had long been exported to far off destinations across the world; the concept of globalisation is hardly new to India.



Role of Banks in Sustainable Economic Development Through Green Banking

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ABSTRACT

Sustainable development and protection of environment are now recognized globally as overriding imperatives to protect our planet from the ravages inflicted on it by mankind. Green Banking is a way to sustainable economic growth. Banks play a crucial role in economic development and they are well equipped to undertake Green Banking activities. A new emerging mantra within the banking sector is going green. The term Green refers a broad range of social, ethical and environmental dimensions. Green Banking is one of the banking activities that concentrate on socio economic and environmental (Ecological) factors with an aim to protect the environment and conserve natural resources. Since banks are one of the important professional institutions that interact with the masses, they are able to adopt green activities within their organizations and influence their customers to come about the environment. Green Banking is a multi stakeholder's endeavor where banks have to work closely with government, NGOs, IFIs/IGOs, Central Bank, consumers and business communities to reach the goal. Green initiatives by banks include internal environment management, environmental financing/product ecology, environmental disclosure and reporting, formulating and adopting principles and promoting other stakeholders.

Key words: Ecology, NGOs, IFIs, IGOs

INTRODUCTION

Over the past century, the world has fallen into a pattern of unsustainable economic growth. Accelerated consumption of fossil fuels and deforestation are only the most visible examples of this. Green Banking is a way to sustainable economic growth by creating a buzz in the financial world. It is a form of banking taking into account the social and environmental impacts and its main motive is to protect and preserve environment. The present situation increasingly demands a transition to a green economy that does not worsen climate change or destroy the planet in order to profit. According to Indian Banks Association (IBA 2014) Green Bank is like a normal bank, which considers all the social and environmental/ecological factors with an aim to protect the environment and conserve natural resources.

Green Banking internal operations includes online account opening, online banking, mobile banking, SMS banking, net banking, e-fund transfers, as well as the use of ATM, cash and cheque deposit machines, credit and debit cards, e-statements, SMS alerts, email correspondence, image statements and more. The purpose of green finance is to provide financial assistance to green technology and pollution reduction projects to reduce external carbon emissions. Major steps involved in Green Banking are online banking which involves paying bills online, online fund transfer, e-statements etc., Green accounts, Green financing, power saving equipments, Green debit cards/ credit cards, save paper and mobile banking.

Objectives of the study

1. To study the role of banks in sustainable economic development.
2. To analyze the Green Banking activities of Indian banks.

METHODOLOGY

In pursuance of the above mentioned objectives the following methodology was adopted. The present study is based on secondary data. The secondary data required for the study is obtained from the reports of various Banks, various seminars and workshop information and other relative information published in the banks and other internet sites.



A Study on Education for Children in Indian Constitution

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Abstract:

India is the third world country in south Asia, Second highest populous state in the world, by area seventh largest state in the world and most populated democracy in the world. Children are the assets of the state and should provide basic needs or necessities for the children. Education is the good tool for the children to develop their personality and change their behavior. When State of India got independence from Britishers, then enacted plenty of legislation on different aspects. For children's education our government of India enacted statutes. Through these statutes government protect the children's educational rights. The aim of this article is discuss about the constitutional provisions regarding children's educational rights and role of RTE Act, 2009 for benefit of children's education.

Key words : Education, Children, Constitution and Government

Introduction

India is the second most populous country of the world where children constitute about 39% of the population of the country and, since children are the future of the country hence; their education is of primary importance for any every nation. The country has reached a stage in its economic and technical development when a major effort must be made to derive the maximum benefit from the assets already created and to ensure that the fruits of change reach all sections and education is the highway to that goal. Education is a vital component in a child's life as it enhances their skills, personality, and attitude in life. Children are the forebears of the nation's economy, and a country cannot achieve economic growth when its children lack the right to education. A nation needs educated children to create professionals, scientists, and entrepreneurs of tomorrow to contribute to the nation's economy. India has enforced the Law to make Education mandatory for children between the ages of 6 to 14 years through the implementation of Right to

A Study on Prevention of Corruption Laws in India

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Abstract: The Prevention of Corruption Act is the principal legislation in India which provides for penalties in relation to corruption by public servants and also for those who are involved in the abatement of an act of corruption. Corruption has a disproportionate impact on the poor and most vulnerable, increasing costs and reducing access to services, including health, education and justice. Corruption in the procurement of drugs and medical equipment drives up costs and can lead to sub-standard or harmful products. The human costs of counterfeit drugs and vaccinations on health outcomes and the life-long impacts on children far exceed the financial costs. Unofficial payments for services can have a particularly pernicious effect on poor people. The aim of this article is what are the legislation are there for prevention of corruption in India and causes of corruption and how individual can prevent the corruption.

Key words: Corruption, Prevention, Law, Government, Legislation

Corruption erodes trust in government and undermines the social contract. This is cause for concern across the globe, but particularly in contexts of fragility and violence, as corruption fuels and perpetuates the inequalities and discontent that lead to fragility, violent extremism, and conflict. Corruption impedes investment, with consequent effects on growth and jobs. Countries capable of confronting corruption use their human and financial resources more efficiently, attract more investment, and grow more rapidly. Corruption is a global problem that requires global solutions. The World Bank Group has been working to mitigate the pernicious effects of corruption in its client countries for more than 20 years.

The Prevention of Corruption Act is the principal legislation in India which provides for penalties in relation to corruption by public servants and also for those who are involved in the abatement of an act of corruption. The term 'public servant' has been broadly defined in the Prevention of Corruption Act to mean "any person who is in the service or pay of the Government or remunerated by the Government for the performance of a public duty".

