

Purification and characterization of a high molecular weight serine protease from *Microbacterium paraoxydans* sp. SKS10

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Abstract

Alkaline proteases from microbial sources have been found suitable for diverse industrial applications, with serine proteases being the most common enzymes used in the detergent industry. In the present study, we have purified and characterized an extracellular alkaline serine protease from *Microbacterium paraoxydans* sp. SKS10. The protease was purified using ammonium sulfate precipitation followed by different chromatography techniques (fold purification 6.919). K_m and V_{max} for the protease were determined to be 0.183 mg/mL and 4.904 U/mL, respectively. This enzyme is a thermostable high molecular weight (~109.4 kDa) protease which has maximal activity at 60°C, and above pH 10. Inhibitor assays revealed the enzyme to be a serine protease whose activity increased by 2.5-fold in the presence of EDTA. This enzyme remained active in the presence of various metal salts and organic solvents and was compatible with commercially available laundry detergents highlighting its potential for use in the detergent industry.

KEY WORDS

detergent industry, high molecular weight protease, *Microbacterium paraoxydans*, Serine protease

1 | INTRODUCTION

Proteases are hydrolytic enzymes that cleave peptide bonds and have diverse medical, pharmaceutical, and industrial applications.^{1,2} These are eco-friendly alternatives to chemicals that help to improve the efficiency of different processes.^{3,4} Microbial proteases are among the most promising candidates for industries due to their wide biochemical diversity, easy production methods, and low-cost.^{5–7} Moreover, microbes require less space for their cultivation and are more amenable to genetic level manipulation as compared to plants and animals.^{4,7}

Proteases can be classified as alkaline, neutral, or acidic based on their activity in different pH conditions.⁴ Thermostable alkaline proteases are quite important in industries as they remain functional at high pH and temperature conditions.^{8,9} Alkaline proteases are useful in silk degumming, biofilm removal, fibrin clot dissolution, wool bio polishing, prion degradation, and processing of keratin residues.¹⁰ These enzymes also have various industrial applications in photography, leather, food, and detergent industries.^{11,12} Detergent industry is a major consumer of proteases as they improve wash performance in the detergent formulations.^{3,13,14} Most proteases added to



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A Review on Rust Dyeing and Ayurveda Dyeing on Silk with Onion Peel and Harad

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ABSTRACT

Natural dyes are obtained from natural sources. Most are of plant origin and extracted from roots, wood, bark, berries, lichens, leaves, flowers, nuts, and seeds. Others come from insects, shellfish, and mineral compounds. Natural dyes were the only source of color for textiles, leather, basketry, and other materials until synthetic dyes were developed in the latter half of the nineteenth century. Ayurvedic dyeing is also an ancient method of dyeing using plants, roots, flowers, seeds, barks, leaves and natural minerals. It uses natural mordants for fixing shades and natural gums for holding the goodness of herbs into the fabric. The focus of Ayurvedic Dyeing is to make the fabric oriented for wellness of the body. The use of fabrics and garments to deliver health solutions is actually a very old concept called Ayurveda. Ayurveda is a Sanskrit word where 'Ayur' means health and 'Veda' means wisdom and 'Vastra' is cloth or clothing. It is totally organic, sustainable, and biodegradable. Onion is known for its microbicidal properties. Harad is an indigenous herb known in ayurveda and easily available in the kitchen and home. This is antifungal, anti-bacterial, and antiviral. In the present research, this herb is used to make natural dye as this is well known for their medicinal properties. Mordant used was alum, which has antiseptic properties and is safe for skin and environment. The objective of the study was to make the technique of natural dyeing easy to carry out for home dyers using ingredients from home and to encourage the traditional sustainable practice of preparing Ayurveda, the organic healing cloth. Rust dyeing is an eco-friendly form of dyeing that creates unique surface patterns using scavenged objects of rusted iron. As a dye source, the oxidized iron yields permanent, gorgeous, deep orange tones on fabric and paper. It's a fabulous way to upcycle a garment. A review was done on the research already done in the field of natural dyeing with special focus on dyeing on Silk fabric with vegetable dyes specially, onion peel and also Harad. Besides that it was also tried that review papers were found on the technique of Rust dyeing. After a thorough review, analysis was done on which techniques have already been applied by previous research and where the gaps were there so as to provide a detailed road map for upcoming scholars on this, also modules need to be prepared on these and without previous review of research this is not possible. This is especially important for researchers who want to repeat natural dyeing again and again with established results because the only drawback of natural dyeing is that same color combination is not achieved. So, standardization of this technique is important. A study of K/S value was also done, a review on this was also done.



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A Review on Bundle Dyeing and Ayurveda Dyeing on Cotton with Heena

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ABSTRACT

Ayurvedic dyeing is an ancient method of dyeing using plants, roots, flowers, seeds, barks, leaves and natural minerals. It uses natural mordants for fixing shades and natural gums for holding the goodness of herbs into the fabric. The focus of Ayurvedic Dyeing is to make the fabric wellness with the goodness of the herbs. The use of fabrics and garments to deliver health solutions is actually a very old concept called Ayurveda. Ayurveda is a Sanskrit word where 'Ayur' means health and 'Veda' means wisdom and 'Vasra' is cloth or clothing. It is totally organic, sustainable, and biodegradable. Heena is indigenous herb known in ayurveda and easily available in the kitchen garden and one's surroundings. This is anti-fungal, anti-bacterial, and anti-viral. In the present research, this herb is used to make natural dye as this is well known for their medicinal properties. Mordant used was alum, which has antiseptic properties and is safe for skin and environment. The objective of the study was to make the technique of natural dyeing easy to carry out for home dyers using ingredients from the kitchen garden and to encourage the traditional sustainable practice of preparing Ayurveda, the organic healing cloth. A review was done on the research already done in the field of natural dyeing with special focus on dyeing on Cotton fabric with vegetable dyes specially, Heena and bundle dyeing with Marigold and Rose petals. Besides that it was also tried that review papers were found on the technique of Bundle dyeing. After a thorough review, analysis was done on which techniques have already been applied by previous research and where the gaps were there so as to provide a detailed road map for upcoming scholars on this, also modules need to be prepared on these and without previous review of research this is not possible. This is especially important for researchers who want to repeat natural dyeing again and again with established results because the only drawback of natural dyeing is that same color combination is not achieved. So, standardization of this technique is important. A study of K/S value was also done, a review on this was also done. So as to standardize the process through chemical methods and also to enhance the empirical validity of this study.

Keywords: Ayurvedic dyeing, Ayurveda, Herb dyeing, Eco-Printing, Bundle Dyeing, Mordant, Color Fastness, Sustainability



A Review on Tie and Dye Ayurvastra Reusable Food Wrapping Using Tea and Turmeric on Khaddar

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ABSTRACT

Ayurvedic dyeing is an ancient method of dyeing using plants, roots, flowers, seeds, barks, leaves and natural minerals. It uses natural mordants for fixing shades and natural gums for holding the goodness of herbs into the fabric. The focus of Ayurvedic Dyeing is to make the fabric wellness with the goodness of the herbs. The use of fabrics and garments to deliver health solutions is actually a very old concept called Ayurvastra. Ayurvastra is a Sanskrit word where 'Ayur' means health and 'Veda' means wisdom and 'Vastra' is cloth or clothing. It is totally organic, sustainable and biodegradable. Tea and Turmeric are easily available in kitchen. Both of these have natural fabric dyeing properties as well as many health benefits. This is anti-fungal, anti-bacterial and anti-viral. In the present research, this herb is used to make natural dye as this is well known for their medicinal properties. Mordants used was alum, which has antiseptic properties and is safe for skin and environment. The objective of the study was to make the technique of natural dyeing easy to carry out for home dyers using ingredients from the kitchen garden and to encourage the traditional sustainable practice of preparing Ayurvastra, the organic healing cloth. Reusable food wrappings were made by dyeing khaddar with tea and turmeric using tie and dye technique. Spectroscopy, colorfastness to sunlight and washing tests were done. The pH value of the water was checked before dyeing as it affects the outcome of the dyeing process. To test the market acceptability of reusable food wrappings 30 respondents were selected by random sampling.

Keywords: Natural Fabric Dyeing, Ayurvedic Dyeing, Ayurvastra, Tea, Turmeric, Tie and Dye.

I. INTRODUCTION

1.1. What is Natural Dyeing

Natural dyes are obtained from natural sources. Most are of plant origin and extracted from roots, wood, bark, berries, lichens, leaves, flowers, nuts, and seeds. Others come from insects, shellfish, and mineral compounds. Natural dyes were the only source of color for textiles, leather, basketry, and other materials until synthetic dyes were developed in the latter half of the nineteenth century. Of the thousands of natural color substances, very few became significant commercially. (Sara J. Kadolph, n.d.)

1.2. Classification of Natural Dyes

Part of the Plants Dyestuffs (Gulrajani & Gupta, 1992)

USAGE & AFTERMATH OF SOCIAL NETWORKING SITES: A STUDY OF FEMALE YOUTH

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ABSTRACT

Technology makes the world a global village. It connects the people around the world in which Social networking sites plays a major role. These SNS are very popular among the youth specially the students. This paper aims to find out the overall impact of social networking sites on the female students of four colleges belonging to urban and rural areas. The study revealed that SNSs have positive impact in maintaining distant relations, enhancing confidence and making communication economical in case of both urban and rural females. On the other hand, usage of SNSs badly affects health, raises the expenditure on latest gadgets and mobiles, ruins the nearby relations and increases cyber-crimes.

THE INTRODUCTION

In the 21st century, the communication has become faster, efficient and better due to the rapid changing technology. Social networking sites are gaining a huge amount of popularity all over the world. From the early 2000s, the influence and impact of SNSs has inflated at an exceptional level and in today's era, it has become a necessity to every household. In July 2011, the users of the sites had crossed the numbers in millions and billions. The number of Facebook users was 750 million. "Above 100 million people were using LinkedIn and over 177 million tweets per day were provided by Twitter"¹. In the present scenario, various networking sites like Facebook, Twitter, YouTube, LinkedIn are the most indispensable platforms for information sharing and interaction². Various research studies have also proved that out of all age groups, the maximum use of social networking sites is carried out by the young generation. "A large number of topics are being dealt with on the sites ranging from education, environment, political system, technology etc"³. SNSs are prone to various types of risks. "The youth sometimes come in contact and gets exposed to inappropriate content and people, chances of risky disclosure of personal information, the negative impact on social and emotional development, cell phone health risks and increased risk of accidents. There must be some authority/body to filter the information that reaches young people to avoid exposure to pornographic and other unwanted material"⁴.

THE REVIEW OF LITERATURE

Ahu (2011) in his paper provided a review on the new developments and research in the field of SNSs and youth

It has been found out that parents and educators are concerned about the privacy, safety, and the psychological well-being of teenagers in context to usage of the sites.

Manjmathan (2013) The study found that SNSs has the positive effect on the interpersonal relationships of college students. It was further observed that due to availability and use of SNSs, the communication between the family members and between students and teachers has increased.

Njoroge (2015) aimed to figure out the various benefits as well as drawbacks of using social media. It has been found that the youth is using social media to a large extent for communicating with friends and relatives, sharing videos and photographs, etc. Whereas, 11.1% respondents believed that it leads to 'wastage of time, makes them lazy and 5.6% said that it ruins social life.

Akram, Mahmud & Mahmood (2015) conducted the study on youth belonging to Islamabad and Rawalpindi. The study has revealed that use of SNSs have made the young generation more confident, creative, well dressed and brought improvement in language.

Akram & Kumar (2017) have emphasized that youth is addicted to electronic devices and SNSs such as Facebook, YouTube etc. The sites provide knowledge of different topics and help in carrying out work assignments. The sites have certain drawbacks as students suffer from health issues, get low grades, etc.

Bhardwaj, Aswathi & Goundar (2017) found that SNSs have provided various benefits in the form of culture-

Assessment of Plastic Pollution in Rivers of Punjab

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Plastic pollution has become an emerging issue of concern and a major global environmental problem. It has numerous adverse effects on food chain as well as ecology which in turn affect biodiversity and human health. Plastic in water bodies endangers aquatic species and also causes economic damage. Earlier research was done on oceans, nowadays focus is on the freshwater ecosystem. The aim of this study is to estimate size, type and distribution of plastic in river Sutlej and river Beas. Macroplastics mainly recorded in the study are bags (high and low density polythene), food wrappers (mainly of propylene and polystyrene), bottles (polyethylene terephthalate) and disposable food containers (expanded polystyrene). Plastics are found on shoreline sediments of rivers. Microplastics and mesoplastics are of diverse resins. Comparison of this data with other marine and freshwater studies indicated similar relevance of plastic pollution and shows that plastic pollution is a serious problem in Sutlej and Beas river. The pollution changes water quality index including parameters, like pH, conductivity, chlorides, nitrates, ammonia and fecal coliforms. Microplastic transfers through filter feeding in food chain and these small particles translocate across the intestinal barrier, reaching the blood and rest of the body. Through fish, microplastics enter the human body and lead to many metabolic disorders. This study is also valuable from a social or educational point of view.

KEYWORDS

Plastic pollution, Mesoplastic, Microplastic, River Beas, River Sutlej

1. INTRODUCTION

Plastic pollution is a global environmental concern due to its negative impact on ecosystem health as well as human livelihood. It is evident that a very small amount of unmanaged plastic waste is released into the marine ecosystem [1]. Therefore, most important policy and science questions remain where plastic accumulates within river systems and at what spatial and temporal scales they are accumulated [2]. While some attempt to enact restrictions for the manufacture and use of plastic materials, majority of industrialized and developing countries continue to adhere to use and dispose culture. This results in growth in production of plastic. In addition to advancing technology, annual plastic output surged from 1.5 million tonnes in the 1950s to 322 million tonnes in 2015 [3]. Introduction and significant build-up of plastic debris in naturalistic environments, particularly in marine areas where this issue is well-documented, is a result of their excessive production coupled with their durability, unsustainable use and improper waste management. In 2012, Europe recycled about 26.3% of plastic waste. This plastic waste can

enter environment, for example from poorly managed land fields or by carelessly discarded post consumer products. Because plastic debris can be transported by wind or directly with runoff water mainly after rain events, a large proportion of this waste reaches aquatic ecosystem where it accumulates. Plastic waste enters the environment through various pathways visualizing direct dumping, mismanaged disposal, from industrial effluents, waste discharge from sewage, hydro-meteorological variables, such as wind and surface runoff as well as disasters including floods, storms and landslides [4,5]. Among three main groups of plastics, for example macroplastics, mesoplastics and microplastics, the former are the most harmful as they have direct lethal effect on both flora and fauna by damaging vessels and hydraulic animal infrastructures and also lead to significantly increased flood risk due to clogging [5].

Macroplastics larger than 25 mm are broken down into mesoplastics (5–25 mm) in this process, which produces microplastics (MPs), which are typically smaller than 5 mm in diameter. Primary microplastics, such as microbeads, resin pellets or personal care items, can be created in addition to their breakdown products (secondary microplastics). Microplastics are very small fragments of plastic about 20 mm in diameter including all particles ≤ 5 mm, although a subdivision into large (L-

Assessment of Physical Activity Attitude and Social Support among College Students in Punjab

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Abstract

Objective: The present study was aimed to ascertain the role of Physical Activity Attitude and Social Support among College Students in Punjab. **Methods:** For this purpose, One Thousand Only (N=1000) girls Students of 18 to 23 years of age group were be selected to act as subjects. A prior consent was sought from all the subjects after being informed about the objective and protocol of a study. The subjects were segregated into Four Streams which includes (n1=250 Science Students); (n2=250 Commerce & Business Administration Students); (n3=250 Humanities Students) (n4=250 Computer Science & Applications Students). **Statistical Design:** One Way Analysis of Variance (ANOVA) were employed to compare the four groups of college students. For testing the hypotheses, the level of significance was set at 0.05. **Results:** In a nutshell it can be said that from the findings that significant differences were found in Physical Activity as a Social Experience (p=.000), Health and Fitness (p=.000), Pursuit of Vertigo (p=.000), Aesthetic Experience (p=.000), Catharsis (p=.000), Ascetic Experience (p=.000) and Physical Activity Attitude (Total) (p.000) shows significant differences among the averages of Science, Commerce & Business Administration Students, Humanities Students and Computer Science & Applications Students. However, insignificant differences had been observed in the Physical activity and its place in University (p=.76) among the four groups of college students. Summarizing from the findings we can say that insignificant differences were found among the four groups of college students on the sub-variables of Family (p=.20), Friends (p=.61), Other Significant Persons (p=.88), and Social Support (Total) (p=.63). **Conclusion:** Based on the findings, this study not only provides new knowledge with reference to Physical Activity Attitude and social support among four groups of college students but also serves, as a foundation upon which future studies in this area is possible. Hopefully, this research contributed to an understanding of Physical Activity Attitude and social support in a sports setting and its findings and recommendations can serve as a basis for future research projects.

Keywords: Physical Activity Attitude and Social Support

Introduction

Physical activity is considered as a vital constituent for the formulation of healthy habits and is considered crucial for an individual's overall growth. There are many advantages to engaging in regular physical activity, and doctors, physical educators, coaches, and teachers occasionally make an effort to educate the public about these advantages through public health campaigns in order to promote an individual's physical, mental, social, and emotional development. Despite the fact that the benefits of physical activity are widely documented, Caspersen et al. (2000) observed a sharp reduction in participation between the ages of 15 and 25. One of the main health issues of the twenty-first century has been identified as physical inactivity (Blair, 2009). According to epidemiological data, physical activity levels fall from high school to college, and activity levels among college populations are typically insufficient to enhance fitness and health (Kilpatrick, 2005). Excessive physical exercise, according to certain writers like Modolo et al. (2011), may put young people at risk for eating habits that are harmful to their health. On the other hand, because improper eating habits are more prevalent in overweight and obese people, it is thought that young people who engage in less physical activity are more likely to do so (Alves et al., 2008; Scagliusi et al., 2009). At any age, physical activity improves mental health (Physical Activity Guidelines Advisory Committee, 2008). Physical activity has been linked to more positive effects and higher life satisfaction in general, therefore it may be a useful technique for boosting wellbeing (Arent et al., 2000; Ekkekakis et al., 2011; Ekkekakis, 2003; Netz et al., 2005; Penedo and Dahn, 2005; Rejeski and Mihalko, 2001).

According to Cohen et al. (2000), Lox et al. (2006), and Wallston et al. (1983), social support is another parameter of the current study and is defined as the comfort, assistance, well-being, and information that people receive from formal or informal contacts with societal organisations or other people. Social support lowers the detrimental psychological effects of exposure to stressful life events and is connected with overall improved psychological health (Cohen & Wills, 1985). In addition, social support has been described as those interactions or relationships that give people with practical aid or ensconce them in a social system that is thought to foster affection, care, or a sense of attachment to a respected social group (Hobfoll, 1988). Recent evidence suggests that social support networks are crucial to the performance and retention of

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Extraction of Acid Blue-25 using Nano Emulsions from Textile Effluent

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Abstract

Textile industry produces effluent containing dyes which is dangerous to the whole ecosystem and environment. Their concentration must be reduced to acceptable levels before discharging into the main streams. In this research nano emulsion is used to study the removal of Acid Blue-25 (AB-25) dye from textile effluent using reverse micelles of Cetyl trimethylammonium bromide (CTAB). Reverse micelles are nanometer-sized aggregates of surfactant molecules surrounding microscopic water-core in non-polar solvents. As this dye is anionic in nature so cationic surfactant CTAB is used for the extraction of dye into solvent phase. The parameters examined in this study were effect of equilibration time, effect of pH, effect of temperature, effect of surfactant concentration and effect of initial dye concentration.

Key words: Solvent Extraction, Acid Blue-25, Reverse micelles, cationic surfactant, CTAB

Introduction

The development of textile industry and improvement of human life has led to high demand for dyes. Textile industries are facing number of complex environmental problems, due to substantial number of dyes released in the wastewater¹. In the textile industry, the largest volume of water is used for mainly for dyeing, fixing and washing process. The presence of even small amount of dye in water is highly visible and intolerable which affects water transparency and aquatic life by blocking the passage of sunlight through water². The concentration of dyes present in textile effluent is normally between 10 to 50 mg/L and the existence of dye in wastewater is visible at dye concentration above 1mg/L³. Dye effluent is responsible for many water borne diseases exhibiting symptoms like hemorrhage, nausea, dermatitis, ulceration of the skin, kidney damage, loss of bone marrow leading to anemia^{4,5}. There are several alternative techniques that have been employed by textile industry to treat the textile effluent. Some of these are adsorption⁶⁻⁸, flocculation-coagulation^{9,10}, membrane separation¹¹, ozone oxidation^{12,13}, biological treatments¹⁴⁻¹⁶ etc. The conventional biological treatment processes are also unable to achieve adequate color removal.

The solvent extraction method is cheap and convenient method for the purification, separation and analysis of various compounds in mixtures. It is based on the principle that a solute distributes itself in certain ratio between two immiscible solvents. Thus, efficiency of extraction process depends on its mass transfer rate. The advantage of solvent extraction includes high through put, ease of automatic operation and high purification^{17,18}.

This paper will present the application of reverse micelles in removing acid blue-25 dye from simulated textile effluent by solvent extraction process. Several parameters such as effect of equilibration time, pH of solution, temperature, surfactant concentration and initial dye concentration were studied.

File Services using EIGRP

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Abstract: File sharing services are type of online services that provide, mediate and monitor the transfer of computer files. It is a third party service that provides the entire platform for sharing file between different users on same or different networks.

Keywords: Secure, sharing, communication, Eigrp table.

I. INTRODUCTION

This paper focuses on the implementation of File Services in Server 2012 to ensure security of data. We know that in MNCs, data is never stored on normal computers, laptops or hard disks, because data may corrupt anytime. So there are huge servers which store the data. Also, these servers are centralized and some policies are applied to secure the important data. Implementing security in such cases becomes mandatory because all the users can access these servers and the organization does not want its confidential data to get leaked.

FSRM (File Server Manager) is a service of the File Services role in Window Server 2012. One can use FSRM to enhance one's ability to manage and monitor storage activities on the file server.

