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Paper 1

A CASE STUDY ON CORONARY HEART DISEASE USING MACHINE LEARNING TECHNIQUES

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"Health is Wealth". This is no longer just a statement. We live in an era where this statement istrue in every sense. People have a kind of lifestyle, where health and wellness have taken a backseat in their lives. Leading a medication-free life is becoming more and more challenging today. Always "Prevention is better than cure". Lot of diseases and disorders can be prevented today, if we can predict their occurrence based on certain parameters and symptoms. These days, we've an enhanced range of coronary heart diseases together with enhanced risk of heart attacks. This research is about predicting the wellness of a person based on certain medical and non-medical parameters. As part of the research, various health parameters will be collected and analyzed for diagnosing heart related ailments using Machine Learning Techniques like Classification and Prediction. This is a case study on Sri Jayadeva Institute of Cardiovascular Sciences and Research to get a better understanding of the heart related ailments and their related symptoms. The hospital specializes in cardiology, cardiothoracic surgery and paediatric cardiology. The hospital employs the latest technology to diagonise threats to heart health. Different heart related treatments are performed at the hospital. Based on the symptoms various ailments are diagnosed and treated with different treatments like angioplasty, placement of stent, lifestyle changes and medicines.

Paper 2

A STUDY ON ARTIFICIAL INTELLIGENCE APPROACHES IN BIGDATA DATABASE MANAGEMENT SYSTEM

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Artificial Intelligence (AI) is the latest trend in the field of technology, but ways to tap its full potential in business and commerce are still evolving. AI's will have a vital role to transform database management system across business whether on cloud or on-premises. Researchers are in the ongoing effort to take bigdata to the next level by integrating it well with AI, which is expected to make an incredible difference in people's lives. A database is basically a data pool that stores data in both sequential and non-sequential format. The integration of AI and Database Management System (DBMS) technologies plays a significant role in shaping the future of computing. AI in database management deploys machine learning models for data mapping and classification for faster processing and better analytics. AI helps the database management mainly in the field of data aggregation and organizing database storage. Database management is expected to fit in well with all emerging and future technologies to work collaboratively and change the destiny of any business by leading them in a meaningful way of developing. We report in this paper about several general approaches to AI/Bigdata Database integration and various developments in the field of intelligent databases.

Paper 3

IMPACT OF ARTIFICIAL INTELLIGENCE IN FUTURE BUSINESS

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Artificial Intelligence plays a vital role in a wide range of automation technologies – and those advances are definitely here to stay. The impact of automation can be felt across many industries and countless occupations. It could be predicted that 30 percent of the work activities in 60 percent of current occupations will see automation in the future. Artificial Intelligence and automation are poised to revolutionize the face of the workplace on a global scale. The emphasis lies in the fact that AI and automation are not synonymous. Artificial Intelligence expands throughout the workplace, its impact and presence can vary greatly. The applications of Artificial Intelligence ranges from things like providing guidelines for bank loans to the development of new technology platforms and data storage. Furthermore, senior executives are looking for methods of integrating Artificial Intelligence into their workplace, only eight percent of companies are prepared for organization-wide adoption. Artificial Intelligence automation will neither impact every job nor will affect all industries. Some jobs such as production or food service will see a high level of change while others such as arts and entertainment will see less Artificial Intelligence driven automation. There are several dynamics involved in adopting Artificial Intelligence, such as community demographics and the types of industries that drive local economies. This paper highlights on the understanding automation and Artificial Intelligence. The paper focuses on the Artificial Intelligence automation in workplaces. This paper analyses the impact of Artificial Intelligence in various industrial sectors. This paper reflects on whether the Artificial Intelligence automation will be able to replace human beings. Artificial Intelligence is a fundamentally enabling technology for automation, and it will find its way into many types of businesses in the future.

Paper 4

WEB ACCESSIBILITY FRAMEWORK FOR VISUALLY IMPAIRED AND BLIND WEB USERS

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In spite of the availability of huge number of assistive tools for accessing the internet-based web services, blind and visually impaired internet users are not able to access the information and services as accessed by the general user. This has created digital divide among the users. The multi-fold efforts, steps are taken to fill up the gap and to make equal access "a possibility".