Until 2018, the Prevention of Corruption Act only took into consideration and criminalized bribe-taking by public servants and not bribe giving, thereby excluding bribes given by private entities.

With the growing economy and foreign investment in India, there was an imminent need to bring the Indian anti-corruption legal framework in conformity with current international practices, and thereby amendments were proposed to be made to the existing Prevention of Corruption Act.

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Research Paper

The Performance of Mgnrega for Sustainable Rural Development in Karnataka - An Analytical Study

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ABSTRACT: This Act may be called the National Rural Employment Guarantee Act, 2005. It was enacted by Parliament in the Fifty-sixth Year of the Republic of India and it extends to the whole of the country. This Act to provide for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work and for matters connected therewith or incidental thereto. This programme was specially ratified for employment generation in rural areas to empower the unskilled people. The aim of this programme in the national interest is achieve sustainable rural development. This paper has been focused on the performance of the MGNREGA between the period 2013-14 and 2016-17 by taking into consideration of certain variables which are very indispensable under this programme.

KEYWORDS: National rural employment guarantee act, livelihood security, wage employment, unskilled manual work, sustainable rural development.

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I. INTRODUCTION:

MGNAREGA has been considered one of the flagship programmes of the government of India and also has been identified as a biggest employment generation programme in the world. In Karnataka state under various Grama Panchayats 54 lakhs job cards have issued among them 26.6 lakhs are active job cards. There are 138.12 lakhs of total numbers of workers and out of this 61.51 lakhs of workers are active workers. This statistics shows the significance of this programme in Karnataka state. With this background there is a need to study the performance of this programme

II. OBJECTIVES:

1. To assess the trends in allocating labour budget, person days generated, average days of employment provided per household, average wage rate per day per person, total number of works taken up, total no. of completed works, total centre released, percentage of utilization of fund, wages paid under MGNAREGA in Karnataka state for the period from 2013-14 to 2016-17.
2. To provide suitable policy suggestions for achieve sustainable rural development through MGNAREGA in Karnataka.

III. METHODOLOGY:

The study based on the secondary data and has been collected from the official website of the Ministry of Rural Development, Government of India, for 4 years period from 2013-14 to 2016-17. The collected data has been presented in the form of table and graphs with trendline.

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RESEARCH ARTICLE

MICRO FINANCE THROUGH WOMEN SELF-HELP GROUPS

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Key words:-

Self-Help Groups, Savings, Micro Finance

Abstract

Self-help groups also known as mutual help, mutual aid, or support groups, or groups of people who provide mutual support for each other. In a self-help group, the members share a common problem, often a common disease or addiction. Their mutual goal is to help each other to deal with, if possible to heal or to recover from, this problem. In traditional society, family and friends provided social support. In modern industrial society, however, family and community ties are often disrupted due to mobility and other social changes. Thus, people often choose to join with others who share mutual interests and concerns.

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Introduction:-

Self Help Group is a homogeneous group of micro entrepreneurs with affinity among themselves, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members for meeting their productive and emergent credit needs at such rate of interest, period of loan and other terms as the group may decide.

The overall development of a nation is closely depends on the development of the rural economy. During the last few decades it has been seen that due to the vicious cycle of poverty these overall development cannot be achieved. Poverty is a term with which many developing countries are suffering. In India, most of the people lives in the rural areas are below the poverty line and finance to these indigenous peoples is considered as important issues for the Government of India. There are still around 200 million people in rural areas that live below the poverty line and for whom banking access is still not a reality. The financial assistant is one of the basic needs of the poorer section of the society for socioeconomic development. Microfinance to Self Help Groups (SHGs) may be considered as a vital option for meeting the financial needs of those poorer sections of the society. Microfinance is the form of financial development that has its primary aim to alleviate the poverty The SHG is an informal organization of persons from the homogeneous poor section of the society and it is controlled and managed by the members itself. It is an association of 10 to 20 local individual members who are financially weak and from the same socio-economic backgrounds. These groups start with saving and not with credit; the group then uses its savings to give loans to members to meet their emergency and other needs. The members decide on savings per members, maximum size of loans, guarantee mechanisms etc

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ROLE OF CASTE IN INDIAN POLITICS: A STUDY

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Abstract

Caste has always been a very significant and decisive factor of Indian politics. It is a deep rooted feature of Indian social structure. Firstly its indication showed in Manusmriti, a document that accumulates the code of conduct for human society. The Varna system of ancient time now turned into caste system. The word caste has been derived from the Spanish word 'CASTA' that means breed or race. The meaning of caste is, people belonging to same breed. It played a key role in Indian politics not only after independence but also in pre- independence era. After caste based reservation, the importance of every caste increased and these are playing an important role in decision making process.

Keywords: Caste, Politics, Leadership, Dominant Caste, Caste System

INTRODUCTION

Caste is playing a chief role in Indian politics. To comprehend the Indian politics, it is very essential to understand the difficulties of caste system. Even in ancient India, caste was a very important factor of politics. In this paper we will try to understand the role of caste in Indian politics. Caste is a part of social structure of Indian society and has been always a subject of study for many years.

Many scholars and sociologist like Andre Beteille, Rajni Kothari, M.N. Srinivas have studied and highlighted various aspects. This system is not new to Indian society. It is very old. As Rajni Kothari said, everyone recognizes that the traditional social system in India was organized around caste structures and caste characteristics in dealing with the relations between caste and politics. Even in ancient time caste system was triumphed. First of all its evidences showed in Manusmriti, which is a document that accumulates and organizes the code of conduct for human society. It came in to existence 1800 years ago. It is a work of Hindu law and ancient Indian society.