The main capabilities of FSRM include:

- Folder Quotas
- File Screening
- Storage Reports

For example, you can use FSRM to perform the following tasks:

Limit the size of a folder to 2GB and log an event when the Quota limit is reached.

E-mail an administrator whenever a specific folder reaches 85% of its specified Quota. In this paper we have used EIGRP protocol in different Autonomous System (AS) using the concept of Redistribution.

II. LITERATURE SURVEY

In [1] Easy-EIGRP, an implementation of the EIGRP protocol developed in java is presented. Its main goal is that it can be used as a instructive application in introductory and advanced network courses to support the teaching and learning of EIGRP. Easy EIGRP has a user friendly, flexible and strong graphical user interface that allows user to configure all relevant aspects of the network and the EIGRP protocol.

In[2] a simulation and providing security communication in local area network of academic department using an Enhanced Distance Vector Routing Protocol -EIGRP is made. Most of

the professional system administrators and IT specialists have to use and apply static and dynamic methods of information routing.

In [3] an enhanced interior gateway routing protocol (EIGRP) via packet simulation - EIGRP is studied which is an intra-domain routing protocol developed by CISCO, that is mainly based on the diffusing update algorithm (DUAL) which computer shortest paths distributedly without creating routing-table loops or incurring counting-to-infinity problem. Previous studies showed EIGRP's ability to adapt quickly to routing changes in medium-scale networks. In our research paper, a detailed simulation model of EIGRP is proposed and we have tried to develop it to evaluate EIGRP performance under a very dynamic network.

In[4] Anubika Bright Selorm Kodaol, Koforidua Polytechnic, Ashighi Franklin Degadoe3 Koforidua Polytechnic, Dr. Michael Asante4 , Mustapha Adamu Mohammed2. "Performance Analysis of Enhanced Interior Gateway Routing Protocol (EIGRP) Over Open Shortest Path First (OSPF) Protocol with Opnet", have presented performance analysis between EIGRP and OSPF for real time applications using Optimized Network Engineering Tool (OPNET). In order to evaluate OSPF and EIGRP's performance, three network models were designed where 1st, 2nd and 3rd network models are configured respectively with OSPF, EIGRP and a combination of EIGRP and OSPF. Evaluation of the proposed routing protocols was performed based on quantitative metrics such as Convergence Time, Jitter, End-to-End delay, Throughput and Packet Loss through the simulated network models. The evaluation results showed that EIGRP protocol provides a better performance than OSPF routing protocol for real time applications.

In [5] Y.Navaneeth Krishnan, Chandan N Bhagwat, Aparajit Upat, "Performance Analysis of OSPF and EIGRP Routing Protocols for Greener Internetworking" have explored two eminent protocols namely, Enhanced Interior Gateway Routing Protocol (EIGRP) and Open Shortest Path First (OSPF) protocols. From the results obtained in our experiments we can thoroughly conclude that EIGRP uses less system resources when compared to OSPF. However EIGRP is a Cisco proprietary protocol, but since Cisco routers make 85% of the internet backbone, it is necessary for us to implement a greener solution on Cisco routers itself. By using lesser system resources, EIGRP when run as a routing protocol produces lesser heat and therefore the cooling cost is also saved. EIGRP also uses its own external routing protocol and therefore unlike OSPF doesn't need a separate router for routing between areas and therefore resources are also saved.

Networking in VPN using BGP

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Abstract— Virtual Private Networks (VPNs) are today becoming the most universal method of remote access. They enable the Service Provider to take advantage of the power of the Internet by providing a private tunnel through the public cloud to realize cost savings and productivity enhancements from remote access applications. VPN meets the four key enterprise requirements of compatibility, security, availability and manageability. A VPN is an extension of an enterprise's private intranet across a public network (the Internet) creating a secure private connection, essentially through a private tunnel. VPNs securely convey information across the Internet connection remote users, branch offices, business partners into an extended corporate network. The main benefit of the VPN is the potential for significant cost savings compared to traditional leased lines or dial up networking. These savings come with a certain amount of risk, however, particularly when using the public Internet as the delivery mechanism for VPN data.

Keywords— BGP, Autonomous System, Active Directory Domain Services, Access Control List, GPMP.

I. INTRODUCTION

Many of the companies have started the concept of "Work from Home". So, the employees need not to be present in the office. They can connect to the enterprise network from anywhere and as soon as the employee is connected to the enterprise network, their internet connection gets turned on. This is necessary to ensure the security of data. This concept is nothing else but VPN. VPN stands for "Virtual Private Network" or "Virtual Private Networking." A VPN is a private network in the sense that it carries controlled information, protected by various security mechanisms, between known parties. VPNs are only "virtually" private, however, because this data actually travels over shared public networks instead of fully dedicated private connections. We have implemented both exterior and interior routing to establish the communication between different Autonomous Systems (AS). There are two branches of same company and they are connected by two ISP (Internet Service Provider) - one as primary ISP and one as backup ISP. This means that the primary connection relies on primary ISP. Backup ISP works only when the Primary ISP is down. Different branches lie in different Autonomous System, so we need BGP (Border Gateway Protocol) to establish communication between them. In addition to this, we can establish communication between same Autonomous System using any Interior Gateway Routing Protocol here we have used EIGRP (Enhanced Interior Gateway Routing Protocol). It is the enhanced version of IGRP protocol which supports VLSM (Variable Length

Subnet Mask). To avoid any kind of attack, we have implemented BGP Authentication. After implementing BGP Authentication, the routers will communicate with only that neighbor with whom the Authentication (Username and Password) will match. For blocking a particular network or group of networks, we have used Distribute list and this distribute list is implemented using ACL (Access Control List). VPNs may save money in several different ways. Companies that lease private lines typically pay a very high monthly fee, and a VPN can replace these lines with much less expensive, shorter connections to a local ISP. VPNs can also support remote access connectivity for travelers. Instead of configuring remote access servers and paying for the long-distance charges to reach them, an organization can rely on an ISP to support local access on both ends of the VPN connection.

II. LITERATURE SURVEY

Kevin Butler, Tony R. Farley, Patrick McDaniel, and Jennifer Rexford et. al. describing in their paper "A survey of BGP security issues and solutions" report on a restriction in its lack to security. Disconnection in the done and various security vulnerabilities in Internet Routing.[1]

Geoff Huston, Swinburne Univ. of Technol., Melbourne, VIC, Australia, Rossi, M., Armitage Glet. et. al. report in their paper "Securing BGP Literature Survey" review the Internet's Routing Architecture and the Design of the BGP. [2]

K. Loughheed of Cisco Systems and Y. Rekhter of T.J. Watson Research Center, IBM Corp. examines in "IETF Request For Comments 1105" in June, 1999 information about communication between different Autonomous System and implementation only for Cisco routers.

S. Kent and K. Seo, BBN Technologies proposed in "Request for comments: 4301" specifying the Security Architecture for IPsec - compliant systems and providing set of security traffic in Internet layer on the behalf of security. [3]. Stephen Kent, Charles Lynn, and Karen Seo et. al. proposed in their paper "Secure Border Gateway Protocol" examines the providing the architecture of the secure BGP for an authorization and authentication systems. This paper report finds the weaknesses, vulnerabilities and requirements related of their security problems. [4]

III. BORDER GATEWAY PROTOCOL (BGP)

It is an Exterior Gateway Protocol (EGP) and the only one available protocol of the Internet. It is mainly used for

Redistribution between EIGRP & OSPF

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Abstract- Routing protocols are taking an important role in the communication networks. The performance of each routing protocol is different from each other. These protocols also have different architecture, adaptability, route processing and convergence capabilities. Different routing protocols, Enhanced Interior Gateway Routing Protocol (EIGRP) and Open Shortest Path First (OSPF) have been considered as the pre-eminent routing protocols for the real-time application. EIGRP and OSPF are dynamic routing protocols. There are various numbers of static and dynamic routing protocols available but it is very important to select a right protocol among them.

Keywords- EIGRP, Virtual link, Redistribution, ACL, OSPF, IGRP.

1. INTRODUCTION

Routing is the mechanism of transferring information from a source to destination across an internetwork. The distance vector routing and link state routing are the two of routing algorithms, categorised depending on the way the routing tables are updated. The prior difference between Distance vector and link state routing is that in distance vector routing the router share the knowledge of the entire autonomous system whereas in link state routing the router share the knowledge of only their neighbour routers in the autonomous system.

II. LITERATURE SURVEY

[1] Different routing protocols are applied to specific network environment. The two typical protocols are chosen as the simulation samples; OSPF and EIGRP.

[2] OSPF (Open Shortest Path First) is the most widely used IGP (Interior Gateway Routing) protocol for the large enterprise. EIGRP is cisco's proprietary routing protocol based on diffusing update algorithm.

[3]The transmission of the data is based on the routing protocol which selects the best route between two nodes.

[4] Route redistribution (RR) has become an integral part of IP network design as the result of a growing need for disseminating certain routes across routing protocol boundaries. While RR is widely used and resembles BGP in several non-trivial aspects, surprisingly, the safety of RR has not been systematically studied much by the networking community.

[5] A routing table is used in the memory of routers to track the routes of particular network destination and the most popular routing algorithms used to forward packets are routing information protocol (RIPv2), EIGRP and OSPF.

III. EIGRP (ENHANCED INTERIOR GATEWAY ROUTING)

EIGRP is an enhanced version of IGRP. EIGRP is short for Enhanced Interior Gateway Routing Protocol. The same distance vector technology found in IGRP is also used in EIGRP. The convergence properties and the operating efficiency of this protocol have improved significantly. It's a Cisco proprietary routing protocol which evolves from IGRP (Interior Gateway Routing Protocol). Many network engineers believe that EIGRP is the best choice for a routing protocol on private networks because it offers the best balance between speed, scalability and ease of management.

Each EIGRP router stores routing and topology information in three tables:

- Neighbor table- stores information about EIGRP neighbors.
- Topology table- stores routing information learned from neighboring routers.
- Routing table- stores the best routes.

A. Advantages of EIGRP

- This protocol has easy transition and address support for both IP version IPv4 and IPv6.
- For large dynamic VPN, it has the superior scaling of interior gateway routing by exchanging the information between networks.
- Very fast rapid convergence times for changes in the network topology.

IV. OSPF (OPEN SHORTEST PATH FIRST)

OSPF is a Link State Protocol that's considered may be the most famous protocol among the Interior Gateway Protocol (IGP) family, developed in the mid 1980's by the OSPF working group of the IETF. OSPF routing protocol has largely replaced the older Routing Information Protocol (RIP). OSPF is very efficient in its use of network bandwidth.

OSPF will construct three tables to store the following information:

Neighbor Table: Contains all discovered OSPF neighbors with whom routing information will be interchanged.

Topology Table: Contains the entire road map of the network with all available OSPF routers and calculated best and alternative paths.

Routing Table: Contain the current working best paths that will be used to forward data traffic between neighbors.

Redistribution between EIGRP & OSPF

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Routing Table: Contain the current working best paths that will be used to forward data traffic between neighbors.

Security in Campus Area Network Using OSPF

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Abstract- In big companies, there are multiple users and each user is provided with a desktop machine to work on. Generally, there is a need to install any operating system on client side, but it becomes cumbersome and is very time consuming. But in this paper we have made an attempt to show the Campus Area Network (CAN) topology and how we can secure our Campus Area networking from various threats and attacks. It includes the implementation of WDS Server in a company. WDS stands for "Windows Deployment Services". We have implemented the protocol of Dynamic Routing i.e. OSPF (Open Shortest Path First). In addition to this, we have divided our network topology in multiple areas. Through this setup, one need not be physically present, but can remotely access any system through CANs and WDS.

Keywords- WDS, LSDB, Distribution, FQDN, IET, OSPF

I. INTRODUCTION

Windows Deployment Services is a server role that gives administrators the ability to deploy windows operating systems remotely. WDS can be used for Network-based installation to setup new computers so administrators do not have to directly install each operating system (OS) on machines by being physically present. OSPF (Open Shortest Path First) is a Link State protocol that's considered may be the most famous protocol among the IGP (Interior Gateway Protocol) family, developed in the mid 1980's by the OSPF working group of the IETF (Internet Engineering Task Force). When configured, OSPF will listen to neighbors and gather all link state data available to build a topology map of all available paths in its network and then save the information in its topology database, also known as it's Link-State Database (LSDB).

II. LITERATURE SURVEY

Open Shortest Path First (OSPF) version 2 (May 1998) and OSPF \pm optimized multi-path (Villamizar 1998) are some of the extended version 21 of traditional OSPF. Mishra and Sahoo (2007) proposed S-OSPF, which is an improved version of OSPF for best effort networks [1].

OSPF uses multicast address 224.0.0.10 to transport packets. Maximum routers that can be travelled by a packet by using EIGRP is 255, with 100 as default on every Cisco device, [2].

The OSPF is an open standard protocol that is most popularly used in modern networks. It is a link state protocol. It features the concept of areas to provide scalability. The key factor in designing an OSPF network is the assignment of router and its links to an area(s), which is whether it has to

been put in Area 0 (Backbone) or any other non backbone area [3].

Optimal traffic engineering (or optimal multi commodity flow) can be realized using just link state routing protocols with hop-by-hop forwarding. Today's typical versions of these protocols, Open Shortest Path First (OSPF) and Intermediate System-Intermediate System (ISIS), split traffic evenly over shortest paths based on link weights. However, optimizing the link weights for OSPF/ISIS to the offered traffic is a well-known-hard problem and even the best setting of the weights can deviate significantly from an optimal distribution of the traffic.[4]

Cognitive OSPF (Open Shortest Path First) and EIGRP (Enhanced Interior Gateway Protocol) are routing protocol which is a member of IGP (Interior Gateway Protocol). OSPF and EIGRP will distribute routing information between routers in the same autonomous system. Their research will find how OSPF routing protocols works [5].

III. OSPF

OSPF is a standardized Link-State routing protocol, designed to scale efficiently to support larger networks.

A) OSPF AREAS

OSPF offers a very distinguishable feature named: Routing Areas. It means dividing routers inside a single autonomous system running OSPF, into areas where each area consists of a group of connected routers.

Areas are a logical collection of routers that carry the same Area ID or number inside of an OSPF network, the OSPF network itself can contain multiple areas, the first and main Area is called the backbone area "Area 0", all other areas must connect to Area 0 as shown in the diagram below:

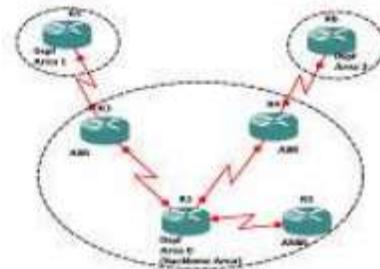


Fig. 1 Showing OSPF Areas

Data Collection and Preprocessing Techniques for Business Data Using Data Mining

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Abstract: Business sector produces enormous quantity of data that clutches complex information relating to customers and their expectations. Correct information can help businesses to make better decision making. This huge amount of data cannot be processed using traditional methods because of the complexity and volume of the data, that's why Data collection and data preprocessing methods are used to collect data in the correct manner. Business data comprises multimedia content as well. Data cleaning methods help to clean the data. Integration and transformation help to transform the heterogeneous data into single format. This paper features various data collection methods and data pre-processing techniques along with their pros and cons.

Keywords: Data Collection, Data Cleaning, Data mining, Data preprocessing, Business data, Knowledge Discovery in Databases.

1. INTRODUCTION

Data can be defined as raw facts and figures. Today, Data is everywhere but this data is of no use if it is not converted into the information that we require. So, it is necessary to analyze the data and extract the useful information from it. Data plays a vital role in businesses. Data are essentially the plain facts which are collected during the day to day operations of a business. It is rightly said that the success of any business lies in its ability to search and analyze the data. In the world of business, it is the most important task because without processing the data, useful information can't be extracted. With the right information in hand, businesses can analyze the market trends and can take decisions according to it.

To convert raw data into useful information a process called Data Mining is used. Data Mining is the process of extracting hidden information from the large databases for analysis purpose. Data Mining is also known as Knowledge Discovery in Database (KDD), data mining has a great importance in businesses. It helps businesses in Sales Forecasting - can help owners to show how many customers in the market are buying, what is the latest trend.

The Data Mining process breaks down into five steps. First, Organizations collect data and load it into their data warehouses. Next, they store and manage the data, either on in-house servers or the cloud. Business analysts, management teams and information technology professionals access the data and determine how they want to organize it. Then, application software sorts the data based on the user's results and finally, the end user presents the data in an easy-to-share format such as a graph or table [1]. Data mining process includes data preprocessing which is an important procedure that includes data cleaning, data transformation and feature selection. Feature selection is a data preprocessing step in the data mining process, which can be employed to reduce storage requirements while also maintaining the minimum quality. This process aims to filter out outliers (or noisy data) from a given dataset. When the dataset is very large in size, more time is required to accomplish the selection task [2]. Therefore, it is necessary to understand the data deeply so that useful information can be extracted from it. This paper mainly focuses on the different ways of collecting data and the various data preprocessing techniques.

2. KNOWLEDGE DISCOVERY IN DATABASES (KDD)

Knowledge Discovery in Databases (KDD) is defined as a method of finding, transforming, and refining meaningful data and patterns from a raw database in order to be utilized in different domains and applications. KDD is a lengthy and complex process which involves many steps and iterations [3]. KDD (Figure1) is an iterative and interactive method consisting of seven steps. The procedure starts with determining the KDD goals and ends with the execution of the discovered knowledge [4].

Machine Learning for Decision Making

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Abstract – Every organization needs accurate data for analysis as the future is dependent upon the right decision made from the data in hand. Machine learning plays very important role in data-driven decision making which in turn reduces the overhead of the human operator as well as adapts itself in the given environment. It learns from the present situation to implement its learning in the future to make better decisions depending upon the data provided to the machine learning algorithms. In this paper, some machine learning concepts are discussed along with its working, machine learning types and algorithms which help in better data-driven decision making.

Keywords: Machine Learning, Supervised Learning, Unsupervised Learning, Reinforcement Learning.

I. INTRODUCTION

Machine learning is a branch of Artificial Intelligence (AI) and computer science which focuses on the use of data and algorithms to initiate the way that humans learn, gradually improving its accuracy.

Machine learning is an important component of the growing field of data science. Through the use of statistical methods, algorithms are trained to make classifications or predictions uncovering key insights within data mining projects. These insights subsequently drive decision making within applications and businesses, ideally impacting key growth metrics [1].

Machine learning algorithms build a model based on sample data, known as "training data", in order to make predictions or decisions without being explicitly programmed to do so [2].

II. MACHINE LEARNING WORKING

Machine learning algorithm is divided into three main parts:

A) A Decision Process: In general, machine learning algorithms are used to make prediction or classification. Based on some input data, which can be labeled or unlabeled, our algorithm will produce an estimate about a pattern in the data.

B) An Error Function: An error function serves to evaluate the prediction of the model. If there are known examples, an error function can make a comparison to assess the accuracy of the model.

C) A Model Optimization Process: If the model can fit better to the data points in the training set, then weights are adjusted to reduce the discrepancy between the known example and the model estimate. The algorithm will repeat this evaluate and optimize process, updating weights autonomously until a threshold of accuracy has been met [1].

III. TYPES OF DATA

Labeled Data: Labeled data has both the input and output parameters in a completely machine-readable pattern, but requires a lot of human labor to label the data, to begin with.

Unlabeled Data: Unlabeled data only has one or none of the parameters in a machine-readable form. This negates the need for human labor but requires more complex solutions [3].



Occupational Health and Safety in Accommodation Sector

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Abstract

Occupational health and safety risk factors can have direct or indirect effects on levels of organizational commitment, job satisfaction, and the job productivity of workers in service companies as well as other types of industries. Therefore, sustainability of being powerful for an organization is tied to the physical and psychological health of its employees. The health and wellness of employees in the labor-intensive hospitality industry is critical to the well-being of this important economic sector. The lack of time, physical challenges and stress are the top three wellness challenges in the hospitality industry. Employees of accommodation providers spend most of the day in dealing with their jobs. This results in some problems which endanger their safety and health. In order to tackle the challenges, the hospitality businesses should provide various wellness initiatives including healthy eating and weight management, smoking cessation, stress management, exercise programs, and fitbits or other wellness tracker devices. It may be asserted that in accommodation sector it is not only crucial that the employees must be trained on the occupational safety and health but also to ensure that they are more sensitive about protecting their own health. Systematic training programs must be prepared for the employees in their own workplace will be right steps taken for this purpose and these steps will lead us to shape healthier employees and a healthier society. In this article, the effects of physical, biological, chemical and socio-psychological risk factors, related to occupational safety and health, encountered in hotel enterprises on job satisfaction are discussed. In addition, different types of wellness programs that may help employees to overcome these health problems will also be included.

Chapter 12

Zero Waste Lifestyle: First Step toward Sustainable Future

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Abstract

Increasing population, booming economy, rapid urbanization and the rise in community living standards have significantly accelerated the many types of waste generation in the world. This waste has become one of the global environmental issues. Continuous depletion of natural finite resources is leading the globe to an uncertain future. To prevent further depletion of global resources, one approach under the Green Technology that has been suggested is the "Zero Waste Lifestyle". Zero waste lifestyle is an ethical economical, effective and forward-thinking concept whereby people can change their lifestyle and habits to one that mimic natural cycles, where all discarded materials are designed to become resources that can benefit others. There is a growing interest in addressing global waste problems by applying innovative ideas and philosophies such on zero waste lifestyle. As a new sustainability paradigm, zero waste challenges that common assumption of waste as an unavoidable by-product created at the end of the product's life phase. The success rate is set to increase if the rare earth recovery from industrial and other waste is part of a comprehensive zero waste. This chapter presents various examples of zero waste practices derived from family, community, business and city levels. In addition, zero waste implementation, strategies and other actions are also discussed in the chapter.