The web developers need to follow the specific guidelines set by W3C. The Web Content Accessibility Guidelines (WCAG 2.0) provides the detailed information, tips on web development which the developers need to go through for developing equal access sites. In this paper, we present a model-checklist which helps the web developers in making websites, which helps blind and visually challenged web users to access the services with least efforts.

Paper 5

HOSPITAL DATA ANALYTICS FOR BUSINESS INTELLIGENCE - AN ANALYTICS TOOL FOR PATIENT FEEDBACK ANALYSIS

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Hospitals gather huge amounts of valuable data every day, from clinical studies to patient satisfaction surveys. However, the full utilization of this data is somewhat lacking with limited data analysis taking place. Improving hospitals data analysis can facilitate the decision-making process leading to informed decisions that will positively influence the patient's journey. In collaboration with hospital this research identified that the processing time of patient satisfaction data often took 6 to 8 months for analysis. Patients often failed to see any change after making a suggestion or comment, this paper addresses this issue by utilizing machine learning and data visualization techniques to help reduce the processing time for analysis of text-based patient feedback. This research focuses on the integration of techniques based on machine learning, neural networks, mathematical modeling(Topological data analysis) and data visualization to actively assess real-time feedback from Twitter and stored textual data (the Family and Friends Test). To allow greater analysis in a much-reduced time frame. The paper demonstrates such integration via the creation of a data analytics tool programmed in Python. Existing approaches require significant computational power to extract the textual information this paper demonstrates timely extraction with low powered computing systems. Existing solutions do not widely integrate all the techniques used in this thesis, making this research unique by combining the approaches in a low powered computing environment. The research demonstrates the effectiveness of small-scale Machine learning running on low powered computing systems when applied to a text-based extraction and analysis. The research contributes novel algorithms using Topological data analysis and Network theory. The application of this research will aid researchers and business in the utilization of machine learning and data extraction to support business intelligence gathered from text sources.

Paper 6

A PROMINENT PRICE PREDICTION APPROACH FOR COMMODITY PRICE PREDICTION TO DEVELOP SMART AGRICULTURAL SYSTEM

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One of the most basic requirements of individuals is food or agricultural products. The population of India and the rest of the world is rapidly increasing, as is the need for food products. As a result, a proper and convenient method of increasing food production, as well as the introduction of efficient technology in all parts of the agriculture sector, should be implemented. Commodity prices are significant in agriculture because they determine the economic standing and income of the industry. The current and future price of the commodity determines the farmer's revenue and profit. Farmers are losing a lot of money since they have no idea what their product's future pricing will be. As a result, a proper strategy that gives future information about agricultural products should be developed, allowing farmers to make informed judgments before planting any product. There is a vast amount of commodity pricing data available from the last few years. As a result, we must go through a number of actions to analyze these data and acquire knowledge. Price prediction refers to a method for predicting future agricultural commodity prices using current and historical data from a database. The main goal of this paper was to find the best data analytic approaches for establishing price prediction systems, especially for agricultural items. In addition, a survey of several predictive analytics methodologies for agricultural datasets is conducted. Finally, with the support of a smart agriculture system, we implemented our own suggested model to construct a price prediction system.

Paper 7

USE OF ARTIFICIAL INTELLIGENCE IN THE FIELD OF VISUAL ART AND MUSIC - A REVIEW

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Evolution of human race began when man stopped hunting animals and settled at a place and started agriculture and farming. When he was secure of the next meal his mind was at ease and had room for thinking and curiosity. An idle mind cannot be quiet for long so it would either go for constructional activities or for destruction. We will not focus on the later because it does not serve our purpose, we will try to concentrate on what the constructive mind or the creative mind wanted. The enthusiastic mind required recreation, entertainment, fun and so on, that could have been triggered even by the deepest sorrow, which led it to what we today call as art. No one can tell when and which art form emerged first but we can say that either the different art forms emerged at different civilizations or at different point of time. But basically, those who were fond of colours and doing something with their hands developed the visual arts inspired by nature. For those who their body was most interesting subject came up with performing art form, and those who were keen with sounds came up with music and singing. Next what happened was just history. Various folk forms emerged followed by classical forms and the contemporary or the modern ones. The interesting fact is that even after a millennium this urge for art has not been subsided in the era of technology. We have the state-of-the-art equipment for all our needs but its not just enough for the art-oriented mind or we can say that area of art has been emerging with the help of technology and one such instance can be said where Neural Networks are being used in the field of art. Although it is just in a budding stage the research going on in the field cannot be ignored when they are making the global noise. In this paper we will study how Artificial Intelligence, Neural Network, Machine Learning and Deep Learning are used to analyse and create a new piece of art and how do they authenticate the work, in comparison to the humans also how the learning algorithms are used to analyse the music and create a new work either independently or with the human intervention.