Manu divides Hindu into four Varnas i.e basically the principle of casteism. He divides Hindus in to Brahmin, Kshatriya, Vaishya and Shudra. He gave freedoms to Brahmins and Swaran class. Because he wrote, Brahmins were born from the mouth of brahma and they are supreme. The Kshatriyas were born from the shoulders of Brahma, Vaishyas from thighs and Shudras from his feet. According to this description Brahmins were supreme and shudras were lower in the society.

Caste plays a influential role in politics. This fact has been emphasized in several studies on relationships between caste and politics in India. Political parties and caste organizations activate castes to address their concerns. After Independence, Indian society has undergone important changes. These changes have affected the nature of castes and politics in India. Caste's role has enlarged from its traditional role of performing caste-based occupations to impact democracy. The changes in nature of caste have been caused because of states policies such as land reforms, welfare schemes and reservation in public institutions for the marginalized communities and infrastructural development.

Over the years, the presence of Dalits and OBCs has become significant in Indian politics. This is different from the initial years of Independence when only high castes and dominant middle castes dominated political space in the country. There is a relationship between caste and politics. In this



A STUDY ON EFFECT OF POLITICAL ENVIRONMENT ON BUSINESS AND STARTUPS

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ABSTRACT

The concept of Business is an economic activity which main aim is to profit maximization and wealth maximization through selling of goods and services. It comprises all profit seeking activities. The Business requires Minimum 4M's as McCarthy said, Men, Money, Material and Machinery. But in a 21st Century this 4 M's it's not enough to start with New Startup or to run business one more factor which effects or Influence Business is "Environment" of the Country. Environment is a surrounding of living and non-living things which influence the Business positively or negatively and directly or indirectly. Sometimes the success of the Business mostly depends on Environment or Surrounding of the Business. The main objective of this paper is to know the environmental factors which influence Business more and effect of Political rules and regulations on Business survival. The Government initiatives which boost entrepreneurship in the country and the government decisions which act as success or failure of Business. The paper is prepared on the basis of secondary data the information for the research paper collected through Research articles, website, conference papers, Newspaper information, governmental websites and Business books. The conclusions were drawn on the basis of the same.

KEYWORDS: Business, Environment, Political Policy, Governmental Support and Initiatives, Positive and Negative Impact

INTRODUCTION

In a 21st Century Starting a new business or retain in market is not easy as it sounds because the business survival it's not only depending on money, customer feedback, goodwill etc... The main aspect which plays vital role is the environment of that business, the environment may be relating to within organization or out of the organization which is called as internal environment and external environment or Micro and macro environment. Micro environment means aspects which controls business within organization likely employees, customer's, mission, vision, goals, objectives of business etc.. Macro environment means the environment which influence business out of the organization coding as STEPIN factors stands for Social, Technical, Economical, Political, Internal and Natural respectively. Like other sectors even business sectors also fluctuates because of this above mentioned factors. Among all this one of the factors which influence rest of the factors is Political factor or environment.



XBRL: A Conceptual Review

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ABSTRACT

The rapid-fire development of technology had impacted the way the businesses communicate information to the stakeholders. A new language of fiscal reporting espoused worldwide nominated as eXtensible Business Reporting Language(XBRL) which offers the capability to change fiscal information encyclopedically through a digitalized global standard language. To reduce information asymmetry, utmost studies on XBRL were carried out emphasizing on the reasons for the new technology relinquishment and intention for perpetration, still, studies on XBRL counteraccusations or effectiveness are still scarce. Anticipated to ameliorate firm information dispersion, the post-implementation studies give further focus on the data quality and operation, but still no attempt has been made to examine the effect of XBRL relinquishment on the quality of information sharing system and internet fiscal reporting. Hence, the paper tries to throw a light on the below mentioned untapped area on XBRL and also the study carried out with the main ideal of drawing conclusion by reviewing colorful literatures related to the same.

Key words: eXtensible business reporting language(XBRL), XML, Financial Reporting, Taxonomy



AN OVERVIEW OF MOONLIGHTING

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ABSTRACT

In moment's world Moonlighting, or engaging in fresh employment outside of one's primary job, has come decreasingly common. numerous individualities take on alternate jobs to condense their income or pursue their passion. Moonlighting refers to the practice of working a alternate job outside normal business hours. thus, an hand may work a normal 9- to- 5 job as a primary source of income but work nights at a different job in order to earn redundant plutocrat.

Key words: Moonlighting, overworking

INTRODUCTION

The times are changing with associations hiring and firing their workers without proper strategies or resource operation plans in place, job security has come a sham. The quality of life has also been bettered. Now it's delicate for families or individualities to sustain one source of income. workers generally prefer having multiple sources of income. Moonlighting is a situation in which a person has a primary 9 – 5 full-time job, and along with this, he also devotes his time to working on the weekends or overnight for other companies. The work can be an externship occasion, part- time work, or freelancing work.

Moonlighting is when an hand takes up a side hustle and does that work in his or her time outside working hours. The employers aren't informed about workers taking on redundant work. This is done in secret. workers generally take on some side work for redundant income or to expand their knowledge.