Keywords: *Environment, Green Technology, Sustainability, Waste management, zero waste implementation.*

1. Introduction

Nowadays industries consume more energy than what it is essential, so it leads to more pollution. That's why it is necessary to create a managerial system based on green processes and products to decrease the pollutions. Besides, the

Chapter 13

Biofuel: A Clean Technology for Environment Management

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Abstract

The term biofuels usually refer to liquid fuels and blended components produced from biomass materials known as feedstocks. As a source of sustainable energy, biofuels are getting a lot of attention from all around the world. Different types of conversion processes, such as acid and alkaline pre-treatment, pyrolysis and gasification, transesterification, and fermentation, result in the production of biodiesel, bio-methane, bioethanol, bio-oil, and gasoline. Most conventional biofuels, such as ethanol made from maize, wheat, or sugar beets and biodiesel from oil seeds, are created from well-known food crops that need good agricultural land to thrive. Bio-syngas derived from the steam reforming of biomass can be used to make bio-methanol from it. Due to its less polluting and renewable nature compared to conventional petroleum diesel fuel, there has been a resurgence in interest in the use of vegetable oils for biodiesel production. In addition to helping to fulfill future energy supply demands, biofuels may also help to reduce greenhouse gas emissions. In the first part of the chapter, policies, and applications of the most popular biofuels are covered. The sorts of biofuels and principles around biodiesel are covered in the second section. The third section has covered biogas generation and composition. In addition, the future of biofuel and the synthesis of biomethane and biohydrogen from various feedstocks have been addressed.

Keywords: Biodiesel, Bioethanol, Biofuels, Biohydrogen, Biomass.

Chapter 6

Role of Recombinant DNA Technology in Agriculture

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Abstract

Recombinant DNA changes the natural genetic makeup and the characteristics of an organism by inserting DNA from another organism. Also known as genetic engineering, recombinant DNA technology is widely used in agriculture to create Genetically-modified organisms that produce genetically-modified crops. The first GM food was the Flavr Savr tomato, produced in 1994, which had a longer shelf life and an enhanced flavor. Since then, the number of GMOs has exploded as producers prefer them over traditional crops because they yield more and require less care. Recombinant DNA technology changes the genetic material of an organism to obtain the required feature in living organisms. In this technology there are several steps involved like insertion of DNA from different sources, a desirable gene with their appropriate vector. Changes in an organism's genome are done with the help of the introduction of several new genes and blocking some expression of endogenous genes through recombining genes. Restriction endonucleases enzyme is used as an enzymatic cleavage to obtain DNA fragments and DNA ligase enzyme used to join the fragments of DNA in vector. Now this vector is

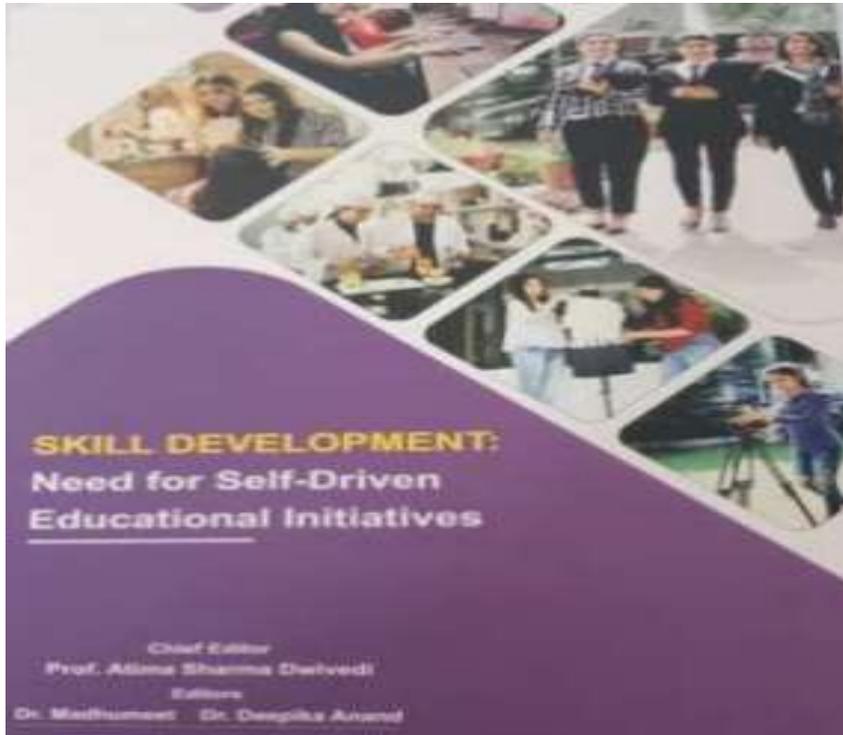
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COVID-19 PANDEMIC: ORIGIN, SYMPTOMS, PREVENTION & TREATMENT

Pahul Padam¹ & Archana Saini^{1}*

COVID-19 is no 'news' now. The pandemic that has shaken the decade has universalised the "new normal". This respiratory syndrome, caused by coronavirus SARS-CoV-2 is without exception a mania, that became the source of many other discords. It was announced a global public health emergency by World Health Organization (WHO) on January 30, 2020. The symptoms of this highly infectious disease include fever (by 89% of patients), muscles and joint pains, fatigue, appetite loss, cough, diarrhea, nausea and loss of taste perception are also seen in some patients. The target organs of the virus are lungs and upper respiratory tract, where its surface protein called 'spike protein' act as an antigenic determinant for triggering immune response when it interacts with human Angiotensin Converting Enzyme-2 (ACE-2). The virus enters the body through nose, mouth or ears, on coming in contact with contaminated surfaces or infected person. Preventive measures include social distancing, hand washing with soap, avoiding crowded areas, using face masks, using alcohol-based sanitizer with at least 60% of alcohol. The protective bubble of coronavirus can be easily busted and killed by household disinfectants like hydrogen peroxide, sodium hypochlorite, etc. Diagnosis is done by real time RT-PCR on samples taken from nasopharyngeal region through swabs. Medications which are being tried include ritonavir, lopinavir, hydroxychloroquine, chloroquine, and remdesivir. Initially no scientifically proven treatment or cure of this syndrome was available. However, efforts were accelerated worldwide to develop a vaccine against COVID-19. Till one achieves a global goal of preventing this pandemic through vaccination, every individual should be conscious of one's responsibilities. Obeying social distancing norms and wearing a mask

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No.	Title	Page
24.	Skill Development: Prized Tool for Empowering Women Mishra	149
25.	Skill Development – The Need of the Hour Kumar Mishra	167
26.	Skills to Career Building Manoj Kumar and Khushi Kumar	173
27.	Importance of Skill Skills to Young Professionals in India's Economy Rakhee Kumar and Rakhee Rana	179
28.	Unemployment and Reforming Education System Vijaya Kumar	179
29.	"Skill Education, Skill Proficiency": An Effort towards Women Empowerment Nisha Singh	187
30.	Skilling Women for Entrepreneurship Suman Sharma	249
31.	Skills for Inclusive and Sustainable Growth in India Dr. Anandraj Kumar	254
32.	When Fearlessness, Empowerment, Ignited the Spirit of Bold Women	259
33.	When Fearlessness, Empowerment, Ignited the Spirit of Bold Women	272
34.	Empowering Women Through the Power of Skills Dr. Anandraj Kumar	281

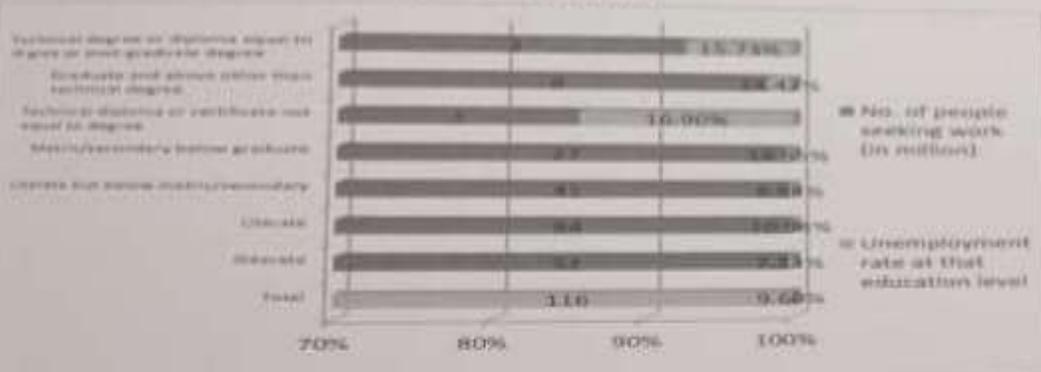
Unemployment and Reframing Education System

Vijeta Saini

B.A. (Honours Scheme) English
Kanya Maha Vidyalaya, Jalandhar, Punjab.

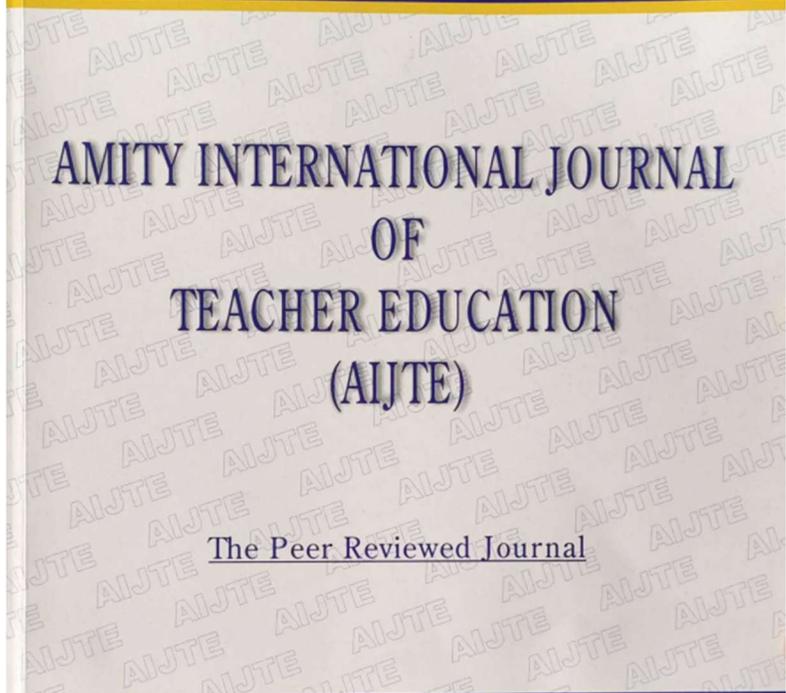
Introduction

Education in India has a rich history. It is a lesser known fact that one of the earliest universities that ever existed was built in India, Nalanda University in Taxilla (c. 800BCE-550CE). Best known for its association with Chanakya, whose *Arthashastra* (The Knowledge of Economics) is said to have been composed here. It had 10,500 students including those from Greece, China, Babylon and Syria and as many as 68 subjects were taught here. The concept of a full-fledged university was developed in India. Apart from the above stated fact, India also gave the world the concept of calculus, trigonometry and algebra. Therefore, it wouldn't be wrong if we conclude that India was an educationally advanced nation.



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Table of Contents

1.	Educational, Intellectual and linguistic linkage between India and Central Asian Republics (CARs) - <i>Amit Pal</i>	1
2.	Effectiveness of Mobile Technologies in Primary School Education - <i>Ms. Anupreeta Chatterjee</i>	8
3.	Critical analysis of Play Based Learning Environment in relation to Inclusive Classroom Settings - <i>Fr. Baiju Thomas</i>	17
4.	Online Yoga Interventions: A new Approach - <i>Binayak Kumar Dubey' & Prof. B.C. Kapri</i>	27
5.	Universal Access To Education: Issues & Challenges In Rural India - <i>Dr. N. Bhagya Lakshmi</i>	32
6.	Overcoming challenges & barriers for universal access of education Sub-theme: Innovations in education through teaching platforms - <i>Ferdousi Rafika</i>	36
7.	Status of Implementation of RTE Act in Kalahandi District of Odisha - <i>Jayanta Kumar</i>	50
8.	The Covid-19 Pandemic and the Digital Transformation in Education- the New Normal in India - <i>Krishna Kulin Trivedi</i>	63
9.	Role of Blended Learning and Emotional Intelligence in Minimising the Impact of Academic Anxiety for Achieving the Holistic Development of the Students - <i>Manjeet Kaur Khangura</i>	69
10.	The 'New Normal' of Education in the midst of Catastrophic Wave of Pandemic - <i>Ms. Neeta Manjunath & Mr. Manu Vasudevan Umni</i>	78
11.	Blended Learning: Our Future of Education - <i>Ankita Thakur & Dr. Neetu Chopra</i>	86

Blended Learning : Our Future of Education

Ankita Thakur¹, Dr. Neetu Chopra²

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Abstract

We live in a world, where everything is digital. Blended learning is an intention integration of traditional and e-learning even our academic system isn't untouched. So, the necessity of hour is of adapted learning surroundings which intensify the advantages of traditional also as digital learning. Blended environment is that the absolute best infusion for meaningful knowledge. Integrated learning environment analyses the connection between teachers and what learning outcome is coming learning outcomes. 1. Instruction about Blended Learning 2. Features of Blended Learning 3. correspondence between students and teachers by blended learning 4. Importance of Blended Learning and 5. Acceptance strategy 6. limitations and challenges.

Keywords : - Blended Learning, Classroom Learning, Online Learning

1. Introduction

Mixed learning means which is made up of online and offline learning experiences and both are interrelated and complement one another. One among the foremost important challenge to blended learning currently is that the concept isn't understood properly, making availability of human resources difficult, who can successfully implement it. Directly acting the impact of blended learning is besides a rather strenuous task due to its fluid and intellectual nature also because the presence of numerous learning elements. Although, many academic institutes have accepted that employing a wide selection of learning methods both offline and online are much more effective in conveying personalized and more pertinent learning experiences. Simply emanate the instruction that is technology generous or using multifarious gadgets and devices to facilitate learning isn't blended learning, it's far more than simply technology

accumulating. Integrated learning includes leveraging the power of the web to make more personalized learning undergo to achieve student where he/she gets empowered possess an increased control over the time and pace of learning. Mixed learning strategies in crease student engagement and learning by online activities to the course curriculum, and improve effectiveness by reducing face to face lectures. Mixed learning helps to learn in more flexible and simple ways which means that there is increase in level of learning the things more actively thereby helping the students in getting better experiences and outcomes. For staff members, it can improve teaching and class practices. Teachers has more interaction opportunities with students through face-to-face discussion sessions and using online methods such as discussion forums, video conferencing, online games, and using mobile technologies.



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THE ROLE OF MEDIA IN HIGHER EDUCATION

□ Schajpal Singh*
Mansi**

ABSTRACT

The role of media in the development of education is very important. It has played an important part in influencing the mind of the society in recognising the significance of education. Different tools of media namely newspapers, television, radio, internet have largely contributed in spreading amongst the masses the awareness that they should focus upon the development of the basic literacy skills of reading, writing and arithmetic, in order to make their living efficient. In the development of education, media and technology is not just limited to the classroom setting, and it is so much the part of the real world that to limit its use within the classroom is to limit the ability of the students to compete themselves in the world. The main purpose of this research paper is to understand the role of media in the higher education, the main areas that have been taken into account are, the significance of mass media, tools of media, learning with media and technologies, the effect of media on higher education and the positive & negative effect of media upon the education.

Keywords: Media, Higher Education, Education, Audio visual Technologies, Communication, Students

INTRODUCTION

India has experienced a large growth in education not only in the urban society but also in rural areas. However, these improvements are not equally divided between the two distinct regions or level of income. Education is the basic need of today's competitive world, but the percentage of rural students getting access to higher education is less. Mass Media can prove to be a great tool of educating the masses with its great power reaching all lives in all parts of the world. Communication Technologies and their integration in mass media will have great role to play in the Higher Education. Media integration can be referred to as a latest trend in education. We can infer the important relationship that education has with mass media. As the technology is growing in this modern world, we can witness the dramatic evolution of education system. The development of various media has made a positive impact on classroom teaching as teachers are provided with range of materials to access

through various channels. Thus, we cannot hide the fact that media technologies has such an impact on education that governments of various countries have decided to adapt to these important technological changes. Countries of Asia as well as South America have also integrated the usage of media technology in field of research and in the field of education.

REVIEW OF LITERATURE

Casama et al. (2017) in E- Learning Role of Social Media in Education states that the "Internet provides rich resources of information and data that could be very vital for users whatever purpose they have either in business, work, education and for staying connected to the world". Prashanth & Premavathi (2016) in An Analytical Study, on the Role of Media in Promoting Higher Education Among Rural Students emphasized on the point that "Mass media if appropriately used can suit and be a preferred forum to the learning needs for a changing society. The media may be utilized as a package by ensuring the maximum

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**Research Scholar, Kanya Maha Vidyalaya, Jalandhar (Autonomous)



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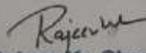
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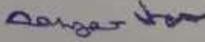
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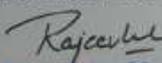
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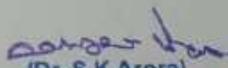
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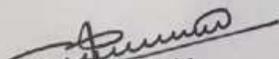


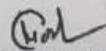
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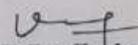
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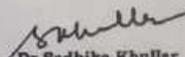
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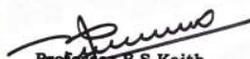
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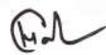
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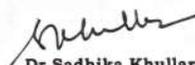
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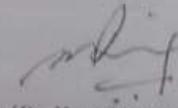
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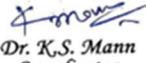
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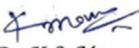
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Dr. Rajeev Kr. Sharma
Principal

Physical, Thermal and Optical analysis of dysprosium doped boro-tellurite glasses

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ABSTRACT

A series of boro-tellurite based glasses B_2O_3 - TeO_2 - Dy_2O_3 are prepared using melt quenching technique. Effect of dopants on optical and thermal properties of boro-tellurite glasses are studied using differential thermal analysis (DTA) and UV-Vis- NIR Spectroscopic technique. Increase in optical band gap, density and molar volume with increase in Dy^{3+} concentration is observed. Also increase in the values of glass transition temperature T_g and Onset crystallization T_c is evident from our study. Increase in transmission with the increase in Dy^{3+} shows that aforementioned glass samples may have possible applications, such as optical sensor and laser applications.

Keywords: Boro-tellurite glasses; Dy_2O_3 ; differential thermal analysis (DTA) technique; UV-Vis- NIR Spectrometer



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FINANCIAL INCLUSION AND DEVELOPMENT

DALJEET KAUR

M.COM. II

ABSTRACT

Equitable distribution of finance is necessary in the economy for its overall development. In the present era it is the main concern to be looked into upon. It can be achieved only if various kinds of financial services like banking facilities, financial advisory services, insurance services etc. are provided equally to rural and urban sector. Generally urban sector avail these services at more or less cost but to provide these services to rural sector Financial Inclusion is made which aims at providing these financial services at a lower or affordable cost to rural sector or to those sectors who are earlier deprived of availing these services. This study also aims to understand the concept of financial inclusion, various strategies adopted by banks and government for financial inclusion and to find out the growth in it. In order to collect the data, various secondary sources like Research Papers, PowerPoint presentations, Internet sites etc. are used. Literature Review has also been made. From the study it is found that many steps have been taken by the banks like formation of RBI Panel, CRISIL, No-frills a/c, Bank credit to MSME, Pradhanmantri Jan Dhan Yojana scheme introduced by the government of India which results in number of bank accounts in rural area. It is also found that percentage of availment of banking services has increased as per census 2011. At the last, Findings and Conclusion is given on the basis of whole study and also some suggestions are also given for its more adoption and growth.

Key Words Financial Inclusion, Financial services, finance, cost, development, strategies, banks, Government.

INTRODUCTION

Finance is the life blood of every type of business and development in the country is the combination of development of both rural and urban sector due to which equitable distribution of finance is must for the overall development of the country. Financial Inclusion is all concerned with providing finance and various financial services to various sections of the society that did not took advantage of these services earlier so that equitable distribution of finance and development of an economy takes place. RBI, various commercial banks and Government plays an important role in the financial inclusion and development. They have set up certain committees, introduced certain schemes, due which there is increase in number of bank accounts, deposits with banks and more credit is provided to poor or unprivileged people.

REVIEW OF LITERATURE

Sarma and Pais (2010) find that levels of human development and financial inclusion in a country move closely with each other.

Hannig and Jansen (2010) argue that greater financial inclusion presents opportunities to enhance financial stability.

HUMAN RESOURCE MANAGEMENT IN 21ST CENTUARY MAJOR CHALLENGES

ARUSHI

M.COM. 2ND SEMESTER

ABSTRACT

The theory, research, and practice of Human Resource Management (HRM) has evolved considerably over the past century, and experienced a major transformation in form and function primarily within the past two decades. HRM is now often seen as the major factor differentiating between successful and unsuccessful organizations, more important than technology or finance in achieving competitive advantage. Organizations going into the 21st century face unprecedented change and competition. Moreover, the most difficult task in the present era is to manage humans resource in any organisation. The traditional role of the HR/personnel department has essentially been functional in nature and has revolved around specialized tasks such as HR planning, recruiting, job analysis, performance review, compensation, training, and legislative compliance. Whereas the modern role of HRM integrates the traditional personnel management functions to corporate goals and strategies, and performs additional people centred organizational developmental activities. **This article particularly focuses on role of human resource management practices in 21st century. In addition to that, this article also elaborates the upcoming challenges which are being faced by 21st century HR managers.**

INTRODUCTION

We often hear the term Human Resource Management, Employee Relations and Personnel Management used in the popular press as well as by Industry experts. Whenever we hear these terms, we conjure images of efficient managers who are busy in their work in glitzy offices. Earlier HRM division was called "Personnel", as time move on and it came the time between 1945-1979 it changed into "Personnel Management" which influenced upon employee's legislation and administration. The concept of Human Resource Management further started to develop in 1990. And finally the 'personnel management' shifted to 'Human Resource Management'. Human Resource Management is being taken as an important function amongst all since the last two decades. Different academicians and researchers finally admit that HRM is necessary function to gain competitive advantage for an organization. Kamoche (1997) stated that in 21st century HRM includes number of activities such as conducting job analysis, having concern with personnel needs and wants, recruitment and selection of efficient people for a particular job, providing training programs to employees in order to improve employees' current performance, providing incentives and benefits to employees, solving disputes between employees and management, determining wages and salaries, etc.