Paper 8

IMPACT OF ARTIFICIAL INTELLIGENCE IN TRANSPORTATION INDUSTRY

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Artificial intelligence (AI) is at the root of many new services and is helping to advance a wide range of technologies and fields. Transportation is one of these fields. When AI is applied, transportation can become faster, more efficient, more reliable, and safer. It enables drivers and engineers to automate tasks and can help support decision making from individual to global scales. Currently, AI is being developed for both commercial and private transportation markets. Even at times of great uncertainty, transportation remains a fixed necessity in human life. We need transportation for shipping cargo from one country to another. If we're not doing export, we need to ship locally. In western societies, there are hardly any households that are completely self-sustaining. It is transportation that delivers goods from supplier to customers. And it is AI that can help make the process much more efficient, supporting human lives throughout the globe. This paper focuses on the use of artificial intelligence in transportation. Also covered the topics like traffic management, sustainable transport, fleet integration, and crewless cargo ships.

Paper 9

AN INTRODUCTORY REVIEW OF NEURAL NETWORKS

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The purpose of this study is to provide a basic overview of Artificial Neural Networks (ANN). ANN, which was developed on the basis of a biological neural network, is continually helping Artificial intelligence in several domains and is proving to be successful. The majority of a researcher's time is spent on which model of ANN to utilize in order to achieve better findings. Our study demonstrates the benefits, drawbacks, and situations in which different types of ANN can be employed or are suited for various types of applications. This paper will assist the researchers in the selection of the most suited model of ANN for various fields and problems.

Paper 10

A CASE STUDY ON ANDROID MALWARE ANALYSIS USING HINDROID

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The improvement in technology made the smart phone more familiar to common people and also the current situation demands it. Most of the services are digital nowadays. This opened up a wide field for the hackers or intruders and the rate of cyber-attacks and cyber-crimes are high. In this paper discusses about Hydroid, an intelligent android malware detection system based on structured heterogeneous information network, which uses a static analysis method to identify malware. In this we analyse the various relationships in API calls and creates higher level semantics.

Paper 11

FUTURE OPPORTUNITIES AND CHALLENGES OF ELECTRICAL TWO WHEELERS IN INDIAN MARKET

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Two wheelers have become an integral part of the human being for the local transportation. Almost every individual is using the two-wheeler for his/her daily movement. The use of the two wheelers is limited to the city ride and in a day the vehicle may cover a distance of 50 KM on an average. The use of two-wheeler for a long ride is very limited. The cost of the two-wheeler is ranging from seventy thousand to eighty five thousand. The running fuel cost ranges between Rs 2.50 per kilometre to Rs. 4 per kilometre. Due to the hike in the price of the fuel the daily running cost may go up to Rs. 125 which is considerably costly. Looking into the above scenario new generation two wheelers which run on electric energy are introduced. The main objective of these two wheelers is to reduce the running cost and to get the zero pollution to the environment. This paper highlights the benefits of the electrical two-wheeler over the conventional two wheelers. The paper also highlights the drawback of the electric two wheelers over the conventional two wheelers. The market moves of the electric two wheelers, the battery life and the remedy to increase the battery life is also highlighted. The cost benefit analysis is done. The paper concludes with some suggestions to improve the battery life and to introduce the new methods of refuelling centres which can improve the charging problem of the electric two wheelers.