COMMON REASONS FOR MOONLIGHTING

Multitudinous provocations drive workers to engage in moonlighting. While fiscal enterprises are a primary motorist, workers also embark on secondary jobs to develop new chops and explore heartstrings

- **Financial Stability:** numerous moonlighting workers seek redundant income to support their families, meet fiscal pretensions, or attack unanticipated expenditure
- **Skill Development:** individualities frequently take up a alternate job to acquire new chops, diversifying their moxie beyond their primary employment.
- **Passion hobbies:** Moonlighting offers a platform for workers to explore particular heartstrings, whether it's writing, trades, or starting a side business
- **Career pivot:** Some workers use moonlighting as a way to test the waters in a different profession or assiduity before completely committing
- **Entrepreneurial gambles:** Aspiring entrepreneurs may hold a alternate job while erecting their own business, mollifying pitfalls during the incipency phase



IMPACT OF E-WASTE ON ENVIRONMENT

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ABSTRACT:

Every time millions of electrical and electronic bias is discarded as products break or come obsolete and are thrown down. These discarded biases are considered e-waste and can come a trouble to the terrain and to mortal health if they aren't treated, disposed of, and recycled meetly. Common particulars in e-waste aqueducts include computers, mobile phones, and large ménage appliances, as well as medical outfit. Every time, millions of tonnes of e-waste are reclaimed using environmentally unsound ways and are likely stored in homes and storages, ditched, exported or reclaimed under inferior conditions.

Keywords: E-waste, dangerous, mortal health

INTRODUCTION:

"E-waste" is a popular, informal name for electronic products nearing the end of their" useful life. "E-wastes are considered dangerous, as certain factors of some electronic products contain accoutrements that are dangerous, depending on their condition and viscosity. The dangerous content of these accoutrements pose a trouble to mortal health and terrain. Discarded computers, boxes, VCRs, stereos, copiers, fax machines, electric lights, cell phones, audio outfit and batteries if inaptly disposed can strain lead and other substances into soil and groundwater. Numerous of these products can be reused, refurbished, or reclaimed in an environmentally sound manner so that they're less dangerous to the ecosystem. This paper highlights impact of e waste on terrain.

IMPACT OF E WASTE

- **Impact on Air:** Contamination in the air occurs when e-waste is informally disposed by dismembering, rending or melting the accoutrements, releasing dust patches or poisons, similar as dioxins, into the terrain that beget air pollution and damage respiratory health. E-waste of little value is frequently burned, but burning also serves a way to get precious essence from electronics, like bobby. Habitual conditions and cancers are at a advanced threat to do when burning e-waste because it also releases fine patches, which can travel thousands of long hauls, creating multitudinous negative health pitfalls to

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START-UPS IN INDIA-AN OVERVIEW

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ABSTRACT:

India is a fastest growing economy with a very young population. In the present decade, India is undertaking an essential shift towards start-up welcoming policies and a business friendly environment. India is having an increasing demand which is putting a competitive environment forcing to create innovative systems. One of these systems is a Start-up system. In recent years, the Indian start-up has really taken off and come into its own driven by factors such as massive funding, consolidation activities, evolving technology and an increasing domestic market. Hence, the paper tries to throw a light on the above mentioned area and also the study carried out with the main objective of drawing conclusion by related to the same.

Key Words: Start-ups, India, Government, Funding, Challenges and Issues.

1. INTRODUCTION:

Start-up India is a primary initiative of the Government of India, intended to build a strong ecosystem for nurturing innovation and Start-ups in the country that will drive sustainable economic growth and generate large scale employment opportunities. The Government through this initiative aims to empower Start-ups to grow through innovation and design. The Government of India has taken various measures to improve the ease of doing business and is also building an exciting and enabling environment for these Start-ups, with the launch of the "Start-up India" movement. To serve as the single platform for Start-ups for interacting with Government and Regulatory Institutions for all business needs and information exchange among various stakeholders.

2. OBJECTIVE OF THE STUDY:

- To study about the concepts of Start-ups in India.
- To study about the eligibility and tax exemptions of start-ups in India.
- To study about the Registration procedure of start-ups in India.
- To study about the funding options of start-ups in India.
- To study about the benefits provided to start-ups in India.
- To study about the challenges and issues faced by start-ups in India.

3. RESEARCH METHODOLOGY:

The research paper has gathered data based on secondary research and information gathered from the other research papers, the current affairs and the current discussion etc. have been imperative in framing this conceptual paper.

ETHICS IN DIGITAL MARKETING**Smitha. B**

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ABSTRACT :

The concept of ethics is very vague, abstract and unstructured. There is no universally accepted definition of ethics because ethics is dependent on moral standards. Moral standards are dependent on a value system and value systems are dependent on individual's background. Hence, the ethical practices of people are different. E-marketing enables new business practices it has many advantages in the same way it also brings certain risk. Hence this conceptual paper focuses on ethical and legal issues in e-marketing safety and security and bring conceptual clarity about functioning of mail servers; giving us the ability to judge the difference in genuine and fake emails; drawing the framework of ethics in digital marketing and finally, to suggest technical safety measures to be adopted by consumers.

Keywords : Digital Marketing, Ethical and Legal Issue, company reputation

Introduction :

E-marketing has its ability to show the presence of the product dynamically. Marketing has its own meaning to say creating a desire and awareness about the product in the mind of people to purchase the product. Once its mix with information technology it may give rise many ethical and legal issues related to safety and security. An ethical and legal issue applies to business same has to be applying for e-business. In the same way marketing ethical and legal issues has to be apply for e-marketing. IT

and the power of internet along-with electronics has given birth to digital marketing ensuring existence of the virtual markets. Digital Marketing has wide scope, it covers internet marketing, online advertising as well as various electronic devices. Thus, the digital effectiveness (Carmichael, 2000)[2]. In simple words, email content must be "targeted"(Waring, 2002), "relevant and clear"(Yager, 2001) or "irresistible (Yager, 2001)[3].

This form of email differs from unsolicited commercial email, also known as "spam," which is an increasing problem for consumers accessing their email. This is shattering the confidence of the marketers with consumer (Sara Radicati, 2010).