REVIEW OF LITERATURE

GP Latham (2007) This article assesses the publishing trends in international organizational behaviour and human resource management (OB/HRM) and interprets their implications for conducting transnational business.

INDIAN CURRENCY DEPLETION AND ITS IMPACT

MANJIT KAUR
M.COM. 2ND SEMESTER

ABSTRACT

In India currency market is becoming volatile day by day. The value of rupee is decreasing in exchange of currencies of other countries. Since from 1947 three major crises had taken place in 1966, 1991 and 2013 respectively, which has reduced the growth rate and foreign exchange reserves of the country. As in ancient times, India was the first issuer of coins in circa 6th century. According to the rudimentary laws of economics when the demand for USD exceeds its supply in India, its worth will increase and the value of INR will come down. An attempt has been made to review the potential reasons for depletion in India and its effects on various areas. The purpose of the research is also to evaluate the measures to be taken in depth.

INTRODUCTION

RSS Feed defines currency depletion as, "A currency devaluates with decline in relation to one or more other currencies."

Indian currency market is becoming volatile due to fluctuations in the rupee value, which becomes more clear from the variations in rupee against USD in the following given table and graph

Year	Exchange rate (INR per USD)
1948	1.30
1949	3.67
1950 – 1966	4.76
1966	7.50
1975	8.39
1980	7.86
1985	12.38
1990	17.01
1995	32.427
2000	43.50
2005 (Jan)	43.47
2006 (Jan)	45.19
2007 (Jan)	39.42
2008 (October)	48.88
2009 (October)	46.37

ONE NATION- ONE TAX (GST)– THE GAINERS AND LOSERS IN INDIA

DILPREET KAUR
M.COM. 2ND SEMESTER

ABSTRACT

The Goods and Services Tax (GST) is a value added tax that will replace all indirect taxes levied on goods and services by the Government, both Central and States once it is implemented. GST will be a game changing reform for the Indian economy by creating a common Indian market and reducing the cascading effect of tax on the cost of goods and services. This paper is an analysis of what will be the impact of GST (goods and services tax) on Indian Tax Scenario. GST will be beneficial to the Centre, State, manufacturers, the common man and the country at large since it will bring more transparency, better compliance, an increase in GDP growth and revenue collection. This paper also throws light on what are the future prospects of GST in India.

Keywords : Goods and Services Tax, Indian economy, Future prospects, Growth, GST rates.

INTRODUCTION

GST is a comprehensive tax regime levied on manufacture, sales and consumption of goods and services. It is expected to bring about 2% incremental GDP growth of the country. Therefore, the introduction of GST would be a substantial step in the reform of Indirect taxation in India. Merging several Central and State taxes into a single tax would diminish cascading or double taxation, facilitating a common national market. This simplicity of the tax would lead to easier administration and enforcement. From the consumers point of view, the biggest advantage would be in terms of a reduction in the overall tax burden on goods which is currently estimated at 25-30%, free movement of goods from one state to another without any hindrance in the payment of state tax or entry tax and reduction in paper work to a large extent.

REVIEW OF LITERATURE

Nitin Kumar (2014) inferred from his study 'Goods and Service Tax- A Way Forward' that the implementation of GST in India would help in removing economic distortions by current indirect tax system and this would encourage an unbiased tax structure which is indifferent to geographical locations.

Srinivas K.R. (2016) concluded in his study that the implementation of GST provides more opportunities to the concept of 'Make in India' which would attract new foreign investment, and it would also reduce the manufacturing cost of the products.

According to **Dr. R. Vasanthagopal (2011)**, switching to seamless GST from current complicated indirect tax system in India will be a positive step in booming Indian economy. He also inferred that the success of GST will lead to its acceptance by more number of countries in world and a new preferred form of indirect tax system in Asia too.

CALL MONEY MARKET IN INDIA

SIMRAN KAUR
M.COM. 4TH SEMESTER

ABSTRACT

Call money market facilitates the borrowings and lendings of short term funds. The call money market in India was first introduced with the establishment of Reserve Bank of India in 1935. The loans are provided in three forms— call money, notice money, term money. These loans are provided at the Call Rates which are highly volatile in nature. There are some institutions which act as only lenders, these are LIC, MUTUAL FUNDS, SECURITIES AND TRADING CORPORATION OF INDIA, GIC etc. The maturity period of these loans ranges from one day to fourteen days.

INTRODUCTION

A short-term money market allows large financial institutions, such as banks, mutual funds and corporations to borrow and lend money at Call rates. Call Money Market refers to a market for a very short period providing loans at a very low rate of interest. There is no demand of collateral securities against call money. They possess high liquidity, the borrowers are required to pay the loan as and when asked for i.e. at a very short notice.

STRIKING FEATERS

There are some main striking features of call loans which makes it an important segment of call money market. The main features are:

- (1) Call loans are highly liquid in nature. These are repayable when demanded by the lender.
- (2) Call loans are unsecured in nature because there is no demand of collaterals against loans.
- (3) Call money market is affected by seasonal variations. There is high demand of funds at March end because individuals have to meet statutory obligations.
- (4) Call money helps banks to manage short term deficit or surplus of money.
- (5) In call money market the money lent for 1 day is known as CALL MONEY and money lent for the time period of 2 to 14 days is NOTICE MONEY and money lent for more than 14 days is known as TERM MONEY.
- (6) The average daily turnover in the call money market is around Rs. 12,000-16,000 Cr. every day and trading occurs between 9 am to 5 pm on Monday to Friday and 9 am to 2 pm on Saturday.
- (7) The trades are conducted both on telephone as well as on the NDS Call system, which is an electronic screen based system set up by the RBI for negotiating money market deals between entities permitted to operate in the money market.
- (8) The settlement of money market deals is by electronic funds transfer on the Real Time Gross Settlement (RTGS) system operated by the RBI. The repayment of the borrowed money also takes place through the RTGS system on the due date of repayment.

DEMONITIZATION – EFFECT ON INDIAN ECONOMY

RITU SONI

M. COM. 2ND SEMESTER

ABSTRACT

Demonetization refers to withdrawal of a particular form of currency from circulation. Demonetization is necessary whenever there is a change of national currency. The old unit of currency must be removed and substituted with a new currency unit. The currency was demonetized first time in 1946 and second time in 1978. On Nov. 2016 the currency is demonetized third time by the present Modi government. This is the bold step taken by the government for the betterment of the economy and country. In this paper I want to discuss the impact of recent demonetization on the Indian system

INTRODUCTION

Demonetization is the act of stripping a currency unit of its status as legal tender. Demonetization is necessary whenever there is a change of national currency. The old unit of currency must be retired and replaced with a new currency unit.

Demonetization is thus a medium of payment recognized by a legal system to be valid for meeting a financial obligation. Paper currency and coins are common forms of legal tender in many countries. Legal tender is variously defined in different jurisdictions. Formally, it is anything which when offered in payment extinguishes the debt. Thus, personal cheques, credit cards, and similar non-cash methods of payment are not usually legal tender. The law does not relieve the debt obligation until payment is tendered. Coins and banknotes are usually defined as legal tender. Some jurisdictions may forbid or restrict payment made other than by legal tender. For example, such a law might outlaw the use of foreign coins and bank notes or require a license to perform financial transactions in a foreign currency.

OBJECTIVES OF STUDY

1. To identify the impact of demonetization among the public.
2. To know the public intention on personal process among the public
3. To identify the banking process
4. To know the impact of govt. steps on control of black money in India.

RESEARCH METHODOLOGY

To fulfill all above said objectives data has been gathered from secondary sources like reports and publication of government and economic journals, books, magazines and internet etc.

HISTORY OF DEMONITIZATION

The largest note ever printed by the Reserve Bank of India was Rs.10000 which was introduced in 1938 by the British India government and subsequently again by Independent India in 1954. The notes introduced were Rs.500, Rs.1000, Rs.5000 and Rs.10000.

IMPACT OF HUMOROUS ADVERTISEMENT ON CONSUMER BEHAVIOR

AMNINDER KAUR
M.COM. 2ND SEMESTER

ABSTRACT

Everyday people are exposed to large amount of television advertisements. These advertisements are based on concepts such as humor, emotional feeling and fear etc. but people pay more attention to humorous advertisement. Can we say that humorous advertisement has influence on consumers' behavior. So this study examines the effect of humor appeal in ads on the purchase intention of the consumer. For analysis, secondary data is used and mostly collected from different research papers. Two statistical tools such as correlation analysis is used to draw the conclusion.

Keywords : Humor, advertisement, consumer, appeal.

INTRODUCTION

The word advertisement has been derived from Latin word "advertere" which means "to turn the mind towards". Advertisement is a pivotal marketing tool to push up the sales of the product by influencing the consumer behavior. So it is very indispensable to design advertisement which has magnetic feature to attract consumers. To make it effective, different appeals are used and one of the popular is humor. Humor in advertising is a delicate method of attracting consumer towards the marketer's product. If it is done rightly, it will lead to success. Doing it rightly means to capture the mind of the consumer and have irredeemable effect in the mind of the consumer.

Estimates of the use of humor in ads indicate that approximately 24.4% of prime time television advertising in the U.S is intended to be humorous (Weinberger and Gulas, 1992).

According to Miller, 1992, "humor in advertising is like a gun in the hands of a child. You have to know how to use it. Otherwise, it can blow up on you. It means humor in ads does not guarantee success of product but it can have fruitful effect by considering factors like audience, situation and product etc. Another consideration is the content of humor in ads. There must be adequate amount of humor in ads as overloading of humor will lead to only remembrance of humor and not the message of the ads. For example, an advertisement of OLX encouraging people to sell their items which are not useful to them. In this ad, a woman who is fed up with the habit of snoring with five different tones of his husband, asks for a big sofa so that she can shift him to the living room. Other ad's were of 5 star chocolates, flip kart's big billion days by child actors etc.

BENEFITS OF HUMOR IN ADVERTISEMENT

Attention of Consumer : Consumer pays more attention to funny ads and therefore such ads are able to target major portion of people.

THE MAGIC OF ONE BELT, ONE ROAD

SHARANJIT KAUR
M. COM. IVTH SEMESTER

ABSTRACT

“One Belt, One Road” is Chinese President Xi Jinping’s landmark program to invest billions of dollars in infrastructure projects including railways, ports and power grids across Asia, Africa and Europe. It aims to connect the disparate regions in China’s near and distant neighborhood through a massive program of infrastructure building. The main purpose of this initiative is to bring cooperation through interconnection among the countries by linking transportation infrastructure, deploying port resources and facilitate convenient transport. This helps in creating link between China and other countries.

INTRODUCTION

This project was started by china to connect the different countries through land and sea routes. The motive behind this strategy is to increase the trade and to develop an economy. Society will definitely get benefit through this initiative because it will provide benefit to construction machinery companies, infrastructure construction companies and other building material producers, if any infrastructure investment program will be undertaken by China through the one belt one road initiative.

MEANING

This one belt and one road initiative is also known as Silk Road Economic Belt and 21st Century Maritime (sea routes) Silk Road initiative. The belt refers to ‘land’ based routes and whereas the ‘road’ refers to a maritime route through the South China Sea, South Pacific Ocean and Indian Ocean. It is a development strategy that focuses on land and sea based connectivity to major areas in Europe and Asia.

This policy was first initiated in 2013 by Chinese president Xi Jinping during a state visit to Kazakhstan. Road policy is supervised by China’s National Development and Reform Commission. One belt, one road initiative is not an aid package, nor a foreign direct investment policy, but a lending plan. Chinese financial institutions are offering loans to the governments of the countries to help develop infrastructure that will in turn help China to connect with new markets.

China envisions a trade network where “goods are more abundant and trade is more high end” according to Xinhua News Agency.

FUNCTIONS

1. Silk Road Economic Belt and 21st Century Maritime Silk Road create a massive loop linking 3 continents and more than 40 countries. According to news report more than 50 countries responded positively to the one belt one road initiative.

2. There are many departments with the Chinese Government that could participate in making policies but the power to make policies relating to one belt and one road initiative is centralized.

MASALA BONDS : A NEW FLAVOUR TO INDIAN SPICES

MANJOT KAUR
M.COM. 4TH SEMESTER

HARPREET KAUR
M.COM. 2ND SEMESTER

ABSTRACT

Masala Bond is an informal name of Rupee denominated bond that Indian Corporate borrowers can sell to investors in international markets in major financial centres like London, Singapore, New York etc. The interest rate faced by companies in India is often higher than the rate outside India. So some Indian companies would like to borrow abroad. As until now they had been able to borrow only in Dollar or Euro, which is termed as External Commercial Borrowing. In masala bonds, there is no currency risk to issuer but to the buyer/ investor. International Financial Corporation named it Masala Bonds to give a local flavour by calling to mind Indian culture and cuisine. In this paper I have tried to discuss various aspects related to 'Masala Bonds'.

INTRODUCTION

Indian spices have been popular all over the world since ancient times. Indian food too has proved to be a hit in the west. Now, a financial instrument named after a vital ingredient for making Indian cuisine - "MASALA", which means spices, is set to make its rid into the global capital markets. International Financial Corporation named them 'Masala Bonds' to reflect the Indian culture and cuisine and helped India gain a place in the global trade map. It is not unusual in the foreign bonds market to encounter names such as "Dim-Sum Bonds, Yankee, Bulldog and Samurai. Before 'Masala', Samosa, Ganga and Peacock were also proposed. The Masala Bonds marked the first Rupee Bonds listed on the London Stock Exchange.

MEANING

Bonds are instruments of debt-typically used by corporate to raise money from investors. While Masala Bond is a term used to refer to a financial instrument through which Indian entities can raise money from foreign markets in the Indian Rupee, rather than foreign currency. As earlier, corporate have had to depend on avenues like External Commercial Borrowings. The challenge with ECBs is the entity raising money faced with a currency risk- they have to be raised and repaid in dollar terms. With Masala Bond, Indian corporate will have more option to blend their debt portfolio to optimize their investment return and minimize the cost. It has broad base than Foreign Institutional Investors as these instruments can usually be sold to other investors who prefer the listed instruments. IFC will convert the bond proceeds from dollars into rupee and use these proceeds to finance private sector investment in India. These bonds help in internationalising the Indian rupee and also deepen the Indian financial system. Besides helping in diversifying the funding sources of portfolio, the cost of borrowing could also turn out to be lower than domestic markets.

Masala Bonds, like any other off-shore bonds, are intended for those foreign investors who want to take exposure to Indian assets, yet constrained from doing directly in the Indian market or prefer to do so from their off-shore locations. The settlement of the bonds will be in US dollars

FOREIGN DIRECT INVESTMENT IN INDIA

PRASHOON MISHRA
M.COM. 2ND SEMESTER

ABSTRACT

International Economic Integration plays a vital role in Economic Development of any country. Foreign Direct Investment is one and only major instrument of attracting International Economic Integration in any economy. It serves as a link between investment and saving. Many developing countries like India, are facing the deficit of savings. This problem can be solved with the help of Foreign Direct Investment. Foreign investment helps in reducing the deficit of BOP. The flow of foreign investment is a profit making industry like insurance, real estate and business services and serving as a catalyst for the growth of economy in India. To analyze all these, data has been gathered through secondary sources like reports and publication of Government and RBI relating to foreign Investment. Foreign investment flows are supplementing the scarce domestic investments in developing countries particularly in India. Further this paper recommends that we should welcome the inflow of foreign investment because it enable us to achieve our cherished goal like making favourable balance of payment, rapid economic development, removal of poverty, and internal personal disparity in the development and also it is very much convenient and favourable for Indian economy.

Key Words : Foreign Direct Investment, Balance of Payment

INTRODUCTION

Foreign investment plays a significant role in development of any economy as like India. A foreign direct investment (FDI) is an investment in the form of a controlling ownership in a business in one country by an entity based in another country. Many countries provide many incentives for attracting the foreign direct investment (FDI). Need of FDI depends on saving and investment rate in any country. Foreign Direct Investment act as a bridge to fulfil the gap between investment and saving.

HISTORY

FDI is the major monetary source for economic development in India. Foreign companies invest directly in fast growing private Indian businesses to take benefits of cheaper wages and changing business environment of India. Economic liberalisation started in India in wake of economic crisis in 1991 and since then FDI has steadily increased in India. It were Manmohan Singh and P. V. Narasimha Rao who brought FDI in India, which subsequently generated more than one crore jobs. According to the Financial Times, in 2015 India overtook China and the US as the top destination for the Foreign Direct Investment. In first half of the 2015, India attracted investment of \$31 billion compared to \$28 billion and \$27 billion of China and the US respectively.

INTERNET MARKETING IN INDIA

PARBHJIT KAUR
M. COM. 2ND SEMESTER

ABSTRACT

In this modern era, internet plays a very important role in providing various services in the different fields. Internet marketing which is also known as E-marketing, online marketing or web marketing refers to that which facilitates the transfer of goods and services from the seller to the buyer through electronic media or devices. Basically the purpose of study is to understand the Internet Marketing and its benefits to the people.

Key words : Internet marketing, Customer Relationship, Electronic Media, Transfer of Goods

INTRODUCTION

Now a day, the electronic media have become the main marketing factor. Internet Marketing refers to the process which includes the activities of promotion and delivery of goods and services from seller to the buyer and maintaining customer relationships through the online activities. Computer and internet was first time introduced on commercial lines in the decades of 80's and 90's. It facilitates the exchange of ideas, products and services that satisfies the objectives of both the sellers and the buyers. Most of the businesses have started using the internet for the marketing purposes. The use of the internet technology is done by using various multimedia, graphics etc to create the attractive advertisements, E-shop for the promotion and sale of products. Internet marketing also takes into consideration the product display, checkout and payments. Advertisers are now-a-days, using social media and mobile advertising techniques, so the mobile ad spending has grown 90% each year from 2010 to 2013. Internet marketing is mainly for those people who are looking for online products. Over a third of consumers who have access over internet in their homes have reported that they use the internet as a means to purchase the products. Internet marketing is a source or way to reach the millions of customers and to interact with them conveniently and efficiently.

REVIEW OF LITERATURE

Rebecca Saulnier : The study reveals the pros and cons relating to the internet marketing.

Vangie BAL : The study highlighted the internet marketing tools like social media, email etc. for the advertising and marketing efforts.

NEED OF THE STUDY

As the electronic devices are connected to the internet and millions of people buy the products online and the person who are internet users is a potential consumer for the businesses. So it is

NON PERFORMING ASSETS (NPAs) IN PUBLIC SECTOR BANKS –CURRENT SCENARIO

PRIYANKA
B.COM. (P) 6th SEMESTER

ABSTRACT

The banking sector is the backbone of the Indian economy. For any nation, banking system plays a vital role in the development of its sound economy. Banks are supposed to be more directly and positively related to the performance of the economy. Now-a-days, Non Performing Assets (NPAs) are a key concern for banks in India. They are the best indicator of the health of the banking industry. In India, all the Public sector banks put together have registered a net loss of Rs. 1800 crore during the financial year 2015-2016 in spite of registering a whopping "operating profit" of Rs. 1.40 lacks crore due to provision for bad loans. NPAs are an inevitable burden on the banking industry. Hence the success of banks depends upon methods of managing NPAs. The Public sector banks have shown very good performance over the Private sector banks as far as the financial operations are concerned. However the only problem of Public sector banks these days are the increasing level of NPA. The NPAs of Public sector banks have been increasing regularly year-by-year. An attempt is made in this paper to understand the concept of NPAs, its causes, the trends and NPAs in Public sector banks and their performance in a current scenario. It is necessary to trim down NPAs to improve the financial health in the banking system. Concrete efforts have to be made to improve recovery performance.

INTRODUCTION

Today Indian Economy is facing two major problems. One is the sharp decrease in private investments over the last few years and the second one is huge amount of Non Performing Assets in the banking system which is crippling the supply of credit to the public and private sector. The rate of investment is at 26.5 percent of the GDP, which is lowest since 2004-2005. The Indian banking sector is facing a serious problem of NPAs. The NPAs growth has a direct impact on profitability of banks. NPAs reflect the performance of the banks. It involves the necessity of provisions, which reduces the overall profits and shareholders' value. In present scenario, NPAs are at core of the financial problems of the banks. NPAs not only deprive bank of advancing and yielding interest from elsewhere but they also reduce the profit of the bank. A bank with high level of NPAs would be forced to incur carrying costs on non income yielding assets. Existence of Non Performing Assets is an integral part of banking and every bank has some Non Performing Assets in its advance portfolio. NPAs generate a vicious cycle of affects on the sustainability and growth of the banking systems, and if not managed properly could lead to a bank failure. To improve the efficiency and profitability of banks the NPAs need to be reduced and controlled.

CONCEPT OF NPAs

The banks, in their account books, have different types of assets, such as cash in hand, investment, fixed assets, loans and advances, balances with other assets. The Non Performing

BANKING REFORMS

RAMANDEEP KAUR
B. COM. (P) 6TH SEMESTER

ABSTRACT

The major banking sector reforms in India started about two decades earlier, but their outcome is visible now. With the adoption of liberalization, privatization and globalization measures helped to attain major changes in Indian banking sector. The banking sector being the life line of the economy and assumed with utmost importance in the financial sector reforms. The reforms were aimed at to make the banking sector more competitive, versatile and efficient. Banking sector reforms were introduced to remove the deficiencies in banking sector. This paper makes an effort first to bring down the major reform measures and policies regarding the banking industry by the government of India. Secondly, the paper attends to study the major impacts of the reforms upon the banking industry.

Keywords : Globalisation, Banking reforms, Economic development, Scheduled commercial banks, Pre-reforms era, Post reforms era, Indian banking sector.

INTRODUCTION

"Reforms are just like an improvement in old part of machinery into new". The reform measures have brought about sweeping changes in this critical sector of the Indian's economy. The broad objective of the financial sector reform has thus been to create a viable and efficient banking system. The major banking sector reforms comprises of modifying the policy framework; improving the financial soundness and credibility of banks, creating a competitive environment, and strengthening of the institutional framework.