Paper 12

UNDERSTANDING OF MACHINE LEARNING ALGORITHMS IN TRAFFIC FLOW PREDICTION - A SYSTEMATIC LITERATURE REVIEW

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In big cities, it is very difficult to manage the traffic. **S**everal countries around the world implement intelligent transportation systems (ITS) to reduce expenses from traffic congestion. Traffic flow prediction models help in the development of Intelligent Transportation Systems (ITSs). The traffic flow prediction has wide application in the city transportation and area management. The Traffic flow prediction is a time series problem to estimate the flow count at a future time based on the data collected over previous periods from one or more observation locations. The research is targeted to train the system to learn to predict the traffic by using a traffic flow prediction algorithm. The system can suggest to the user according to their search. Traffic congestion is caused by complex interactions of several factors. These factors include temporal changes in traffic volume, road architecture, weather conditions, accidents, repair work etc. The public can benefit by using this system because, the users can know current traffic flow and current weather conditions of the roads, thereby reducing the possibility of road accidents and enhancing road safety. Today's methodologies cannot provide precise predictions if there is a change in environmental variables (e.g., if there is construction or repair work, or changes in road structure or weather conditions). Therefore, it is important to develop a prediction system that utilizes more of the variables that cause traffic congestion. And this research mainly focuses on analyzing how to properly characterize traffic flow in urban road scenarios with an emphasis on the long term or short-term prediction. Most of this field have been focused on short-term prediction models. This research is about predicting the traffic flow in an urban city using machine learning tools. Big Data and Machine learning concept and its application can be used to predict the traffic flow. By training Machine learning tools with some historical and time series data, the machine automatically learns how to predict the traffic in an urban area. Accurate prediction of traffic flow is important in modern transportation systems. It is a booster for many applications which need reliable future traffic information.

Paper 13

APPLICATION OF ARTIFICIAL INTELLIGENCE IN AGRICULTURE AND FARMING

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Agriculture automation is a major source of concern and a hot topic in every country. Even today, agriculture is the backbone of the global economy. Farmers have a tendency to think of AI as something that only applies in the digital world. They may be unable to see how it can assist them in working the real land. Their opposition reflects a lack of understanding of how AI tools can be used in the real world. Farmers' traditional ways aren't up to the task of meeting the rising demand. With an ever-increasing population, the agriculture sector will only expand, but it will face multiple challenges. In order to increase productivity, the agriculture sector faces various obstacles, including incorrect soil treatment, disease and pest infestation, and a knowledge gap between farmers and technology. As a result, they must wreak havoc on the soil and crops by increasing the use of hazardous pesticides. This has a significant impact on agricultural practices, and as a result, the land remains barren, devoid of fertility, and yields are poor. Hence, Artificial Intelligence (AI) is becoming an increasingly important aspect of the agricultural industry's technological progress. This paper focuses on the use of Artificial Intelligence in Crop yield prediction, intelligent spraying, predictive insights, agriculture robots, crop and soil monitoring. And a special focus on these expert systems for higher productivity.

Paper 14

DATA SCIENCE SENTIMENT ANALYSIS DASHBOARD IN DECISION MAKING

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Sentiment Analysis can be used to understand the pattern of behaviour from the text-based data. Online shopping websites and mobile apps allow its customers to submit the product reviews which they have purchased through the system. Generally, a new customer goes through the reviews which are posted by previous customers to understand the product quality and to take the decision of purchasing the product. This paper reports the Machine Learning model developed using sentiment analysis to review all the customer's feedback posted about a product in an online shopping platform. It provides the customers with a Data Science Sentiment Analysis Dashboard that gives an overview of product reviews. Model developed uses machine learning and natural language processing algorithms and decision list classifiers to categorize every review as positive or negative. The supervised learning and sentiment analysis methods used in the model will provide a dashboard review report to customers with a significant level of accuracy in decision making.

Paper 15

A STUDY ON FUTURE DEVELOPMENTS OF ARTIFICIAL INTELLIGENCE AND QUANTUM COMPUTING

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Artificial Intelligence and Quantum Computing are the latest Computing Technology of the 21st Century which has numerous applications in the field of Education, Entertainment, Healthcare, Security, and Commercial fields. Artificial Intelligence is more mature now compared to Quantum Computing and the latter one is still in its early stages and many top companies like Honeywell, Google, and IBM already invested a good amount of money in Research and development. Traditional Computing involves computation with a binary digit (bit) 1 and 0 whereas quantum computing involves Qubit and the information can have more than one or multiple states. Artificial Intelligence in simple words is making the computer system think, and respond to certain critical problems and provide the best solution like human beings. Quantum Computing is the traditional form of computing with new means or methods and which follows a similar rule of Atoms to manipulate or process Information. Artificial Intelligence system is strongly connected with the Internet of Things (IoT) for decision making and to provide the ideal solution when machines are connected with human beings. In this paper, we discuss on present and future developments of Artificial Intelligence and Quantum Computing and its contributions or relationship with other related fields of Information and Communication Technology (ICT). This paper also discusses future breakthroughs of these two technologies. This paper will make a real attempt to find the existing developments, future growth, and applications of Artificial Intelligence and Quantum Computing.