Ethical Issues in E-Marketing

Ethics usually concerned with values and practices followed by professionals and/or other person who is expert in the knowledge. Ethics concerned with choosing the alternative among right and wrong. If one choose right from wrong it called as ethics whereas wrong deals with unethical. Ethical issues with respect to e-marketing involves web tracking, Privacy preserve, Paid advertisement etc., With content informing, remote web mail, picture transferring, video recordings, and even video conferencing from phones and other individual specialized gadgets with implicit amplifiers and cameras, the Internet will be influencing more lives than any time in recent memory. Security and protection worries, alongside e-business administrative issues will turn out to be more predominant. It will turn out to be more hard to make sense of who you can trust on the web, which sites are sheltered to visit, alongside all the exploitative, illicit, Internet showcasing plans, website streamlining, web index promoting, and web publicizing fakes and a wide range of e-business email tricks to battle with.

Web Tracking

Cold war happens to be from computer system, end users and web tracker. E-marketing companies should not misuse the user data that how user are getting access to the web.

05

Women Empowerment in India; Issues, challenges and schemes

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Abstract

This paper attempts to analyze the status of Women Empowerment in India and highlights the Issues and Challenges of Women Empowerment. Today the empowerment of women has become one of the most important concerns of 21st century. But practically women empowerment is still an illusion of reality. We observe in our day to day life how women become victimized by various social evils. The study is based on purely from secondary sources.

The study reveals that women of India are relatively disempowered and they enjoy some what lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment.

Keywords: Women Empowerment, Education, Health, Socio-Economic Status, Government Schemes,

Introduction

The concept of the Women empowerment is very essential for the development of the society. It has undergone sea changes from welfare oriented approach to equity approach. It has been understood as the process by which powerless gain greater control over the circum-

stances of the women life. It is the process by which one can gain control over one's destiny and the situations of ones lives. Women empowerment is a process in which women need to her self-development and share of control over resources- material, human and knowledge, information regarding opportunities, ideas of empowerment, and to financial resources. It also implies an access to money and control over decision-making at society, community and nation and to gain power.

Empowerment means individuals acquiring the power to think and act freely; exercises chose and fulfill their potential as full and equal members of society.

Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban/rural), educational status, social status (caste and class), and age.

Policies on women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant gaps between policy advancements and actual practice at the community level.

One key factor for the gap in implementation of laws and policies¹ to address discrimination, conomic disadvantages, and violence against women at the community level is the largely patriarchal structure that governs the community and households in much of India. As such, women and girls have restricted mobility, access to education, access to health facilities, and lower decision-making power, and experience higher rates of violence. Political participation is also hindered at the Panchayat (local governing bodies) level and at the state and national levels, despite existing reservations for women.

Review of Literature:

Duflo E. (2011) Women's Empowerment and Economic Development, National Bureau of Economic Research Cambridge The study argues that the inter relationships of the Empowerment and Development are probably too weak to be



“A Study on Pre and Post Merger Analysis of Bank of Baroda, Vijaya Bank and Dena Bank”

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ABSTRACT

This paper aims at studying the financial performance of the public sector bank before the mergers and after the mergers. The notion of combining this significant bank was developed by the Indian government with the primary goal of reducing the number of poor loans to both the general public and high net worth people and business owners. The successful merger of the State Bank of India and its subsidiaries in 2017 served as the inspiration for the proposal. As of Bank of Baroda acquired Vijaya and Dena Banks. Based on the secondary data that is readily accessible, research is conducted. Financial ratios have been assessed to make a comparison between the previous years to the merger, three years before and three years after the transaction was finalised. For discovering the rate at which the number of deposits made would increase every year. Hypothesis tests have been conducted on the NPA ROA and Net profits have been compared. After carrying out the analysis in all aspects the thesis would conclude that the consolidation was not a bad idea. It had its repercussion in the initial stages. But it got back to the improving conditions eventually.

INTRODUCTION

The topic at hand is mergers and acquisitions in the banking industry. PRE AND POST MERGER ANALYSIS OF BANK OF BARODA, VIJAYA BANK AND DENA BANK Banks are a vital part of the financial system. A well-functioning financial system is beneficial to the country's economic prosperity. Banks are used by a variety of stakeholders in the Society for a variety of purposes. Banks serve as a financial link between depositors and borrowers. Dealing with cash, credit and other types of money is a banking business. Banks provide a secure environment for having cash and extra credit. Deposit Account Current, Savings and Certificates Available. Banks use these deposits as collateral to lend. These loans include, for example, car loans, business loans and home mortgages.

Any country's banking system is critical to the economy's financial system's continued operation. Banks are responsible for mobilizing deposits and disbursing credit to diverse sectors of the economy in any country. The existing dynamic banking structure in India has evolved through time.

Mergers and Acquisitions (M&A) Business transactions in which company ownership is transferred to another company or its management divisions are merged with another company. As an element of strategic management, mergers and acquisitions can help firms grow, contract, change the nature of their company or weaken their competitiveness. The risk management activities of the three banks will be improved while performing and the financing costs will be reduced as a result of the merger. The operational impact of all three is likely to increase significantly as a result. The banking industry started to consolidate in 2017 when the Government of India and its five subsidiaries merged. State Bank of Travancore and Patiala State Bank have now been amalgamated into the Hyderabad State Bank

Keywords: Mergers, Acquisitions, Amalgamation, Bank of Baroda, Vijaya Bank, Dena Bank

LITERATURE REVIEW

JesnaAssis & Major Dr. U Abdul Khalam in their article published in 2020 stated that a major move that is set to redefine India's banking space, the merger of 10 public sector banks into four has been announced by the Finance Minister, Mrs.Nirmala Sitharaman. The merger plan includes the merger of Indian Bank with Allahabad Bank; Oriental Bank of Commerce (OBC) and United Bank of India with Punjab National Bank (PNB); Canara Bank with Syndicate Bank; Union Bank of India, Corporation Bank and Andhra Bank. Besides this, the announcement of the Central Government regarding the capital infusion of Rs. 55,000 crores into the Public Sector Banks is noteworthy.