OBJECTIVE OF THE STUDY

This study will seek to analyze the major reforms of the Indian banking sector and to find out the impacts of these reforms. In order to know the impact of reforms in banking sector in India, this present study is carried out with the following objectives:

1. To examine the development of economy after the introduction of banking sector reforms.
2. To analyze the impact of banking sector reforms on the performance of Indian scheduled commercial banks in India
3. To study the efficiency of Indian banking industry in the post-reform era to congregate requirements of the economy.
4. To analyze the support of banking sector reforms in India for the credit delivery to priority sector.

GENESIS OF BANKING REFORMS

Banks are the financial institution that accept the deposit from public and lend money in the form of loans. The development in banking sector act as a barometer which indicates the development of economy. I want to discuss regarding the various reforms that occur in banking

SKILL DEVELOPMENT IN EDUCATION

ARCHNA
B. COM. (R) 6TH SEMESTER

ABSTRACT

Globalization, Knowledge and Competition have intensified the need for highly qualified skilled workforce both in developing and developed nations as it enables them to accelerate their growth rate towards higher trajectory. For India, skill development is critical from both socio, economic and demographic point of view. This paper reviews the current state of education, skill development system and their solutions.

INTRODUCTION

“Education breeds knowledge, knowledge breeds skill and skill cultivates revolution”

Education is the door through which you can enter in to the world of knowledge. It is the key instrument for the growth of a nation. India, the 2nd highest populated country in the world is going to be the highest working age population (19-59 years) by 2022. A country having 54% of population before 25 years of age create more challenges and opportunities. At present India is in the early stage of its demographic dividend which facilitates competitive advantage. In India education plays a key role in building skill based society of 21st century. It is the knowledge, skill and technology which is the backbone of a young country. Education is the key instrument for the growth of a nation. The quality of education describes the quality of human capital in a country. But our Indian education system is incompetent to provide quality education. To enrich the quality of education, skill development programs should be implemented synchronically.

OBJECTIVE OF THE STUDY

1. To study the need of skill development of India.
2. To know the hurdles in the path of skilled India .
3. To study the opportunities available for skill development.
4. To find out future prospect of skill development.

NEED FOR SKILL DEVELOPMENT IN INDIA

Quoting honorable prime minister of India Shri Narendra Modi Independence Day 2014 speech
“Today the world and India need a skilled workforce. If we have to promote the development of our country then our mission has to be skill development and skilled India”

In the modern world scenario with regard to industry and employment market, there is an overpowering need for skilled employees. India is relatively a young age country than others in the world. A country having large number of fresh minds can do blunder, but the question arises is that what to do with these fresh minds, if they are not properly skilled and thus can't enforce their employability. In the present era of globalization, industries are demanding for multi-skilled employee. But about 80% of graduates are unable to get suitable employment due to lack of employable skills. In order to make India, the skill capital of the world, the education

E-COMMERCE

PRIYANKA SAINI

B. COM. (R) 6th SEMESTER

ABSTRACT

The internet era has significantly changed the way people and organizations around the world interact with each other. What was earlier only a medium of transferring data or communication has now been replaced by a wider range of application termed as e-commerce. Products and services are now just a click away. Vendors around the world have started setting up shops over the web. Entire market places for trade and commerce have jumped up online. E-commerce has come out as a successful innovative business tool via internet.

INTRODUCTION

E-commerce more well known as e-retailing, consists of the buying or selling of products via electronic means such as the internet or other electronic services. This type of trade has been growing rapidly because of the expansion of the internet. In 1994, a young financial analyst and fund manager named Jeff Bezos became enthralled with the rapid growth of internet. He sat down and made a list of 20 products that might sell well on the internet. Five years later, amazon.com, the company he formed to sell books on the internet, had annual sales of over \$600 million. As amazon.com has grown, it has continued to identify strategic opportunities. In 1998, it began selling music CD's and videotapes. Although, consumer shopping on the web was about \$800 billion in 2003.

OBJECTIVES OF THE STUDY

1. To know about E-commerce concept and their types.
2. To know benefits of E-commerce.
3. To study the disadvantages of E-commerce.
4. To know the developments taking place in India with regard to e-commerce.
5. To study the future of E-commerce in India.

E-COMMERCE CONCEPT AND TYPES OF E-COMMERCE

Electronic commerce refers to a wide range of online business activities for products and services. It also pertains to "any form of business transaction in which the parties interact electronically rather than by physical exchange or direct physical contact".

TYPES OF E-COMMERCE

1. Consumer to business e-commerce
2. Business to business e-commerce
3. Business to consumer e-commerce
4. Consumer to consumer e-commerce
5. Intra organizational e-commerce

PROMOTIONAL STRATEGIES ADOPTED BY JIO

NEELAM
B.COM. (R) 6TH SEMESTER

ABSTRACT

Mukesh Ambani is one of the biggest "disruptor" he loves disruption in the market to establish himself, he does it again and this time it is with Jio. Jio 4G data service is not intended to lure only the high-end customers but also focus on low to mid-range segments. These sections of the market are being targeted by offering all services at reasonable prices. This article reviews how Jio has planned to come in the market and how it seized the market in a week's time. It has adopted many strategies to woo to the audience; each one of these strategies is reviewed in the article from free calling to cheaper rates of internet data.

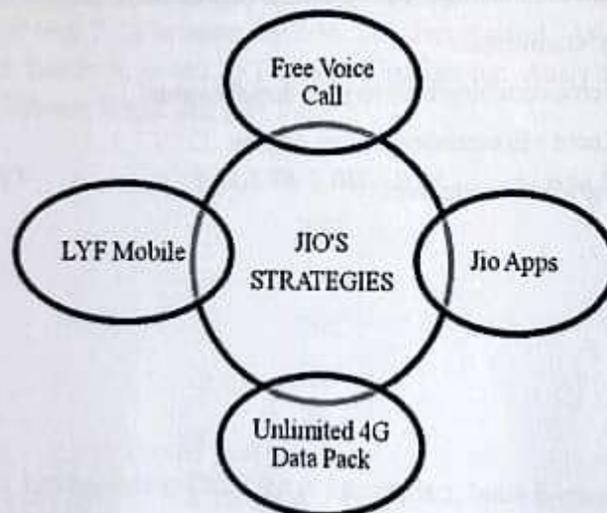
INTRODUCTION

Jio is a name which is familiar to all. It has brought a large number of customers on its network even before the launch of 4G LTE service.

Days	Subscribers
Less than 30 days	16 million
Less than 83 days	50 million
Less than 170 days	100 million

Such a growth has never happened in the history of telecom. This move has made the jaws of many telecom companies dropped. Reliance Jio is getting its popularity by offering unlimited 4G Data Packs and lifetime free voice calling. It seized the market in a week's time. We all might be wondering that whether it would be a profitable act or charity work.

RELIANCE JIO'S PROMOTIONAL STRATEGIES



CORPORATE SOCIAL RESPONSIBILITY

INDERJIT KAUR

B.COM. (P) 6TH SEMESTER

ABSTRACT

The concept of corporate social responsibility is gaining importance worldwide. This concept is gaining popularity not only among the corporate but general public as well. Every business organisation has to discharge its obligations towards the society in an honest and transparent way. Corporate social responsibility is creating a positive impact on the environment and various stakeholders such as customers, employees, investors and others. It has helped in creating a cohesive society and a sustainable global economy.

INTRODUCTION

Corporate Social Responsibility is the most talked about area at present all over the world. Not only the persons concerned with business but even general public is talking about these topics. For example, if a business wants to survive and grow, it has to discharge its obligations to the society in an honest and transparent way. This concept is popular day-by-day. CSR aims to embrace responsibility for corporate actions and to encourage a positive impact on the environment and stakeholders such as customers, communities, employees, investors and others.

DEFINITION

Business Dictionary Defines CSR as "A company sense of responsibility towards the community and environment in which it operates". Companies express this citizenship

1. Through their waste and pollution reduction processes.
2. By contributing educational and social programs and
3. By earning adequate returns on employed resources.

In Other Words, CSR goes beyond Philanthropy. It is more than "giving back" and "making right".

Key Words: Corporate Social Responsibility, Community development, competencies of CSR managers, Multi-national corporations, Corporate society relations.

DIFFERENT APPROACHES TOWARDS CSR

There are main four approaches such as competitive approach, capability approach, self-interest approach and stakeholder approach.

1. Competitive Approach tells us about the cost of social responsibility reducing competitiveness of a business.
2. Capability Approach suggests that managers and business executives are typically well trained in the ways of marketing, finance and operational management, but not well versed in dealing with complex societal problems.
3. Self- Interest Approach is the another approach of CSR, which provides the information about investment for social cause may lead to better results later on.

RELEVANCE OF COMMERCE EDUCATION IN PRESENT ERA

SHIVANI

B. COM. VITH SEMESTER (R)

ABSTRACT

Commerce education can be easily concluded that it is helpful in one's life as well as vocation. The skill in type-writing is most important and this is part of commerce education. Commerce education is useful for all professionals. It is necessary that every professional lawyer, doctor, engineer-can be benefited from commerce education. Commercial education is a type of training which, while playing its part in the achievement of the general aims of education of any given level, has for its primary objective the preparation of people to enter upon a business career, or having entered upon such a career, to render more efficient service therein and to advance from their present levels of employment to higher levels.

INTRODUCTION

Commerce education is a living discipline and is totally different from other disciplines. Hence, it must charter new routes to service the aspirations of the nation. For the economic development of the country and to meet the growing needs of the society, there is greater demand for sound development of commerce education in Indian Universities. But, what has been growing in the name of Commerce education is only liberal and general education. Is that the objective of commerce education ? In the process of catering to everybody, we are not able to cater to the needs of any body.

MEANING OF COMMERCE

"Commerce is an organized system for the exchange of goods between the members of the industrial world."

"Commerce is that part of business which is concerned with the exchange of goods and services and includes all those activities which directly or indirectly facilitate that exchange."

—James Stephenson

NEED FOR COMMERCIAL EDUCATION

Leverett. S. Lyen defined commerce education as "any education which a business man has and which makes him a better businessman, is for him business education, no matter whether it was obtained in the walls of a school or not".

Paul S. Lomax (1928) writes, "Commercial education is fundamentally a programme of economic education that has to do with the acquirement, conservation and spending of wealth". "Commercial education is a type of training which, while playing its part in the achievement of the general aims of education of any given level, has for its primary objective the preparation of people to enter upon a business career, or having entered upon such a career, to render more efficient service therein and to advance from their present levels of employment to higher levels".

GREEN REVOLUTION

MRIDUL

B.COM. IVTH SEMESTER

ABSTRACT

In recent years India is experiencing a rapid economic growth, especially after the 1990s when India started to liberalize its economy in a full scale. However, it emphasizes the critical importance of the period in 1980s when Indian agricultural sector registered a high growth rate. The Green Revolution in India started in the late 1960s and with its success India attained food self-sufficiency within a decade. However, this first "wave" of the Green Revolution was largely confined in wheat crop and in northern India such as Punjab, resulting in a limited contribution to overall economic development of the country. On the contrary, the agricultural growth in the 1980s (the second "wave" of the Green Revolution) involved almost all the crops including rice and covered the whole country. It enabled to raise rural income and alleviate rural poverty substantially. Such a rise of rural India as a, "market for non-agricultural products and services" was an important pre-requisite for the rapid economic growth based on non-agricultural sectors" development in India after the 1990s.

INTRODUCTION

The green revolution was the period when the productivity of global agriculture increased drastically as a result of agricultural advances. During this time period, high yielding variety of seeds and the increased use of chemical fertilizers and irrigation led to increase in production needed to make the country self-sufficient in food grains. The newly developed pesticides controlled weeds, killed insects and prevented diseases, which also resulted in higher productivity. The introduction of high yielding varieties of seeds after 1965 and the increased use of fertilizers and irrigation provided the increase in production which improved agriculture

HISTORY

The beginning of the Green Revolution is often attributed to Dr. Norman Borlaug, an American scientist interested in agriculture. In the 1940s, he began conducting research in Mexico and developed new disease resistance high yield varieties of wheat. Due to the success of the Green Revolution in Mexico, its technologies spread worldwide in the 1950s and 1960s.

MEANING OF GREEN REVOLUTION

The Green Revolution refers to a set of research and development of technology as well as transfer initiatives occurring between the 1940s and the late 1960s that increased agricultural production worldwide, particularly in the developing world. In addition to the chemical advances utilized during this time period, high-yield crops were also developed and introduced. Green revolution refers to spectacular and radical change leading to progress. It implies large increase in agricultural production which is the result of new agricultural technology.

CASHLESS ECONOMY

SHAWETA MAKKAR
B. COM. IVTH SEMESTER

ABSTRACT

Cashless economy is when the flow of cash within an economy is non-existent and all transactions have to be done through electronic channels such as direct debit, credit and debit cards, electronic banking and payment systems such as Immediate Payment service (IMPS), National Electronic Funds Transfer (NEFT) etc.

A Cashless society describes an economic state whereby financial transactions are not conducted with money in the form of physical banknotes or coins, but rather through the transfer of digital information between the transacting parties.

This paper attempts : (1) Introduction, (2) Meaning, (3) Reasons of shift towards cashless economy, (4) Modes for cashless transactions, (5) Latest apps launched by Government, (6) Process of transfer of funds, (7) Packages for promotion of Cashless Economy.

INTRODUCTION

The Centre is making a big push for online and card-based transactions in the country to achieve its target of becoming a largely cashless economy. By the year 2020, nearly \$500 billion worth of transactions in India will happen digitally, using online wallets and other digital-payment systems.

MEANING

Cashless economy is when the flow of cash within an economy is non-existent and all transactions have to be done through electronic channels such as direct debit, credit and debit cards, electronic banking and payment systems such as Immediate Payment service (IMPS), National Electronic Funds Transfer (NEFT).

A Cashless society describes an economic state whereby financial transactions are not conducted with money in the form of physical banknotes or coins, but rather through the transfer of digital information between the transacting parties.

NEED FOR CASHLESS ECONOMY

1. India has one of the highest cash to gross domestic product ratios in the world.
2. According to a 2014 study by Tufts university, the cost of, cash operations of the Reserve Bank of India (RBI) and commercial banks in India is about Rs. 21000 crore annually.
3. A shift from cash Economy to Cashless will make it more difficult for tax evaders to hide their income.

MODES FOR CASHLESS TRANSACTIONS

1. Online banking
2. Mobile banking
3. E-wallet

PATANJALI : THE SCIENCE OF AYURVEDA

POONAM GUPTA

B. COM. IVTH SEMESTER

ABSTRACT

Twelve years ago, Baba Ramdev turned the world's attention to yoga and its virtuosity. A dozen year later, he might have done the same to **Ayurveda**. Patanjali, the Haridwar-based company, has steadily changed the entire paradigm of the consumer goods space, so much so that it now poses a strong threat to the big FMCG names. **The Patanjali Ayurved Limited** is an **Indian FMCG** a privately held company. Its manufacturing units and headquarters are located in the industrial area of **Haridwar**. Its founder is Ramdev and Balkrishna. The company manufactures **mineral** and **herbal** products. It also has manufacturing units in **Nepal** under the trademark **Nepal Gramudhyog** and imports majority of herbs in **India** from **Himalayas** of **Nepal**. This paper is about the Patanjali products, its marketing strategies and its different tie-ups.

Key words : Fast Moving Consumer Goods (FMCG), Patanjali.

INTRODUCTION

Twelve years ago, Baba Ramdev turned the world's attention to yoga and its virtuosity. A dozen year later, he might have done the same to **Ayurveda**. Patanjali, the Haridwar-based company, has steadily changed the entire paradigm of the consumer goods space, so much so that it now poses a strong threat to the big FMCG names. **The Patanjali Ayurved Limited** is an **Indian FMCG** a privately held company. Its manufacturing units and headquarters are located in the industrial area of **Haridwar**. Its founder is Ramdev and Balkrishna. The company manufactures **mineral** and **herbal** products. It also has manufacturing units in **Nepal** under the trademark **Nepal Gramudhyog** and imports majority of herbs in **India** from **Himalayas** of **Nepal**. According to **CLSA** and **HSBC**, Patanjali is the fastest growing FMCG Company in **India**. It is valued at 30 billion (US \$ 450 million) and predict revenues of 5,000 crore (US \$ 740 million) for the fiscal 2015-16. Baba Ramdev has stated in his interview with **CNN-News 18** that profit from Patanjali Products goes to charity.

OBJECTIVES

The research paper intends to

1. To study the history of Patanjali Ayurveda.
2. To know the marketing strategies of Patanjali products.
3. To evaluate the competition of Patanjali products with other consumer goods.

RESEARCH METHODOLOGY

Data has been gathered through secondary sources from various magazines and websites.

PATANJALI, THE SCIENCE OF AYURVEDA

Baba Ramdev established the Patanjali Ayurved Limited in 2006 along with **Acharya Balkrishna** with the objective of establishing science of **Ayurveda** in accordance and coordination with the latest technology and ancient wisdom.

GST : ONE NATION ONE TAX

ALISHA

B. COM. IVTH SEMESTER

ABSTRACT

A historical step was taken that is renewing the formation in taxes named GST- Goods and Services Tax. It is merging all types of indirect taxes and formed into one tax which is levied on supply of goods and services as well. All the sectors of economy whether the industry, business, including government departments and services shall have to bear the impact of GST. Tax is not a donation or voluntary payment. In fact, it is compulsory payment. Tax is a word which is derived from Latin word 'taxure' meaning to estimate.

The GST- goods and services tax was first introduced and implemented in France in 1954. GST is a dual concept. But in some countries such as Singapore and New Zealand have single rate policy. In china GST is implemented on goods and provision of repair, replacement and processing of services. This paper attempts to study the effects of GST on goods and services .

ABSTRACT

If we look back in ancient times a tax is comes as a tradition. It may find its reference in many books like 'manusmriti' and 'arthasastra'. Even the Islamic rulers imposed tax as a form of jizya. It was later abolished by Akbar. But Aurangzeb, last Mughal emperor levied jizya on his mostly hindus subjects in 1679. In 1922 the country has witnessed a paradigm shift in overall Indian taxation system. Setting up of administrative system and taxation system was first done by Britishers. There are two types of taxes: Indirect tax and Direct tax. Taxes in India are levied by central government and state government. Some minor taxes are also levied by local authorities such as municipalities and local council.

In 2002 when the Atal Bihari Vajpayee was The Prime Minister of India, then the discussion was started on the implementation of GST. But in 2006 the Finance Minister P. Chidambaram announced the target date for implementation of GST to be 1stApril 2010 and formed empowered committee of State finance minister to design it. But industrialization states may be not in the favor of GST it may cause loss for them. But after 17 years the Modi's government took step to implement GST.

COMPARATIVE CHART OF GST OF DIFFERENT COUNTRIES

The GST- goods and services tax was first introduced and implemented in France in 1954. GST is a dual concept. But in some countries such as Singapore and New Zealand have single rate policy. In china GST is implemented on goods and provision of repair, replacement and processing of services. There are some GST rates of different countries below :

CUSTOMER UNDERSTANDING

MANDEEP KAUR

B.VOC IN RETAIL MANAGEMENT

ABSTRACT

Customer Understanding means understanding the customers, their needs, wants and desires. It is essential for company to build real customer relationship for their prosperous future. For this company needs to know about their customers –who they are, what they do, why they buy, how much money they spent, what makes them good about buying, what they expect from company and what they think about company's competitors. Customer understanding leads to building good relationship with customers, establish customers loyalty towards company and enhances customer service. The aim of building up a strong relationship with customers is to build a long term customer. Understanding should be to determine –what to offer, where to offer, how much to offer and to monitor and affect the customer behavior to market the product. Company should work at both micro and macro level to enable broader analysis of customers as a whole.

INTRODUCTION

Customer understanding refers to understanding your customers, their needs, wants and aims. It is essential if a business is to align its processes, products and services to build real customer relationships. It includes intimate and tacit knowledge such as that of key account managers, and distant or analytic knowledge including database information about sales, web-behavior or other analytical piece of data. Obviously companies know about their customers, but frequently this is in a fragmented form and difficult to share or analyze and often it is incomplete or just in the head of one or two people. To be effective customer knowledge needs to be visible throughout the organization to ensure the voice of the customer is heard. Ideally, customer understanding should work at both **micro** and **macro** level. That is it should include information about individuals that helps explain who they are, what they do and what they are looking for, but it should encompass the macro view across the customer database to enable broader analysis of customers as a whole and to allow for modeling of behavior, needs and the implementation of algorithmic systems to tailor products and services to specific customers one-by-one. Understanding the buyer as a hero, deep customer understanding is the first great skill of any successful enterprise so as to get feedback on everything. The best way is to connect to customers and invest time on them relations. **How to understand the customer and feel their pain** "your most unhappy customers are your greatest source of learning."

– Bill Gates

Ten things one should know about their customers

1. **Who They Are** : If a company sell directly to individuals, find out customers' gender, age, marital status and occupation. If company sell to other businesses, find out what size and kind of business they are. For example: Are they a small private company or a big multinational.

LOGICAL THINKING

HARPREET KAUR

B.VOC IN RETAIL MANAGEMENT

ABSTRACT

Logical thinkers observe and analyze phenomenon, reactions and feedback, and draw conclusions based on that input. They can justify their strategies, actions and decisions based on the facts they gather. Employers place a high value on workers who display strong logical thinking or reasoning skills, because their decision-making is based on factual data. In most cases, organizations don't want employees making decisions based on emotion without a basis in fact. Logical thinkers can devise new ways to carry out tasks, **solve problems**, and meet challenges. They bring a fresh and new perspective to their work and can help departments and organizations to move in more productive directions. Logical thinking means thinking about new things or thinking in new ways. It is "thinking outside the box."

INTRODUCTION

"Logical thinking keeps us away from wasting time worrying, or hoping. It prevents disappointment. Imagination, on the other hand, only gets us hyped up over things that will never realistically happen."

— Jodi Picoult

Logical thinking is the process in which one uses reasoning consistently to come to a conclusion. Problems or situations that involve logical thinking call for structure, for relationships between facts, and for chains of reasoning that "make sense." Develop a habit of logical thinking to know the prospective of life. Always have logical reasoning. Think what we are doing, what is the reason behind it. By logical thinking we can grasp certain areas, bring innovations and get better ideas. For good ideas and true innovation, we need human interaction, conflict, argument, debate.