Sinha Pankaj & Gupta Sushant (2011), studied a pre and post analysis of firms and concluded that it had a positive effect as their profitability, in most of the cases deteriorated liquidity. After the period of a few years of mergers and



A Study on Pre and Post Corporate Actions and Its Impact on Selected IT Stocks

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ABSTRACT

The study is titled as Pre and Post corporate actions and its impact on IT Stocks. It aims at studying the impact on pre and post corporate actions on IT stocks especially Stock split, Dividend Pay-out Ratio, Bonus share and share repurchase in companies on selected IT Companies that are Infosys, Wipro, TCS, Tech Mahindra, and HCL Technology. This study is majorly on understanding the fluctuations in stock prices against corporate actions. The objective of this research is to measure and compare the performance of selected stocks by using fundamental metrics and to assess the stock prices performance during pre and post corporate actions. Research is carried out based on the secondary data. The financial data were procured from various sources available online. The analysis made using returns on nifty of selected companies which shows the pre and post corporate actions and its impact on IT stocks, Correlation shows the relation between pre and post corporate actions, beta shows the comparison of market as a whole and T-test it shows the dependence of pre and post corporate actions. After carrying out the analysis in all the aspects this report would conclude that it advises the investors to pick a company that will maximize their wealth and whether to buy, sell or hold the stock on the analysis because before making the investment in the stock market every individual will check on companies corporate actions and its impact on stock.

Keywords: corporate actions, stocks, T-test, correlation and beta.

INTRODUCTION

Now a days every people were look into corporate action before invest in stocks. Because it shows fluctuations in market price as well as in the company performance. We all know that for every company corporate actions are important to run the business. Capital market is the element of financial market which helps the companies to rise fund through shares, debentures and bonds. The financial services industry has grown by leaps and bounds in India. The arrival of FDI after the era of liberalizing, globalizing and privatization has accelerated the widespread and diversification of financial services industries in India. The capital market is used by the government and non-government companies to raise capital for the purpose of using it for the activities they want to do. IT is basically a business sector which deals with computing, including hardware, software, telecommunication and generally anything which involved in transformation of information or the system that facilitate communication.

LITERATURE REVIEW

Chakrabarthi., Gogai and Rathod (2017), studied 23 stock splits in India between 2010 to 2015 and observes the impact of stock split on stock price movement, for this purpose they used event study method to study the market reaction along with statistical parameters t value, p value and CAAR. that the future earnings growth of the splitting firm is higher than that of matched firms with similar past earnings growth, for up to two years following the split. Positive change in expectations is likely to be primary reason why the market views a stock split announcement as favourable news by Kalay&Kronlund (2017). Savitri (2017) that there are significant abnormal returns fifth day of before the ex-split day and also concluded that trading volume and return on asset have significant impact on market adjusted returns. The stock market is efficient in the sense that stock prices adjust very rapidly to the new information By Fama, Fisher, Jensen & Roll (2017), Almeida et al. (2017) managers are willing to trade increased investments and increased employment for repurchases that allow them to meet analyst earnings-per-share forecasts. Bhagwat and Bruine (2018) find no support for the thesis that firms repurchase on the expense of capital expenditures and argues that firm prioritize investment and then proceed to pay out whatever is left of the profit to shareholders. Kamran Ahmad, Aamina Ihsan and Rabia Khalid, Jan 2018 that bonus issues have a positive effect on the stock returns but the results are insignificant.

Abhay Raja, Dec 2018, the attempt is made to address the question whether stocks are able to generate excess returns ensuing to bonus issue. Mr. Fakru Khan. Y and Mr. Thoufiqulla, Dec 2018 research is done on what happened to the stock price one day before the bonus issue allotment date and what happened to the stock price after one day the bonus

EFFECTIVE HUMAN RESOURCE MANAGEMENT: AS TOOL FOR ORGANIZATIONAL SUCCESS

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Abstract :

Human Resource is a veritably important input in the product matrix. Other seven inputs include accoutrements, plutocrat, time, energy, knowledge, information and structure. These inputs are converted by the process to get the affair with feedback and control. It's also an input of the Leontief's model. In this model, there are three rudiments, vicelike; inputs transfigure and affair, all of which need mortal resource to intoxicate them to be productive. Operation involves the design and provision of a terrain within groups and associations so that the individualities and the groups and associations can achieve their objects by exercising both mortal and material coffers. Mortal resource operation is one of the functional areas of operation. The others are finance, marketing, product, exploration and development and invention. Mortal resource operation consists of Labor force operation, artificial relations operation and hand weal operation. So the early authors of product operation are also the authors of mortal resource operation similar are Rountria, Robert Owen, and Henry Fayol. moment, utmost associations prefer to use the term mortal resource operation to designate similar functions as reclamation, section, placement, induction, exposure, training and

development, pay envelope administration and provocation. Moment, mortal resource operation has come veritably important as a tool for organizational success. For an association to succeed, it has to first of all breakeven, when total profit equals total cost and indeed to have units produce beyond breakeven point as well as survive and still perform well. To perform well, it has to achieve its objects and pretensions. It has to satisfy the demands of stakeholders and staff and the nonsupervisory authorities.

Keywords: Mortal Resource Management, Organizational Success, Management

Preface :

A major contributory area to organizational success is the operation of workers in associations. Business success in a request frugality is dependent on the optimal application of applicable coffers similar as the fiscal coffers, material coffers, and mortal coffers. It's through the combination of these coffers that the attainment of the thing is achieved. Still the most significant and complex element for the attainment of organizational success is the mortal resource. The conception of mortal resource, according to Udoaka (1992 45), refers to the directorial, scientific, engineering, specialized, craft and other chops which are developed and employed in creating, designing and developing association and in managing and operating productive and service enterprise and the profitable institution. Mortal resource is composed of existent working for an association, employed these days as temporary staff or contracted staff but inclusively making up the most important of organizational coffers. Thus, an association must have the right number and types of workers who must be managed in such a way that they will be suitable to achieve their particular and organizational objects. Since the early 1980s, the field of mortal coffers operation has been in a state of rapid-fire transition. As the world continues to witness profound changes,

achievement. Mathematics anxiety is negatively correlated with mathematics achievement. Therefore, while framing effective teaching learning strategies for improving mathematics achievement these findings should be kept in mind.

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ANALYSIS OF NATIONAL EDUCATION POLICY 2020 TOWARDS ACHIEVING ITS GOALS

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ABSTRACT

New education policy is essential for a country at school and college levels due to the reason that education leads to economic and social progress. Different countries adopt different education policy or systems by considering the tradition, culture and adopt different stages during their life cycle at school and college levels to make it efficient and effective. In 2020 Government of India announced its NEP based on the recommendations by the committee headed by Dr. KASTURIRANGAN, Former chairman of the ISRO. This paper highlights on various policies and differentiate them with the currently adopted system. Various innovations, predicted implications advantages and drawbacks are discussed. Finally, some suggestions are proposed for its effective implementation of NEP 2020 towards achieving its main aim and goals.

KEYWORDS: Higher education, NEP 2020, Overview and its analysis, differentiates with existing system, Implementation strategies, Predicted implications & Innovation.

INTRODUCTION:

The last National Policy on Education was introduced within the year 1986, therefore once a niche of thirty-four years the new education policy (NEP-2020) has been introduced on twenty ninth July 2020. The NEP-2020 targets

IMPACT OF MODERNIZED TECHNOLOGY ON LEARNING AND TEACHING

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ABSTRACT

Technology is a gift of God. After the gift of life it's maybe the topmost of God's gifts. Technology has clearly changed the way we live. It has impacted different angles of life and re-addressed living. Really, technology plays an important part in every sphere of life. Several homemade tasks can be automated, thanks to technology. Also, numerous complex and critical processes can be carried out with ease and lesser effectiveness with the help of ultramodern technology. Thanks to the operation of technology, living has changed and it has changed for better. Technology has revolutionized the field of education. The significance of technology in seminaries can not be ignored. In fact, with the onset of computers in education, it has come easier for preceptors to conduct knowledge and for scholars to acquire it. The use of technology has made the process of tutoring and learning all the more pleasurable.

KEYWORDS : Education, Modernized Technology, Learning & Teaching

1. INTRODUCTION :

Technology (which is principally deduced from the Greek word 'TECHNOLOGIA' / TECHNE) is an art, skill or capability, which is used to produce and develop products and acquire knowledge. Scientists used their knowledge to develop technology and also used tech-

nology to develop Science; so, because of this reason wisdom and technology are an intertwined term in moment's world. The period of 21st century is frequently regarded as an period of technology. Technology, moment, plays a veritably important part in our life. It's seen as a base of growth of an frugality. An frugality which is poor in technology can noway grow in moment's script. This is because technology makes our work much easier and lower time consuming. The impact of technology can be felt in every possible field one similar field is Education.

2. OBJECTIVES :

- To punctuate the Modernized Technology in Education.
- To bandy the Significance of Technology in Learning and Teaching.
- To bandy the Factors affecting in both Literacy and Tutoring.
- To bandy the ICT in Education.
- To bandy the Graces and Faults of Technology.

3. RESEARCH METHODOLOGY:

The article is based on secondary data collected from various Journals, websites and Newspaper. The methodology consists of a conceptual discussion on Modernized Technology. Identifying the importance, factors affecting in both learning and teaching made using the Focus Group. Finally ICT, merits & demerits are discussed by using the Predictive Analysis Technique.

4. REVIEW OF LITERATURE:

- Numerous studies have shown the advantages of using technology in classroom instruction. Technology can be used as a tool for establishing meaningful systems to engage scholars in critical thinking and problem working. Technology can be used to restructure and redesign the classroom to produce an terrain that promotes the development of advanced-order thinking chops (Kurt, 2010). Technology also increases pupil collaboration. Collaboration is a

DIGITAL TRENDS AND TECHNOLOGIES -MAJOR ISSUES AND CHALLENGES IN HIGHER EDUCATION

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ABSTRACT:

Use of technology in education isn't a recent trend. It has been gradually taking over. Today there are unprecedented institutes and students in the world, completely depending upon the digital support in developed countries. Although, the developing nations are also following the same path, yet there are some unavoidable issues which need to be resolved. Some research studies, surveys and reports have also been reviewed to realize a deeper insight of those issues and challenges coming within the way of digitalization of upper education. Some of these issues are directly associated with the educators i.e. lack of digital literacy and resistance to vary. Some others are linked with students, content and infrastructure like lack of equal access to digital support, development of quality content and lack of funds to build and maintain the required quality infrastructure. These challenges need a significant consideration because avoiding the digitalization will risk the speed of development and prosperity of the concerned country. Resolving these issues will open the new horizons for the scholars, teachers and therefore the whole nation. Some suggestions and solutions are also given to promote the efficiency and proper implementation of digitalization in higher education in India.