THINK OUTSIDE THE BOX

Innovation : The innovation point is the pivotal moment when talented and motivated people seek the opportunity to act on their ideas and dreams. Discovery consists of seeing what everybody has seen and thinking what nobody has thought.

Ideas : Our mind is our instrument, learn to be its master and not its slave. Creative thinking inspires ideas, Ideas inspire change. No matter what people tell us, words and ideas can change the world.

Competency : Knowing the edge of our competency is important if we think we know more than we do, we will get in trouble. Difference between who we are and who we want to be...is what we do.

IMPORTANCE OF LOGICAL THINKING

Logical thinking skills are essential to the health of any workplace environment. People at any level can be called and expected to resolve problems that are inherent to the area of their expertise. Therefore, the more logical thinking skills are utilized in a workplace; the better will

SUPPLY CHAIN MANAGEMENT

ARTEE

B.VOC IN RETAIL MANAGEMENT

ABSTRACT

Supply Chain and Supply chain Management have played a significant role in corporate efficiency and have attracted the attention of numerous academicians over the last few years. Academic literature review discloses an important sport in research in practice and theory of Supply Chain (SC) and Supply Chain Management (SCM). Connecting and informing on Supply Chain, Supply Chain Management and distribution Management characteristics have contributed to the Supply Chain integration. This integration has generated the approach of extended corporate and the supply chain is nowadays manifested as the cooperative supply chain across intercorporate borders to increase the value across of the whole supply chain.

SUPPLY CHAIN MANAGEMENT (SCM)

Supply chain management (SCM) is the oversight of materials, information, and finances as they move in a process from supplier to manufacturer to wholesaler to retailer to consumer. Supply chain management involves coordinating and integrating these flows both within and among companies. It is said that the ultimate goal of any effective supply chain management system is to reduce inventory (with the assumption that products are available when needed). As a solution for successful supply chain management, sophisticated software systems with Web interfaces are competing with Web-based application service providers (ASP) who promise to provide part or all of the SCM service for companies who rent their service.

Supply chain management flows can be divided into three main flows :

1. The product flow
2. The information flow
3. The finances flow

The **product flow** includes the movement of goods from a supplier to a customer, as well as any customer returns or service needs. The **information flow** involves transmitting orders and updating the status of delivery. The **financial flow** consists of credit terms, payment schedules, and consignment and title ownership arrangements.

(1) There are two main types of SCM software: planning applications and execution applications. Planning applications use, advanced algorithms to determine the best way to fill an order. Execution applications track the physical status of goods, the management of materials, and **financial information** involving all parties.

(2) Some SCM applications are based on open data models that support the sharing of data both inside and outside the enterprise (this is called the extended enterprise, and includes key suppliers, manufacturers, and end customers of a specific company). This shared data may reside in diverse database systems, or **data warehouses**, at several different sites and companies.

REHABILITATION OF SICK INDUSTRIES : GOVERNMENT SUPPORT AND SCHEMES

Deeksha Sondhi
M.Com Sem II

Introduction

Industrial sickness is a universal phenomenon. It is a major problem of industries in all countries of the world (developing as well as developed countries). It is matter of serious concern because besides affecting the owners, employees, creditors and suppliers, it causes wastage of national resources and social unrest. It has become very sensitive problem in India. Sickness covers all the types of units in small, medium and large sectors all over the world. The sickness does not occur all of a sudden. A healthy unit shows profit and has positive values of net working capital and net worth. But when it tends towards sickness one of these may become negative. The government financial institution and management should focus on prevention of sickness we should know the concept of sickness.

Keywords :- Sickness, Symptoms, Causes, Measures, Innovation, Analysis.

Definition of Industrial Sickness

The Reserve Bank of India has defined a sick unit as one “which has incurred a cash loss for one year and is likely to continue incurring losses for the current year as well as in the following year and the unit has an imbalance in its financial structure, such as, current ratio is less than 1: 1 and there is worsening trend in debt-equity ratio.”

The State Bank of India has defined a sick unit as one “which fails to generate an internal surplus on a continuous basis and depends for its survival upon frequent infusion of funds.”

Types of Sick Companies

There are three types of industrial sickness :-

TYPES OF SICKNESS		
Born Sick	Become Sick	Made Sick
<ul style="list-style-type: none">• Ill conceived project• Poor appraisal• Bad planning• Inadequate Market Survey• False fixed investment decisions• One customer one project	<ul style="list-style-type: none">• Poor management• Poor diversification of funds• Wrong recruitment• Faulty management policies	<ul style="list-style-type: none">• Sudden change in government policies• Technological change• Macro political social economics problems

Sources : Dr. Navneeta Singh, Industrial sickness: causes & remedies (Lucknow 2011). PP.15-17

1. Born Sick

Sickness is not always a post-implementation feature. Some of the industrial projects are born sick

WORKPLACE DIVERSITY: CHALLENGES AND BENEFITS

NAVDEEP KAUR
M.COM SEMESTER II

Abstract

Workplace is a location where someone works for his or her employer, a place of employment. Workplace is a place where work is performed and diversity is difference. Diversity is the condition or fact of being different or varied. So, workplace diversity means creating an inclusive environment that accepts each individual's difference, embraces their strengths and provide opportunities for all staff to achieve their full potential. The purpose for which this research paper is written is to study main barriers which exist in every workplace and the benefits of diversity to an organization.

Keywords Diversity, issues, benefits of diversity.

1. Introduction

The emphasis on the word "workplace diversity" is increasing day by day because of globalization. Due to LPG policy of government of India, various countries and continents are able to expand and explore the new markets. For this reason, MNC's entrance has increased the scope of 'workplace diversity'.

Workplace Diversity: Meaning

Compilation of two words: workplace+ diversity. Workplace is a location where someone works for his or her employer, a place of employment. Diversity is the condition or fact of being different or varied. So, workplace diversity means creating an inclusive environment that accepts each individual's difference, embraces their strengths and provide opportunities for all staff to achieve their full potential.

2. Objectives

- I. To identify the problem areas and barriers to achieve workplace diversity.
- II. To explore the difference between the people on different basis.
- III. To investigate the relationship between acceptance of gender diversity among employees.
- IV. To study the benefits of diversity in an organization.

3. Issues And Challenges in Workplace Diversity

Diversity issues are now considered important and are projected to become even more important in the future due to increasing differences in the population. Companies need to focus on diversity and look for ways to become totally inclusive organizations because diversity has the potential of yielding greater productivity.(SHRM, 1995).There are challenges to managing a diverse work population. Managing diversity is more than simply acknowledging difference in people. (Devoe, 1999).

PROGRESS OF WOMEN ENTREPRENEURS IN INDIA

VENUKA
M.Com Sem II

Abstract

This conceptual paper indicates the recent progress of women entrepreneurs in India contributing to the overall economic development of the country. The primary objective is to find out the various factors motivating the women entrepreneurs to step in the field of entrepreneurship including the role of government in promoting Women Entrepreneurship in India.

Keywords Entrepreneurs, Women Entrepreneurs

Introduction

Since ages India has been men-dominated country. But, time is changing now. Women now know their rights and duties. With the spreading of awareness and walking with men at the same pace, many women have established themselves as successful women entrepreneurs and are now ruling their world as they wished to. Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. It has led to empowerment of women in the country. In this dynamic world, the development of women entrepreneurs has become a vital aspect of plan and priorities in India. Several policies and programmes are being implemented for the development of women entrepreneurs.

Entrepreneur

An entrepreneur is a person who exercises initiative by organizing a venture to take benefit of an opportunity and, as a decision maker, decides what, how and how much of goods or services will be produced. According to economist Joseph Alois Schumpeter (1883-1950), "entrepreneurs are not necessarily motivated by profits but regard it as a standard for measuring achievement or success. Schumpeter discovered that they-

1. Greatly value self reliance
2. Strive for distinction for self reliance
3. Are highly optimistic
4. Always favour challenges of medium risk.

Concept of Women Entrepreneurs

Women entrepreneurs are the women or group of women who initiate, organize and operate in a business enterprise. "An enterprise owned and controlled by a women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated by the enterprise to women." — Government of India

THE INVOLVEMENT OF MANAGEMENT INFORMATION SYSTEM (MIS) IN DECISION MAKING (DM)

Riya
M.Com Sem II

Abstract

In this paper we present the concept of MIS and its need and advantages in an organization, its model and the decision making system. It gives an overview of the decision making system which is necessary to understand the decision making process. Finally, the major focus of this paper is the role of MIS in decision making of an organization. How decisions are made in an organization using MIS, this paper presents a brief understanding of why MIS improves decision making.

Keywords - MIS

Introduction

Management Information System (MIS) is an organized and automated information system that is concerned with the process of gathering and transferring relevant information to support the management operations in an organization. The data is distributed among the various departments in an organization. The processing of data takes place in various forms such as graphs, diagrams, charts and reports to generate accurate and relevant information for the management. MIS is used across all levels in an organization. There are different types of management information systems. This paper focuses on decision making information system. MIS plays a vital role in not only collecting and managing information, but also representing it in various formats useful for the management to make important organizational decisions.

Need for MIS

The main purpose of MIS is to provide accurate and timely information necessary to facilitate the decision-making process and enables the Organizations planning, control and operational functions effectively. Information system is a mechanism that ensures information is available to the managers as per their need and time. It provides relevant information for decision making. Management information is an important input at every level in the organization for decision making, planning, organizing, implementing, and monitoring and controlling. Management Information System is basically concerned with processing data into information and is then communicated to the various departments in an organization for appropriate decision-making. The information system is the mechanism to ensure that information is available to the managers in the form they want it and when they need it.

Management information system in different sectors such as maintenance shop in sugar factory so it is very much require to important and study to study the impact of MIS in sponsoring organization who facing some problem such as planning, recording, controlling, measuring and decision making.

EMPLOYEE WELFARE PROGRAMS

Anchal
M.Com II Sem

Abstract

The main objective of the paper is study about the characteristics of workplace wellness programs, their prevalence, their impact on employee health and benefits of such programs. Welfare facilities and services for employees are increasingly becoming important in organizations. Employees are major determinant of success of any organization. The purpose for which this research paper is to determine the effects of employee welfare program on employees' performance. This paper is based on secondary data.

Keyword Features, welfare agencies, labor welfare schemes, benefits

Introduction

In the era of globalization hyper competition and changing environment, the success of organization depends on employees' performance. Employees' performance is an essential requirement if an organization is to maintain its efforts towards the realization of predesigned goals. The schemes of labor welfare may be regarded as a wise investment which usually brings a profitable return in the form of greater efficiency.

Meaning of employee welfare

Employee welfare means "the efforts to make life worth living for workmen"

According to Todd "Employee welfare means anything done for the comfort and improvement, intellectual or social, of the employees over and above the wages paid which is not a necessity of the industry.

Objectives

- (1) To provide information regarding various employee welfare agencies and labour welfare schemes in India.
- (2) To discuss the benefits and facilities of these schemes to labour.
- (3) To conclude with brief discussion regarding employee welfare programs.

Features of Employee Welfare

1. Employee welfare is a comprehensive term including various services, facilities and amenities provided to employees for their betterment. It generally includes those items of welfare that is provided by statutory provisions or required by the customs of the industry or the expectations of employees from the contract of service from the employers.
2. Employee welfare is a dynamic concept. These facilities may be provided voluntarily by progressive and enlightened entrepreneurs from their own side out of their realization of social responsibility towards labour, or statutory provisions may compel them to make these facilities available; or

CONCEPT OF GST AND ITS IMPACT ON VARIOUS SECTORS IN INDIA

HarpreetKaur
M.Com. (Sem-II)

Abstract

The main aim of this paper is to make the readers to understand the concepts, Regime and Structure of Goods and Services Tax. The GST is one of the biggest tax reforms in India. In the post GST is implemented era, the tax terrorism is prevented. It may create more and more employment opportunities and may take necessary steps to control black money. GST is the boon to the small traders who may be saved from paying higher amount of tax. The GST model would be implemented in two statutes [one for CGST and SGST statute for every state]. The aim of GST is to simplify the tax administration and minimizing tax rate slabs and also to prevent unhealthy competition. Being a low indirect tax, GST will promote the economic development of India. The impact of GST on various sector is also discussed in this paper.

Key words : GST, Indirect tax – CGST and SGST, IGST.

Introduction

The Goods and Services Tax (GST) is a vast concept that simplifies the giant tax structure by supporting and enhancing the economic growth of a country. GST is a comprehensive tax levy on manufacturing, sale and consumption of goods and services at a national level [1]. The Goods and Services Tax Bill or GST Bill, also referred to as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, initiated a Value Added Tax to be implemented on a national level in India. GST is an indirect tax at all the stages of production to bring about uniformity in the system. On bringing GST into practice, there would be amalgamation of Central and State taxes into a single tax payment. It would also enhance the position of India in both, domestic as well as international market. At the consumer level, GST would reduce the overall tax burden, which is currently estimated at 25-30%. Under this system, the consumer pays the final tax but an efficient input tax credit system ensures that there is no cascading of taxes- tax on tax paid on inputs that go into manufacture of goods [2]. In order to avoid the payment of multiple taxes such as excise duty and service tax at Central level and VAT at the State level, GST would unify these taxes and create a uniform market throughout the country. Integration of various taxes into a GST system will bring about an effective cross-utilization of credits. The previous system taxed production, whereas the GST aims to tax consumption. It came into force on 1st July, 2017.

Experts have enlisted the benefits of GST as under :

1. It would introduce two-tiered One-Country-One-Tax regime.
2. It would subsume all indirect taxes at the center and the state level.
3. It would not only widen the tax regime by covering goods and services but also make it transparent.

IMPLICATIONS OF STRATEGIC MANAGEMENT IN MSEs

Manjot Kaur
PGDFS (Sem-II)

Abstract

The paper examines the success of micro and small enterprises through strategic management. Today, world economy has witnessed a lot of dynamism and challenges. The growth and development of Indian economy depends upon MSEs as they are the 2nd largest employer of human resource after agriculture. For this very reason, the development of small scale sector has been assigned an important role in India's national plan. The paper also examines how the strategic implementation of MSEs helps in the development of an economy. It contributes immensely to the economy, but are characterised by low performance and high failure rate which is often blamed on lack of resources and poor management. Indeed formal plans are provided by government but these plans are availed only by small number of enterprises or by already developed business houses.

Keywords : Strategic Planning, Strategic Management, Environmental Scanning

Introduction

Strategic Management is an approach to reach corporate goals. It is regarded as a future oriented long term plan directed towards holistic and potential growth which determines the mission, vision and culture of an enterprise. The strategic management was primarily associated with military. In corporate sector, it was emerged in late 1970s. It is a disciplined approach utilising the principles and process of management to identify the corporate objectives. Without strategy, a business has no direction. It is a roadmap towards the achievement of goals. Strategy is a game plan. Without it, a firm can run but the chances of achieving the goals are minimal.

Objectives

This paper explores or examines how and to which what extent strategic planning is helpful for MSEs and to check –

1. How and to what extent government policies are helpful for growth of MSEs
2. Whether MSEs are contributing for the growth of an economy

Research Methodology

Keeping in view the objectives of the study, descriptive research is conducted. The data used in the research is secondary in nature and taken from various official websites.

MSEs in Economic Development

Micro and Small Enterprises (MSE) have emerged as a highly vibrant and dynamic sector of the Indian economy over the last six decades. MSEs not only play crucial role in providing large employment

SERVICE SECTOR IN INDIA

VANITA
M.COM SEM IV

Abstract

The existence of service sector is one of the pre-conditions of economic progress of any country. The service or tertiary sector covers a wide range of services ranging from the most sophisticated ones to those provided by the unskilled workers in the unorganized sector. India has made substantial progress on this front since the attainment of independence and is credited with having the second fastest growing service sector in the world. This paper presents the brief overview of performance, prospects and problems encountered by the service sector in India.

Keywords : Services, development, growth, contribution, GDP etc

Introduction

Indian economy broadly categorized into 3 sectors- Agriculture, Industry and services. The service sector is the key driver of India's economic growth. The sector is estimated to contribute around 54% of India's gross value added in 2017-2018 and employed 28.6% of total population. In most of the low income economies, agriculture is the predominant sector. As these economies progress, the share of the industrial sector in economic activities increases. The development of industries promotes a wide range of activities in the service sector like banking, hospitality, insurance, trade, communication, hotel and restaurants, social and personal services, business services, tourism, real estate & lease, public administrative & defense, financial services and professional services like legal, accountancy, audit, consulting etc.

Objectives

1. To analyze the growth of service sector in India.
2. To study the impact of service sector in an economy

Service Sector

Service sector is also known as tertiary sector which consist of soft parts of the economy. It includes activities where people offer their knowledge and time to improve productivity, performance, potential and sustainability. Service sector has contributed major share in GDP. The government of India recognizes the importance of promoting growth in services sector and several incentives in wide variety of sectors. The government of India has adopted a few initiatives in the recent past. Some of these are as follows :

- (1) Government of India is working to remove many trade barriers to services and draft legal text on trade facilitation in services to WTO in 2017.
- (2) Under the mid-term review of foreign trade policy (2015-20), the central government increased incentives provided under services exports from India scheme by 2%.

IMPACT OF MIGRATION ON ECONOMIC AND SOCIAL DEVELOPMENT

Simranjit Kaur M Com Sem IV
Kajal Saini M Com Sem IV

Abstract

This paper provides a review of the literature on the development impact of migration and remittances on origin countries and on destination countries in the South. International migration is an ever-growing phenomenon that has important development implications for both sending and receiving countries. For a sending country migration and the resulting remittances lead to increased incomes and poverty reduction, improved health and educational outcomes, and promote economic development. Yet these gains might come at substantial social costs to the migrants and their families. Since many developing countries are also large recipients of international migrants, they face challenges of integration of immigrants, job competition between migrant and native workers, and fiscal costs associated with provision of social services to the migrants. This paper also summarizes incipient discussions on the impacts of migration on climate change, democratic values, demographics, national identity and security. In conclusion, the paper highlights a few policy recommendations calling for better integration of migration in development policies in the South and the North, improving data collection on migration and remittance flows, leveraging remittances for improving access to finance of recipient households and countries, improving recruitment mechanisms, and facilitating international labor mobility through safe and legal channels.

Introduction

International migration has development implications for origin and destination countries in the South and in the North. Some 215 million people or 3 percent of the world's population are believed to live outside their countries of birth (United Nations 2009). While the focus in the literature has been on South-North migration, the number of migrants between developing countries is estimated to be as large as the number of migrants moving from South to North (Ratha & Shaw 2007). Thus, the development implications of migration and the need to manage in-migration are as relevant to the South as they are to the North. Although violent conflict, political persecution, and trafficking are important causes for international mobility, more than 9 out of 10 international migrants move for economic reasons. By and large, migration has positive economic impacts on the migrant household, the sending country as well as the receiving country.

Objectives

1. To provide a discussion of the development implications, first economic and then social impacts, of migration for origin countries.
2. To discuss the available evidence on the impact of migration on destination countries in the South.
3. To conclude with a brief discussion of selected emerging migration issues such as environment and

PRADHAN MANTRI JAN DHAN YOJANA (PMJDY)

**Sakshi
M.Com IV**

Abstract

Indian government implemented many initiatives since independence for financial inclusion and recently launched Pradhan Mantri Jan-Dhan Yojana (PMJDY) to overcome the loopholes of previous initiatives Pradhan Mantri Jan Dhan Yojana, is an ambitious scheme launched by the Honorable Prime Minister of India, Shri Narendra Modi on 28th August, 2014. He had announced this scheme on his first Independence Day speech on 15th August, 2014. PMJDY is major financial plan with the objective of covering all households in the country with banking facilities along with inbuilt insurance coverage. In a run for the gigantic task up to the formal launch of this scheme, the Prime Minister personally mailed to CEOs of all banks to gear up of enrolling over 6 crore (75 Million) households and to open their accounts. An attempt has been made in this paper to study the progress made under Pradhan Mantri Jan Dhan Yojana scheme. The study is based on secondary sources collected from published articles, various journals, newspapers, reports, books, and official websites of PMJDY.

Keywords : Financial Inclusion; PMJDY; Financial Institutions; Banks; Bank Account.

Introduction

Even after 60 years of independence, a large section of Indian population still remains unbanked. In the recent years the government and Reserve Bank of India has been pushing the concept and idea of financial inclusion. They are working to bring larger section of Indian population within the banking system. Khan commission (2004) recommended for financial inclusion was by providing financial service to the economically poor section of Indian population at a sustainable cost and to create a platform to inculcate the habit of saving money and to provide formal footpaths for credit. Pradhan Mantri Jan Dhan Yojana (PMJDY) puts the financial inclusion efforts on the mission mode. It ensure 'access to various financial services like availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections, i.e., weaker sections and low income groups. Reports said that, on 28th August, more than 1.5 crore bank accounts were opened in a single day.. As per the scheme one could open an account in any bank branch or business correspondent outlet with zero balance

Concept of Pradhan Mantri Jan Dhan Yojana

The Pradhan Mantri Jan Dhan Yojana, a major socio - economic initiative of the National Democratic Alliance government. Jan Dhan Yojana in English it is nothing but "People's Wealth Scheme". India's Prime Minister Narendra Modi announced the launch of this scheme at the historic Red Fort. The slogan for the Pradhan Mantri Jan Dhan Yojana is "MeraKhata Bhagya Vidhaata" it is nothing but "My Bank Account -The creator of the Good Fortune.

LI-FI TECHNOLOGY

Kamalpreet Kaur
M.Com Sem IV

Abstract

In present advance technological world, internet has been the major demand of every single people all are in search of Wi-Fi hot spots. Professor Hass of university of Edinburgh was the creator of LI-FI technology. For the transmission of data much extra faster and flexible than the data can be transmitted from Wi-Fi hot spots he used LEDs, Light emitting Diodes. It is 5G technology which utilizes Light emitting diodes as a medium of high speed communication as similar manner as Wi-Fi. It is basically a 5G technology of visible light communication system. In the days where internet has become a major demand people are in a search for Wi-Fi hotspots. Li-Fi or New Life of data communication is a better alternative to WiFi in wireless communication. Li-Fi has thousand times greater speed than Wi-Fi and provides security as the visible light is unable to penetrate through the walls, which propose a new era of wireless communication. Such technology has brought not only greener but safer and cheaper future of communication.

Keywords – Light fidelity, Transmission, Wi-Fi

Introduction

Now a days Wi-Fi is widely used in all the public areas like home, cafes, hotels, airports. Due to this radio frequency is getting blocked day by day, at the same time usage of wireless data is increasing exponentially every year. Everyone is interested to use wireless data but the capacity is going down. Wireless radio frequencies are getting higher, complexities are increasing and RF interferences continue to grow. In order to overcome this problem in future, light –fidelity (Li-Fi) technology came into existence since 2011. Li-Fi is a wireless communication system in which light is used as a carrier signal instead of traditional radio frequency as in Wi-Fi. Li-Fi is a technology that uses light emitting diodes to transmit data wirelessly. Visible light communication (VLC) uses rapid pulses of light to transmit information wirelessly that cannot be detected by human eye. This paper will focus on Li-Fi technology over Wi-Fi technology and challenges for the new VLC technology.

In present advance technological world, internet has been the major demand of every single people. All are in search of Wi-Fi hot spots. Professor Hass of university of Edinburgh was the creator of LI-FI technology. For the transmission of data extra faster and flexible than the data transmitted from Wi-Fi hot spots he used LEDs, Light emitting diodes as a medium of high speed communication as similar manner as Wi-Fi. It is basically a 5G technology of visible light communication system. It is very simple method to work efficiently. The technology truly began during the 1990's in countries like German, Korea and Japan where they discovered LEDs that could be switched on and off to send information. At TED professor Hass the creator of LI-FI technology had demonstrated a data rate of transmission of 10mbps-comparable to fairly UK broadband connection. Two months later he achieved 123mbps.

BRAND AWARENESS

SHYAMLI
M.Com IV

Abstract

Brand awareness, as one of the fundamental dimensions of brand equity, is often considered to be a prerequisite of consumers' buying decision, as it represents the main factor for including a brand in the consideration set. Brand awareness can also influence consumers' perceived risk assessment and their confidence in the purchase decision, due to familiarity with the brand and its characteristics. On the other hand, brand awareness can be depicted into at least two facets – unaided (brand recall) and aided (brand recognition) – each of the two facets having its more or less effective influence on buying decision and perceived risk assessment. This paper tries to reveal, on one hand, the importance of unaided brand awareness when it comes to consumers' buying decision and, on the other hand, the importance of aided brand awareness when assessing the perceived risk associated with the purchase. The analysis is conducted in a comparative manner, considering the case of durable versus non-durable products, and with focus on urban Romanian consumers.

Introduction

Brand awareness is the extent to which a brand is recognized by potential customers and correctly associated with a particular product or service. For example, when someone says "I need a Kleenex," you know they're referring to a tissue. There are plenty of other brands that create tissues, but Kleenex has become the most widely known brand. The more familiar people are with something, the more they trust it and gravitate to it. Brand awareness is important because it helps businesses to stand out above their competition, build an audience more effectively, and generate more leads. A higher level of brand awareness typically equates to higher sales and also serves as an economic moat that prevents competitors from gaining more market share.

Objectives

Marketing strategists agree that brand awareness in any industry gives that company an edge. Brand awareness accomplishes several objectives for companies seeking to increase sales in the marketplace. A brand awareness campaign needs to be flexible enough to grow with the company and adjust if needed. The company should seek to build customer awareness, promote its website and add value. Brand awareness follows a certain process, although customers do not usually think through these steps when choosing a product. First, the customer has a perceived need for a product. In many cases, he will seek information on what product to buy. He will often evaluate his alternatives, although in some cases, such as in buying a drink, he may simply buy what's convenient. At the same time, he will place a value, both financial and personal, on the product he plans to buy. After he buys your product, he will review his purchase and make adjustments. Sometimes these adjustments will be immediate; in other cases, they are long term. For example, if he doesn't like the drink he bought, the next day, he will

EFFECTS OF MNCs ON INDIAN ECONOMY

INDERJIT KAUR
NEHA JULKA
RAVLEEN KAUR
M.COM Sem IV

Abstract

Since independence, India has gone through many changes firstly India based on socialist model, but now it bases its government on a democratic model. The liberalization of Indian economy has started during tenure of Dr. Manmohan Singh in the year 1991 as a Finance Minister and carried out by Mr. YashwantSinha and Mr. Jaswant Singh simultaneously. This has resulted in a fight amongst competitors for survival and growth and also led them to provide value to their product for customer's satisfaction through quality and service. Indian economy had experienced major policy changes in early 1990s. The neweconomic reform, popularly known as, Liberalization, Privatization and Globalization (LPG model) aimed at making the Indian economy as fastest growing economy and globally competitive. However ,as far as effects of MNCs in host countries are concerned, researchers fail to reach a unanimous conclusion as to whether these are definitely positive or otherwise. Whereas, a body of researchers are of the view that these MNCs cause the domestic companies of the host nation to increase their efficiency, yet another line of scholars are of the view that the productivity of domestic companies may undergo a decrease due to competition generated by MNCs.

Introduction

A Multinational corporation (MNC) or enterprise (MNE) is a corporation or an enterprise that manages production or delivers services in more than one country. It can also be referred to as an international corporation. The International Labor Organisation (ILO) has defined as MNC as a corporation that has its management headquarters in one country, known as the home country and operates in several other countries, known as host countries. The Dutch East India company was the first Multinational Corporation in the world and the first company to issue stock. The first modern multinational corporation is generally thought to be the East India Company. Many corporation have offices, branches or manufacturing plants in different countries from where their original and main headquarters is located. The object of this study is to find out the impact of the entry of multinational companies in the IndianMarket and economic growth of India.

Objectives

1. To know the effect of multinational corporations on Indian economy.
2. To diagnosis the trend of multinational companies on our Indian economy.
3. To analyse the market share of MNCs.
4. To predict the government policies.

ELECTRONIC-WALLETS

Navneet Kaur
Chanchal Sharma
Gurjit Kaur
M.Com Sem IV

Abstract

E-commerce in today's conditions has the highest dependence on network infrastructure of banking. However, when the possibility of communicating with the Banking network is not provided, business activities will suffer. This paper proposes a new approach of digital wallet based on mobile devices without the need to exchange physical money or communicate with banking network. An electronic wallet is a virtual or a cashless service used as a substitute for physical cash. This e-wallet will be linked to the respective bank of the customer for verification reasons. E-wallet is a convenient, easy-to-use, secure payment system.

Introduction

The banking industry had an array of payment products – cheques, demand drafts, national electronic funds transfer, real-time gross settlement system, immediate payment service, net banking and mobile banking – but found that people needed an easier, simpler way to make payments. The failure to address this need has taken people away from the banking system and pushed them towards e-Wallets, which are increasingly becoming dominant.

This paper describes the new approach for mobile payment system. The proposed solution can be implemented on Smart phone, and it does not require any additional connectivity or infrastructure beyond the cell phone of the participants, and was designed with usability and security in mind.

Security is another challenge in order to maintain and manage the electronic money and some personal information of its owner. Moreover, security would be enhanced as all data on the digital wallet would be encrypted and back up options would make recovering from loss easier.

Keywords E-Wallets, Digital Wallet, Demonetization,

Objectives

1. To propose the implementation, features and merits of E-Wallets.
2. To study the use of E-Wallets for efficient, secure and futuristic way of transactions.

Way to cash less economy

There are some applications of virtual cash on the internet. Some of them are PayTM, Freecharge, Mobikwik. All these applications provide commodities like bill payments, DTH recharge etc. PayTM also has its own online shopping portal where a registered user can shop and pay via the app itself. All these applications work on credit system. The user has to give his credit card number once and then his

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON ECONOMIC DEVELOPMENT

Manpuneet Kaur

Rajbir Kaur

Neha

M.Com Sem. IV

Abstract

In the future, intelligent machines will replace or enhance human capabilities in many areas. Artificial intelligence is the intelligence exhibited by machines or software. It is the subfield of computer science. Artificial Intelligence is becoming a popular field in computer science as it has enhanced the human life in many areas. Artificial intelligence in the last two decades has greatly improved performance of the manufacturing and service systems. Study in the area of artificial intelligence has given rise to the rapidly growing technology known as expert system.

Introduction

One of the key features that distinguish us, humans, from everything else in the world is intelligence. This ability to understand, apply knowledge and improve skills has played significant role in our evolution and establishing human civilization. But many people (including Elon Musk) believe that the advancement in technology can create super intelligence that can.

Meaning

Artificial intelligence ("AI"), a term first coined in 1956, is a branch of computer science that aims to create intelligent machines that work and react like humans. At the beginning of the study of AI, British mathematician Alan Turing proposed the true indication of computer intelligence to be when a question-asker could not distinguish between answers from a human and those from a computer. In contrast, today, 60 years later, AI is characterized by a number of applications, including computers playing games against humans and understanding human languages, virtual personal assistants, and robotics which involve computers seeing, hearing, and reacting to sensory stimuli. Looking forward to the next decade, technologists have offered a wide array of predictions for AI, ranging from AI being used as a tool to aid relatively simple processes (which some refer to as weak AI) to robots with human-like mental capabilities (which is sometimes referred to as strong AI).

AI Applications

Artificial Intelligence has made its way into a number of areas. Here are six examples.

1. **AI in healthcare.** The biggest bets are on improving patient outcomes and reducing costs. Companies are applying machine learning to make better and faster diagnoses than humans. AI applications include chatbots, a computer program used online to answer questions and assist customers, assistants that provide basic medical feedback.

IMPACT OF GST ON INDIAN ECONOMY

Sunidhi
B. Com. (R) V Sem

Abstract

The idea of Goods and Service Tax prominently known as GST was presented on first July, 2017. The GST will have a 'double' structure, which implies it will have two segments the Central GST and the State GST. GST is required to disentangle assess organization, guarantee 'Simplicity of Doing Business' and advance 'Make in India.' On bringing GST into training, there would be amalgamation of Central and State charges into a solitary duty installment. It would likewise improve the situation of India in both, residential and in addition universal market. At the shopper level, GST would diminish the general taxation rate, which is as of now evaluated at 25% to 30%.

Introduction

The Goods and Services Tax (GST) is one of the greatest financial and tax assessment changes attempted in India. Parliament started a seven-hour marathon banter on four strengthening GST Bills. The Goods and Services Tax Bill or GST Bill, likewise alluded to as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, starts a Value included Tax to be executed a national level in India. The GST means to streamline the tax assessment structure in the nation and supplant an array of circuitous expenses with a solitary GST to rearrange the tax collection system. GST is one circuitous expense for the entire country, which will make India one brought together regular market. It would likewise improve the situation of India in both, local and global market. The framework will eliminate all aberrant expenses and just GST will be connected as a backhanded duty. It will apply on the two Goods and Services. Duties like extract obligation, VAT, benefit charge, extravagance assess and so on will run with GST's execution. GST is basically an utilization assess and is collected at the last utilization point. The last buyer will in this manner bear just the GST charged by the last merchant in the inventory network, with set-off advantages at all the past stages. The standard utilized in GST tax collection is "Destination Principle". It is demanded on the esteem expansion and gives set offs. Thus, it stays away from the falling impact or assessment on expense which expands the taxation rate on the end buyer. It is gathered on merchandise and ventures at each purpose of offer in the supply line. The GST that a trader pays to get products or administrations can be set off later against the duty material on supply of merchandise and enterprises. In this way, producers, wholesalers and retail traders can benefit charge credit component under GST administration. They would pay the pertinent GST yet it tends to be recovered by the duty credit component. It will be charged at the purpose of offer as indicated by its goal impose purpose of-offer duty nature. A man who supplies merchandise and enterprises would be subject to charge GST from the purchaser.

AN ANALYSIS OF IMPACT OF DEMONETIZATION ON BLACK MONEY IN INDIA

Arshdeep Kaur
B.Com(R) Sem-VI

Abstract

India being the largest democracy in the world with a population of over 1.25 crores have to cater to the need of a greatly diverse society. Since Independence measures have been taken by different governments in order to achieve high rate of economic growth. The efforts taken in this direction have been subdued by the rising population accompanied by corruption in the society. The BJP Government led by the Prime Minister Mr. Narendra Modi took a massive step which was to Demonetize the two major currency notes of rupees 500 and rupees 1000 in order to curb the menace of black money prevalent in the society. This paper aims to analyze the positive and the negative impacts of the entire demonetization process. In order to study the impact of the process this paper laid a great emphasis on differentiating between undisclosed income and Black income and also tried to answer a critical question of whether the black money was discovered or destroyed in the entire process. It was observed that the process has effected differently to the different sections of the society and has not been able to achieve the tall claims as have been suggested by the government. However this has certainly created awareness and a caution regarding the accumulation of black money in India.

Introduction

The people of the country had just enjoyed the festival of light which is Diwali and had worshipped the Goddess of Wealth Laxmi and they had no clue what is in store for them a few days later. On November 8, the Prime Minister of the country Mr Narendra Modi announced that post mid night the most circulated currencies in the denomination of Rs,500 and Rs.1000 will be considered as illegal tender. The reason given to the citizens was that the measure will serve as a tonic for curbing the menace of black money in the country. It was also stated that a large amount of fake currency which is in circulation is in the form of 500 and 1000 currency notes and making these currency illegal tender will also affect their circulation making them obsolete and along with this a major problem of terrorism which the country is facing in the form of Inter Services Intelligence of Pakistan and the naxalities movement will also be effected due to the demonetization of the major currencies. The measure invoked a mix response from the citizens of the country. Some treated it as a revolution in the functioning of the country, some considered it as the dawn of the new era and some regarded it as a dangerous step which will destroy the economy of the country. Some remedial measures were also initiated by the government in order to make it convenient for the people to utilize the amount of currency they have in 500 and 1000 rupee denomination. The Government fixed 31st December, 2016 as the deadline for depositing the cash at the banks and alongwith this the government also announced that the old currency notes will be accepted for emergency services such as the hospitals, petrol pumps and railway reservation. The Government also announced some measures to reduce the agony of the people from time to time till the 31st of December, 2016. The Foreign citizens were permitted to exchange foreign currency up to Rs.

STRESS IN COLLEGE STUDENTS

Navpreet Kaur
B.Com. Sem-VI

Abstract

Stress emerges when the blend of inner and outside weights surpasses the Person's assets to manage the circumstance. For some youthful grown-ups, school is the best time of life. These basic years can likewise be undermined by discouragement, uneasiness and stress. Understudies are probably going to understanding a few or numerous stressors which may test their capacity to adapt: adjusting to another condition, adjusting an overwhelming outstanding task at hand, making new companions, ending up additional Autonomous, and managing heap of other issues. Looking from a closer point of view, the understudies experiences various difficulties in their everyday life , along these lines the entire thought of a current and dynamic school life is uncovered by these difficulties which thusly add to pressure and if not managed can just raise and hamper their scholastic execution, enthusiastic and social prosperity. The present paper looks at the sources and impacts of weight on the school students. It is trusted that the discoveries of the present investigation will help undergrads to manage pressure what's more, help advance information on adapting systems to confront life push.

Introduction

School life is a standout amongst the most sparkling and essential involvement in a young people life. It is in school that an immature appreciates the energetic condition, the organization of companions, and the different scholarly and co-curricular exercises, which improves, sustains furthermore, readies the pre-adult for adulthood. Undergrads are at a basic period where they will enter adulthood. They are anticipated that would be the elites in the general public. In this manner, they should improve their pressure administration capacities to carry on with a sound life in the wake of entering the general public. Puberty is a phase of human advancement that happens among adolescence and adulthood. Because of quick physical changes and mental improvement at this stage, understudies may encounter contrariness of their psychological improvement with their physical changes or on the other hand with the social condition and after that experience the ill effects of issues emerging from deficient adjustments. These issues may additionally cause mental inconveniences and even instigate degenerate practices. Puberty is an unsafe timeframe where youngsters experience self- association and job disarray. For them, push predominantly originates from scholastic tests, relational relations, relationship issues, life changes, and vocation investigation. Such pressure may typically cause mental, physical and social issues. This investigation looks at the sources and impacts of weight on the undergrads.

Objectives

1. To assess the level of stress among college students.
2. To find out the sources and effects of stress.
3. To give suggestive measures to overcome stress

BRANDS AND BRANDING

Arya Arun
B.Com VI Sem

Abstract

Branding has emerged as a top management priority in the past few decades due to the growing realization that brands are one of the most valuable intangible assets that firms have. Branding is sometimes considered to be merely an advertising function. And many managers and business writers hold the view that branding is about the management of product image, a supplementary task that can be isolated from the main business of product management. Branding is a strategic point of view, not a select set of activities. It is central to creating customer value not just images & is a key tool for creating and maintaining competitive advantages.

This paper identifies some of the influential work in the branding areas, also outlines some gaps that exist in the research of branding and brand equity and formulates related questions.

Keyword : Brands concept, Branding, Brand Equity.

Introduction

Brand is a name, term, design, symbol or other features that distinguishes an organization or product from its rivals in the eyes of the customer. Brands are used in business, marketing and advertising. Branding is a set of marketing and communication methods that help to distinguish a company or product from competitors aiming to create a lasting impression in the minds of customers. The key components that forms a brand's toolbox include a brand's identity, brand communication strategy. Brand Equity is the measurable totality of a brand's worth and is validated by assessing the effectiveness of these branding components. As markets become increasingly dynamic and fluctuating, brand equity is a marketing technique to increase customer satisfaction and customer loyalty with side effects like reduced sensitivity. Brands equity has been shown to make an impact on brand loyalty and the financial value of the company "Chaudhuri and Holbrook, 2001; Oliver, 1999". Brand equity has also been defined in a number of different ways for different purpose and has been addressed using comparative methods. Brands serve as makers for the offers of a firm to its customers. For the customers brand can simply means the best product quality with a reasonable price. Brands play an important role in determining of the marketing efforts. Finally Brands are the Assets of a firm in its financial sense.

Review of Literature

Aggarwal (2004)

Explored how relationship norms varied for two types of relationship exchange relationships in which benefits are given to others to get something back, and communal relationship.

Keller & Aaker (1992, 1998)

E-COMMERCE

Manpreet Saini
B.Com. VI Sem

Abstract

E-commerce (Electronic commerce) is the buying and selling of goods and services on internet, especially the world wide web. In practice, this terms and a never term, e-business is often used interchangeably. The paper attempts to provide deep insight about the conceptual framework and latest trends in the filed of e-commerce .Also the barriers and challenges that are their in this segment .

Introduction

The cutting edge for business today is e-commerce. E-commerce stand for electronic commerce. It means dealing in goods and services through the electronic media and internet, it relates to a website of the vendor ,who sells products or services directly to the customer from the portal using a digital shopping cart or digital shopping basket system and allows payment through credit card, debit card or EFT payments. E-commerce or E-business involves carrying on a business with the help of the internet and by using the information technology like electronic data interchange. More simply put ,E-commerce has almost overnight become the dominant online activity. There is no single definition of E-commerce, it means only commercial activity is performed or linked to or supported by electronic communication. The effects of e-commerce are already appearing in all areas of business, from customer service to new product design. It facilitates new types of information based business processes for reaching and interacting with customers like online advertising and marketing, online order taking and online customer service. In now days E-commerce uses the WWW at least some point in transaction life-cycle. It reduces costs in managing orders and interacting with a wide range of suppliers and trading partners, areas that typically add significant overheads to the cost of product and services.

Objectives of the study: The objectives of present study are :

1. To understand the evolution of E-commerce
2. To describe the conceptual framework of E-commerce in India
3. To analyze the present trends of E-commerce in India
4. To examine the barriers of E-commerce in India.
5. To predict future of E-commerce

Definition of E-commerce

E-commerce is a general term for any type of business, or commercial electronic transaction that involves the transfer of information across the internet. Or we can say that e-commerce is defined as the use of computers and electronic networks to conduct business with other businesses or with customers over the internet or other electronic network.

MERCHANT BANKING IN INDIA

Nidhi Sandal
BBA Sem VI

Abstract

A merchant bank is a financial institution providing capital to companies in the form of share ownership instead of loans. A merchant bank also provides advisory on corporate matters to the firms in which they invest. In the United Kingdom, the historical term "merchant bank" refers to a bank. A Merchant Bank can be generally described as a financial services company with a private equity investment arm offering investment banking and ancillary services as well. Because a merchant bank acts not only as an advisor and broker but also as a principal, a merchant bank has a longer term approach than a typical investment bank and is highly concerned with the viability of each investment opportunity and providing the right advice for a strong partnership with each client company. In banking, a merchant bank is a traditional term for an Investment Bank. It can also be used to describe the private equity activities of banking. This article is about the history of banking as developed by merchants, from the Middle Ages onwards. Merchant banking is an important service provided by a number of financial institutions that helps in the growth of the corporate sector which ultimately reflects into the overall economic development of the country. Merchant banks were expected to perform several functions like issue management, underwriting, portfolio management, loan syndication, consultant, advisor and host of other activities. Merchant banking is a combination of banking and consultancy services.

Keywords: Merchant Bank, Financial Institution, Management, Underwriting, Portfolio Management.

Introduction

The term Merchant Banking has its origin in the trading methods of countries in the late eighteenth and early nineteenth century when trade-taking place was financed by bill of exchange drawn by merchanting houses. At that time the merchants were merely financing their own activities. As international trade grew and other lesser-known names wanted to import goods from abroad, the established merchants 'lent their names' to the newcomers by agreeing to accept bills of exchange on their behalf. The acceptance houses would charge a commission for this service and thus there grew up the business of accepting bills of finance trade not merely of themselves, but of others. Acceptance business thus became and to a degree always has been hallmark of true Merchant Banks.

Aim of the study

The aim of this study is directed towards knowing the impact of Merchant banking on general public and economy.

Merchant Banking in India

In India prior to the enactment of Indian Companies Act, 1956, managing agents acted as issue houses for securities, evaluated project reports, planned capital structure and to some extent provided

IMPACT OF COVID-19 ON E-COMMERCE IN INDIA

SHIVANI

M.COM SEM-IV

ABSTRACT

In this era of globalization whole world has become a global market and now individuals are buying and selling goods and services from different countries with the assistance of e-commerce websites. E-Commerce or electronic commerce is the buying and selling of products and services over the net. It is a boom within the modern business. Nearly every imaginable product and service is offered through e-commerce transactions, including books, music, plane tickets and financial services such as stock investing and online banking.