KEYWORDS: Digital trends in higher education

INTRODUCTION: Science explores, art expresses and technology facilitates life by applying science artistically. Technology is taking up every field under the sky. Laptops, smart phones, tablets are being used by a child to an old aged individual. Applying technology in the education sphere is a systematic procedure of designing, implementing and analysing the process of learning and teaching in terms of specific objectives. This is not a recent trend. It has started over nearly half century ago. Education is facilitated for the utmost possible development of learners. From being a simple venture carried out by a guru for his disciples in the primitive period, education has turned into a complex and global phenomenon providing a uniform system to a great extent in every nook and corner of the world. This is the results of the innovative techniques utilized in imparting the education.

OBJECTIVES OF THE STUDY

1. To understand the concept of digital education and higher education.
2. To describe the advanced techniques.
3. To discuss the various challenges of digital education in higher education.

LITERATURE REVIEW:

The study involves review of different literature. Some of them are as follow;

1. Jinal Jani and Girish Tere (2015). Digital India programme introduced by government of India is important for the development of digital education in the country. Digital India drive is a project initiated by Government of India for creation of digital empowered society across the country. It will help in mobilizing the potential of data technology across government departments and helps in delivering the various governments programs and services. Digital India will help in creating job, providing high speed internet and digital locker system then forth. Digital India has three important components namely digital infrastructures creation, digital delivering services and resources and digital

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GST IN INDIA: IMPACT AND CHALLENGES

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ABSTRACT:

Goods and Service Tax, The top most duty reform in India since independence which has been long pending. GST is meant to simplify the circular duty governance of India by replacing a host of levies by a single unified duty. GST is the only circular duty that directly connects all the sector of Indian frugality therefore enhancing the profitable growth of the country by creating a single unified request. Further than 160 countries of the world have enforced GST so far followed by France. The idea of GST in India was proposed by Atal Bihari Vajpayee in 1999 and a Commission was setup under the leadership of Asim Das Gupta the also Finance Minister of West Bengal. It was supposed to be enforced from 1st April 2010 under flagship of P Chidambaram the also Finance Minister of UPA government but due to political issues and clashing interests of colourful stakeholders it didn't came into force. In May 2016 the indigenous correction bill for GST was passed by Lok Sabha and deadline of 1st April 2017 to apply GST was set by Arun Jaitley the Finance Minister of India. Still, there's a huge roar against its perpetration.

KEYWORDS:

GST, Features, Challenges, indirect tax, Indian Economy

INTRODUCTION:

The goods and services duty law in India is a comprehensive, multi stage, destination grounded duty that's levied on every value addition. Taxation policy plays a veritably pivotal part on the frugality of a country. The main source of profit of the government comes from the levies levied on the citizens who can be direct or circular. When the impact and prevalence falls on same person its called as direct duty and when the impact and prevalence falls on two different people. Before the preface of GST India had a complicated circular duty system with multiple levies assessed by union and state independently. GST is a single point duty levied on the force of goods and services, right from the manufacturer to the consumers. Creditors of

EFFECTS OF SEVEN MARKETING MIX ON CONSUMER'S SATISFACTION: An Empirical Study on Tourism Industry in Karnataka

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ABSTRACT

The study aims to investigate the effect of different marketing mix element on consumers or clients satisfaction for tourism industry in context of Karnataka. A survey questionnaire is used to conduct this study. A sample of 100 tourism firms participated in the study. The findings reveal the significant positive relationship of 7 mix elements with consumer's satisfaction for tourism services in Karnataka.

KEYWORDS: Seven Marketing Mix, Tourism, Consumer's Satisfaction.

INTRODUCTION

These days, tourism is known as a trade and assiduity each over the world. There's important versatility in tourism and its significance is inarguable (Ai ling et al, 2007)(2). Tourism plays a vital part to produce particular values, to please and to recreate for the development of culture, rallying of coffers and development of other factors. In service grounded business, there's a great significance of consumer satisfaction and the strong relation exists between consumer satisfaction and service provider profitability (Anna Leask, 2010)(3). Tourist magnet has been in high competition during many times in Karnataka as well where a large range of lodestones have been seen in

order to ascertain that they maintain high position of caller satisfaction. Thus, a thorough knowledge on goods of marketing blend rudiments for satisfying excursionists may help the tourism drivers for developing their tactics and strategies for maximizing the satisfaction of callers and profitability (Sarker, Aimin, & Begum, 2012).

RESEARCH PROBLEM

In tourism sector, marketing blend isn't possible to be separated from client satisfaction. In order to maximize the request share of tourism enterprises in Karnataka, there's a need to estimate the client satisfaction with marketing blend and its effect on enterprises. Though the previous inquiries have made the large number of benefactions to develop the relation between client satisfaction and marketing blend, the present study may make farther addition by understanding the relation between them.

RESEARCH OBJECTIVE

The present study aims to find the effect of marketing blend on client satisfaction in tourism assiduity in environment of Karnataka. Likewise, this study also tries to understand the influence of all factors on client's satisfaction at individual position

LITERATURE REVIEW

There are four Ps of marketing blend which includes product place, price and creation. Still, there have been farther rudiments set up in the literature. Many authors have linked process, people and physical substantiation as rudiments of marketing blend in addition to four rudiments bandied before. These 7Ps of marketing blend have been considered to have a significant impact on marketing for enterprises which are engaged in furnishing service to guests (Borden, 1984; Addmour and Ayish, 2005)