Keywords- E-commerce, Internet, Technology, Coronavirus, Business, Online business

INTRODUCTION

E-Commerce has remarkable influence on the environment. Individuals mainly the millennial and gen Z love to shop through online sources these days rather than going to brick and mortar store as they feel its way more convenient to make purchase online. They have a opinion that buying online provide them a wide variety of product and it helps to make easy composition on the other if they have to buy the same product from a brick and mortar store they have to travel various places which in terms is more time consuming and tiring. Due to the outbreak of the deadly infectious disease Covid-19 people of all the generations have move to e-commerce. Sudden emergence of this deadly virus made people so conscious regarding their health that they feel that online shopping is the best mode they have to buy essentials. Although the e-commerce model is highly used in current business scenario but it's not been explored at its fullest. People in India still feel hesitant to shop online due to less faith they have in the security of their information. Folks feel they might not get trap in any fraud online. The current research has been undertaken to describe the scenario of E-Commerce, impact of covid-19 on the e-commerce and analyzing the trends of E-Commerce. The study further examines the key variables essential for the success of E-commerce business models.

ISLAMIC BANKING

SONIA SETHI

M.COM SEM-IV

ABSTRACT

The aim of this paper is to examine the demand factors for microfinance services in Indonesia consisting of the understanding, perception and preference of 581 microfinance institutions clients of four MFI, two Islamic (BMT and BPRS) and two conventional (BRI and BPR). The results show that MFI clients' preferences are driven by economic (low interest rates, low collateral and size of loans and non-economic factors (such as quality of service variable, easiness, speed, nearness, payments methods and loan officer profile. The results also indicate that BRI, a conventional MRI, is ranked the most competitive according to these factors followed by BPRS (Islamic rural banks), BPR (conventional rural banks)

This survey also identified the gap in which Islamic MFIs should fulfill in enhancing their roles to reduce unemployment and poverty. Islamic Banking is non-interest banking. It is a bank based on Sharia law and their principles have been derived from Qur'an.

INTRODUCTION

Islamic banking, also referred to as Islamic finance or shariah-compliant finance, refers to finance or banking activities that adhere to shariah (Islamic law). Two fundamental principles of Islamic banking are the sharing of profit and loss, and the prohibition of the collection and payment of interest by lenders and investors.

There are more than 300 banks and 250 mutual funds around the world that comply with Islamic principles. Between 2000 and 2016, Islamic banks' capital grew from \$200 billion to close to \$3 trillion in 2016. This growth is largely due to the rising economies of Muslim countries (especially those that have benefited from the rising price of oil).

Although Islamic finance contains many prohibitions—such as on consumption of alcohol, gambling, uncertainty, etc. -- the belief that "all forms of interest are *riba* and hence prohibited" is the idea upon which it is based. The word "*riba*" literally means "excess or addition", and has been translated as "interest", "usury", "excess", "increase" or "addition".

A STUDY ON THE GROWTH OF MICROFINANCE IN INDIA

RANJU THAKUR

M.COM SEM- IV

ABSTRACT

This article focuses on the evolution of Microfinance in India. In today's era Microfinance plays a very vital role in fulfilling the needs of small entrepreneurs and poor people who are unable to reach the formal financial institutions for finance. So Microfinance is a tool which fulfills the need of finance of poor people and also helps in eradicating poverty from the economy by providing the micro credit to the needy. In India people face many challenges when they need finance from formal financial institutions like high interest rates, low financial literacy etc. Microfinance has the ability to uplift the poor people and contribute to the Indian economy. This paper defines Microfinance, its objectives, challenges, models, growth and scope of the Microfinance in India.

Keywords: Microfinance products, Microfinance Models

INTRODUCTION

In spite of remarkable growth and evolution of the banking industry, institutional credit still remains unreachable to the rural poor. Even after seventy years of independence the existing formal financial institutions in the country have been unsuccessful in ensuring equitable distribution of credit to the needy. The formal financial sector still lacks in uplifting the poor by self-employment opportunities. Thus, in order to provide credit to poor households with limited access to banking services, microfinance was introduced around the eighties.

Microfinance is a modern concept of financing which is focused on providing small business owners and entrepreneurs access to capital. The complex business environment and changing regulatory requirements do not allow small business owners and entrepreneurs to enjoy traditional financial resources and services from major institutions which means, it is difficult for such parties to manage loans, investments and other financial services. Microfinance allows different financial services to small, poor and needy businesses and supports them to become self-sufficient.

IMPACT OF COVID ON AIDS TO TRADE

KAMALJEET KAUR

M.COM SEM-IV

ABSTRACT

Trade means buying and selling of goods, means exchange of goods with money as a consideration. Aids means help, so aids to trade means those services that help trade to take place. There are mainly six types of aids for trade. This paper focuses on how covid or coronavirus impacts trade, and how these aids help trade to take place.

INTRODUCTION

Covid 19 or coronavirus is a term that is the most common, most dangerous and main topic for discussion at this time. Covid affects our economy as a whole, if we say covid impacts our nature whether in a positive way or in a negative way. Coronavirus is a general term for a very common type of virus that exists widely in nature. 'CO' stands for corona, 'VI' for virus, and 'D' for disease. Formerly, this disease was referred to as '2019 novel coronavirus' or '2019-CoV.' The COVID-19 virus is a new virus linked to the same family of viruses as severe acute respiratory syndrome (SARS) and some types of common cold.

Aids To Trade are those auxiliary services that make it easy to carry out trade. These include but are not limited to insurance, advertising, warehousing, transportation, and banking. These support services serve as leverage to business and help its competitiveness. Following are the various aids to trades:

1. Banking
2. Insurance
3. Communication
4. Advertisement
5. Warehousing
6. Transportation

BANKING

The term bank is either derived from the Old Italian word "banca" or from a French word "banque" both mean a Bench or money exchange table. Banking is defined as the business activity of accepting and safeguarding money owned by other individuals and entities, and then lending out this money in order to conduct economic activities such as

WOMEN IN DIGITAL MARKETING

SIMRANJIT KAUR

HARPREET KAUR

M.COM SEM- II

ABSTRACT

In the modern era of digitalization, women also get an opportunity for establishing new platforms in their career. Women have created great success stories in digital marketing, which are known in the whole world. The increased use of the internet, technologies and ease in communication has boosted up the concept of digital marketing for women. Our increasing dependency on the service sector has created several opportunities especially for women where they can excel their skills while maintaining a balance in their lives. Government has also paved the way for digital startups for women.

Keywords : Women entrepreneurs, Digital Marketing, Startups

INTRODUCTION

Women have reached the specific level of self-reliance wherein their dependence on others has reduced. Females have been perceived to be physically weak and emotionally weak and male gender has the responsibility to protect the female. But today women are successful at the most adventurous jobs like in the military, airlines, judiciary. Digital startups have proceeded that will power matter more than assumptions made.

With the help of digital marketing women have achieved great heights in their lives. The hidden potentials of women have been emerging as digital marketing lets women conduct their business entirely on the internet and provide flexibility around their schedule by introducing virtual workplace and digital lifestyle. Digital ecosphere has brought so many opportunities for women to showcase their feminine spirit talent and creativity and transform their ideas into reality. By this women are becoming financially independent and more focused in their life

ONLINE ECONOMICAL STARTUP

PARMINDER KAUR

SAPNA RANI

M.COM SEM-II

ABSTRACT

Startups nowadays are the most important platform for starting business. Online Economical Startups play a very critical role especially in these days of Covid-19. In these stressful days, this provides a way of living life to too many unemployed people. They bring growth opportunities along with innovation and competition. To start business, they need government support in terms of favorable economic policies, less restriction on setting up startups. Also they need funds to finance them. This paper puts light on some ways for starting up an online economical business. Some of the earlier established business players are Zomato, Swiggy, Byju and Vedantu etc. Various government initiatives are also discussed in this paper.

Keywords: E-Procurement, Virtual Communities, E-Learning, Intranets, Extranets, Agile, Bootstrap, IPO, Venture Capital, Microfinance.

INTRODUCTION

Startup is a young company founded by one or more entrepreneurs to develop a unique product or service and bring it to market. Online startups need a social platform. Such as Facebook, Instagram to create a network over the internet for purchasing and supplying goods and services. Among entrepreneurs with a new business, finding new customers surpassed funding to start the business as a top reported challenge in these Covid-19 times.

OBJECTIVES

The study aims towards achieving following objectives :

1. To know about the schemes introduced by the Indian Government.
2. To study the impact of Indian Startups on the Indian economy.
3. To know the funding schemes for Startups.

STUDY ON EMPLOYEE STRESS AND ITS IMPACT ON PRODUCTIVITY IN TEACHING SECTOR (SELF-FINANCING)

HARPREET KAUR
RATIKA DHANDA
M.COM SEM-II

ABSTRACT

In this competitive world, productivity of the employees is essential for the success of an organization. Stress is an inevitable part of our life due to workload, challenges, responsibilities & complexity. Right from birth till death, every person faces numerous stressful situations. Stress has become a hassle of great concern & worry as it is able to have damaging physiological & intellectual effects on human beings running in organizations/ institutes. An attempt has been made via this research paper to recognize the reason for strain among lecturers & the ways/ techniques to address pressure generated at the workplace & its impact on them. To examine moreover specializes in employee's behavior and attitudes toward productivity which gets affected due to strain in organization. The research approach used is only on secondary facts by referring to numerous research papers & journals of this nature, findings & discussions are made based mostly on grounded precept approach.

Keywords : Stress, Teachers , Techniques, Impact, Productivity, Causes

INTRODUCTION

Educational institution is an organization that provides services. Like other organizations, it has also become one of India's competitive areas. It provides students with high-quality education while maintaining a market position. In this technological revolution, the world's educational institutions are facing the challenge of teaching students with new technologies. As employees of educational institutions become part of various systems, processes and technologies, these advanced technologies make it difficult for employees to cope. Stress can be described as a feeling of emotionality, exhaustion, excessive demand, great psychological stress, and physical overwhelming.

COVID-19 IMPACT ON BIGGEST INSURANCE PLAYER : LIFE INSURANCE CORPORATION OF INDIA (LIC)

JASPINDER KAUR

NAINA

B.COM (PASS & HONOURS) SEM-VI

ABSTRACT

In March 2020, the entire world was grappling with the enormity of the coronavirus pandemic. Its effects rippled into other markets, including insurance markets. India is one of the worst hit countries by COVID-19 which impacted almost all industries and sectors. The pandemic explicitly and badly pushed the insurance industry especially relating to "Life Insurance Sector". From selling new policies to settling claims, extension of lockdown affected the insurance industry a lot in both positive and negative ways. This paper attempts to study about the COVID-19 impacts on Life Insurance Corporation (LIC) of India- how sudden outbreak of this pandemic affected the prospective policy buyers, what changes did LIC bring in its working especially relating to the claim settlement.

Keywords: Life Insurance Corporation (LIC), Pandemic, Lockdown, Claim Settlement, Private Players.

INTRODUCTION

The Life Insurance Corporation (LIC) Act was passed on 19-06-1956 by the Indian Parliament for nationalising all private life insurance companies into a state owned entity. Thus, LIC of India was formed on 01-09-1956. Till 1999-2000 LIC had complete monopoly in life insurance business all over India.

The Life Insurance Corporation (LIC) the biggest insurance player in India, no doubt earned profits in pandemic COVID-19 but faced many problems in the initial time when pandemic started showing its worst picture. The life insurance industry reported a contraction in new business premiums for four straight months, starting from March. Given the uncertainty that existed in these unprecedented times, experts of financial markets expected that life insurance and annuity companies could face both short-term and long-term challenges to maintaining business continuity and

PRE & POST IMPACT OF COVID-19 ON SAVING AND SPENDING HABITS OF CONSUMERS

KASHVI & JASJIT

B.COM (PASS AND HONOURS) SEM-VI

ABSTRACT

Covid-19 or Novel Coronavirus has affected millions of people across the globe. It not only has caused a huge health crisis but also left the economy in a wounded state. The nationwide lockdown, although a welcome step to reduce the spread of this pandemic, has left the general population in a miserable state where almost all the businesses and jobs have suffered adversely. In the present situation, saving and investment have emerged as two pillars of our economy by whose support our country survives this global pandemic. Saving as a habit is deep-rooted in India. This article aims to analyze the effect of Covid-19 on the saving habits of individuals. It aims to understand to what extent savings helped a normal citizen ride out the storm of Covid 19.

Keywords: Pandemic, Lockdown, SIP, Salary cut.

INTRODUCTION

COVID-19 or Coronavirus, an infectious disease, has assumed the title of a pandemic due to the speed with which it is growing and the effect that it has on lives. Covid- 19 has affected crores of people worldwide and claimed lakhs of lives, leaving families broken and the economy injured. With the arrival of the pandemic in the country, Indian citizens also faced uncertainty in Income. The muted economic activity and ceasing of multiple businesses have forced all to rethink the role of saving and investment in our everyday lives. Due to an industrial recession, people's perceptions about income, spending & savings has changed. It affected the pockets of almost every stratum of the society leaving thousands of them jobless and without a regular source of income. People are facing a reduction in income. On the other hand, due to preventive measures of lockdown, spending has automatically reduced in many areas like fuel, dining out, entertainment, travel, etc. While some people have had to dive into their meager savings or funds to sail through this storm of Covid 19 and this has once again highlighted the benefits of smart saving and investment. The research paper is an attempt to analyze the effect Covid 19 has had on the saving and investment habits of citizens of our country.

IMPACT OF CORONAVIRUS ON ONLINE BUSINESS

PAWANPREET KAUR

B.COM (HONOURS) SEM-IV

ABSTRACT

The recent pandemic of COVID-19 crisis is accelerating an expansion of e-commerce towards new firms, customers and types of products, likely involving a long-term shift of e-commerce transactions from luxury goods and services to everyday necessities. It also highlights how policymakers can leverage the potential of digital transformation in retail and related areas to support business adaptation and to enhance social distancing while ensuring that no one is left behind. E-Commerce is now considered a chosen way of purchasing different types of products and services. This research paper is an attempt to find the impact of COVID 19 on E-Commerce and reveal the key factors for an increase in the trend of E-Commerce in the present times.

Keywords: e-commerce, covid-19, customer

INTRODUCTION

The COVID-19 pandemic has accelerated digital transformation. Digital solutions are increasingly needed to continue some of the economic and social activities remotely. The growth in e-commerce around the world is also witnessed. It is also expected that e-commerce may play a major role in national and international recovery efforts. As lockdowns became the new normal, businesses and consumers increasingly “went digital”, providing and purchasing more goods and services online, raising e-commerce’s share of global retail trade from 14% in 2019 to about 17% in 2020.

RESEARCH METHODOLOGY

In the present research secondary resources have been used in the study. The secondary data is collected from various sources like newspapers, websites, publications etc.

E-LEARNING IN INDIA: WHEEL OF CHANGE

NAVDEEP KAUR

GAGANDEEP KAUR

B.COM (PASS & HONOURS) SEM-II

ABSTRACT

Everyone in the present day is concerned with personal development and educational advancement. It will produce proper results if it is correctly planned. Smart education requires the use of e-learning. E-learning is the process of learning outside the traditional classroom by leveraging electronic devices to obtain educational content. In most circumstances, it refers to an entirely online course, programme, or degree. There are a plethora of e-learning platforms offered to educational institutions. The difficulty is to integrate the e-learning system into a smart educational environment that meets the users' needs. E-learning services rely on a software system that provides access to all educational materials and makes them available to all the students electronically whenever they need and wherever they are. The design and development of e-learning systems is a critical part of the educational process. The purpose of this research paper is to explore the importance of e-learning and to comprehend the notion of e-learning. In the Indian setting, modern teaching and learning methods are beneficial to the development of the education system. As a main wheel, the research paper concentrated on e-learning in India.

Keywords: E-learning, SWOT analysis, Pandemic Revolution, Students Perspective, Impact, Initiatives, Future Prospects.

INTRODUCTION

“Education is what remains after one has forgotten what one has learned in school.”

-Albert Einstein

Electronic learning, or e-learning, is when a computer is used to offer part or all of a course, whether it be in a school, college, part of training, or a full distance learning course. E-learning is learning that takes place outside of a traditional classroom and makes use of electronic tools to obtain educational content. In most circumstances,

WOMEN ENTREPRENEURS IN INDIA - EMERGING ISSUES AND CHALLENGES

RAJWINDER KAUR

HARSHITA BHATIA

B.COM (PASS AND HONOURS) SEM-II

ABSTRACT

In India, women have been described as the embodiment of "Shakti". She can do anything with so much grace. But, during the past decades, Women Entrepreneur was neglected. With the introduction of economic liberalization and globalization the picture has been changed. In today's world, women have emerged as the most memorable and inspirational entrepreneurs. Women Entrepreneurs are playing a very vital role as they become an important part of the global business environment. An entrepreneur is someone who tries to bring innovation in business and attempts to gain profit through it. The Government of India is making efforts to boost up the number of entrepreneurs in India, particularly for women entrepreneurs in both urban and rural areas. The policy and institutional framework for developing entrepreneurial skills, providing vocational education and training which has widened the growth for the empowerment of women. But it is not the only responsibility of the Government and therefore other stakeholders need to take the responsibility. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. This paper focuses on the issues, difficulties, and challenges faced by women entrepreneurs and some suggestions to overcome them.

Keywords: Entrepreneurship, Policies, Ventures, Challenges, Empowerment, Issues.

INTRODUCTION

"When women move forward, the family moves, the village moves and the nation moves."
- Pandit Jawaharlal Nehru

STUDY ON E-COMMERCE: IT'S IMPACT ON MARKET AND RETAILERS IN INDIA

JASWINDER KAUR

B.COM (PASS AND HONOURS) SEM-II

ABSTRACT

The Internet plays an important role in our daily life. We use the internet daily almost for every single work. Before e-commerce, buying and selling work was done without the internet but after the arrival of e-commerce in India, our life has become more convenient because of its number of advantages. Online shopping is a part of e-commerce that is done mostly by the users due to e-commerce websites in India which allow us to buy and sell the products according to our choice at affordable prices. E-commerce websites have various impacts on different markets and retailers. In India cash on delivery is the most preferred payment method, accumulating 75% of e-retail activities. Demand for international products is growing faster than in-country supply from authorized distributors and e-commerce offerings. E-commerce is business through computer networks. In the early 1990, e-commerce took a great leap in the world of the computer. The term e-commerce is a commercial transaction that involves the transfer of information across the internet. It covers a range of different types of businesses- consumer-based retail sites, auction or music sites to business exchanges trading goods and services between corporations. It is currently one of the most important aspects of the internet to emerge. In this paper, we will discuss the different scenarios of different markets and retailers and the impacts of e-commerce on them.

Keywords: E-Commerce, Benefits, Growth, Advancement of internet, Market, and Retailers in India

INTRODUCTION

E-Commerce is buying and selling of goods and services over the internet or the transmitting of funds or data, occur via electronic medium. There is no physical market and the entire process of marketing and selling of goods takes place online or electronically. This means the buyer and the seller do not often meet face to face. It is a replica of the physical marketplace in the virtual world. E-Commerce also called

NETWORK MARKETING

DIVYA JALOTA

B.COM (HONOURS) SEM-II

ABSTRACT

The purpose of this paper is to describe network marketing and ways to achieve success in network marketing. The objective of this paper is to know everything related to network marketing starting from its history to current scenario in India. Network marketing is the method of product distribution in which products are moved through independent distributors. These distributors got the opportunity to introduce other distributors to the business. This paper studies network marketing, tells the ways to become successful in network marketing .

Keywords: Network marketing, Multi-level Marketing (MLM), Direct selling, Legitimate, Entrepreneurial opportunity

INTRODUCTION

Emerging trends in marketing have completely changed the way a business is conducted. The new mode of marketing helps the companies to attract significantly a large number of customers. One such revolutionary trend is network marketing. It is one of the fastest growing businesses in the 21st century. Network marketing is a business model that relies on a network of distributors to grow a business. It is also known as direct selling, multi -level marketing and referral marketing.

MEANING OF NETWORK MARKETING

Network marketing is that business model which gives people the opportunity with very low risk and financial commitments to build their own income generating assets and acquire great wealth . It is very popular with people looking for part-time, flexible businesses. It involves the direct sales of products to consumers . Network marketer don't need a specified amount of education. He /she earns money either by directly selling products themselves or by recruiting others to sell products for them.

START-UPS IN INDIA

PRABHLEEN KAUR

RAMANDEEP KAUR

NIKHITA

B.COM(HONOURS) SEM-II

ABSTRACT

“NEVER DREAM OF BECOMING SOMETHING, IF YOU DREAM, DREAM OF DOING SOMETHING.”
— Narendra Modi

Startup India program is a government of India flagship initiative to build startups and nurture innovation. The objective of a startup are to be one's own boss and to create employment to others which warrants lot of endurance and sacrifice large population with high percentage of middle income group, educated youth with technical background, IT domination and mobile penetration are some of the drivers that have thrown up opportunities for spreading, startup revolution in India. The 'Make in India' initiatives and other government schemes have also given a boost to startups with many individuals entering the fray. The idea behind the venture, market size, revenue and profit targets are some of the important factors that need to be clearly defined before embarking on the journey. Time, teamwork and tenacity are important elements which determine entrepreneurial success. Infrastructure, government, regulations and availability of finance at various stages of growth could be some of the challenges for startups. In fact history is overloaded with examples of startups which began with big fanfare but ended as dump squibs within a short span of time due to various reasons. This paper discusses a few issues and challenges that an INDIAN STARTUP has to face and the opportunities that the country can provide in the current ecosystem.

Keywords: Entrepreneurs, Employment, Finance, Make-in-India, Startup

INTRODUCTION

A Startup is a young company founded by one or more entrepreneurs to develop a unique product or service and bring it to market. Startup India is an initiative of the government of India on 15th August 2015, as part of Hon'ble Prime Minister