Paper 16

AN INTRODUCTORY REVIEW OF BUILDING CYBER SECURITY ARCHITECTURE FOR INDUSTRIAL CONTROL SYSTEMS NETWORKS AND FOR CRITICAL INFRASTRUCTURES

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The purpose of this study is to provide a high-level understanding on Industrial Control Systems (ICS)/Operational Technology (OT)/IoT based critical infrastructures cyber security challenges in every level and how to address those challenges without interrupting the operations. Most of the researcher's spend time to study various Complex and Legacy infrastructures and to know which OEM technology vendors solutions are in place. Again it is time consuming and a great technical challenge while dealing with OEM vendors protocols. Most of them are proprietary to them as well. Our Study demonstrates the cyber challenges and other issues in ICS networks and how to resolve those challenges and issues without having any interruption to the operational network. We have developed an architecture based on the Purdue model to resolve the cyber threats in all levels of critical infrastructure and make the network invisible, unhackable, segmented and air gapped.

Paper 17

RECOGNIZING AND MONITORING ARTIFACTS

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The identification and monitoring of artifacts has been a crucial part of a many technologies in recent years. Due to the recent behaviour across the world, particularly in monitoring systems, it's more than ever necessary. A significant initiative was made to improve the program to reduce the complexity and raise the pace of deployment. With the help of static and moving artifacts, the paper outlines the conception of object identification and tracking for the system using frame differences, morphological method and background substitution algorithm.

Paper 18

REVIEW OF DEEP LEARNING: DEEP LEARNING APPROACHES, CNN ARCHITECTURE AND ITS ADVANCEMENTS

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Deep neural networks have evolved rapidly as the important ready tool for dealing with a wide range of computer vision applications. DL is a collection of amazing new artificial neural innovations. Now it is able to construct neural network models which can handle data sets, pictures, text, and visual as outputs and inputs using a variety of various training methods and deep learning structures. Deep learning enables a neural network to learn content structures in a manner similar to how the human brain processes. This studies makes the data predictions using machine learning techniques. It is used in almost every business sector. The capacity to understand huge amounts of data is one of the advantages of DL. The Deep learning domain has gone up significantly, and has been widely seen to effectively deal with all kinds of advanced methods. Quite notably, Deep learning had also surpassed great ML techniques in a variety of disciplines, including internet security, speech recognition, computational biology, automation and regulate, and healthcare information processing, and many more. This study, in particular, aims to provide a broad overview among the most essential issues of DL, which include recent study in the field. The whole review, in specific, explains the significance of DL, as well as the multiple types of DL approaches and networks. Then it introduces convolutional neural networks (CNNs) that are the most widely used DL network type, and explains the advancement of CNN architectures along with their key functions, for example, beginning with the AlexNet network and ending with the High-Resolution network (HR.Net).

Paper 19

A COMPREHENSIVE ANALYSIS OF AUTOMATED THREAT MODELING SOLUTION COMPANY: THREATMODELER SOFTWARE, INC.

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ThreatModeler Software, Inc is one of the first companies to create enterprise grade automated threat modelling solutions for Cloud Development Life Cycle. It was founded in 2010 and has its headquarters in New Jersey. This article is focused on the company's most creative product Threat Framework, that re-defines an organization's threat modeling strategies. The capabilities of the product are studied in this article using the documentation available in the company website, and by performing hands-on threat modeling with community edition threat modeling version of the software. A SWOC analysis is also performed to find and document the factors that affect the core product of the company.

Paper 20

SWOT ANALYSIS ON AI-BASED SELF-DRIVING CAR COMPANIES IN THE INDIAN SITUATION

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This research looks into the difficulties and opportunities that emerging self-driving vehicle technologies may bring to transportation policies. Low-income households and those with mobility impairments can benefit from self-driving technology, as they can reduce dependability, transportation costs and improve accessibility. Beyond all existing predictions, this developing technology has far-reaching uses and consequences. This study presents a detailed overview of the relevant literature, reports and covers a wide range of topics from economic feasibility to safety. In this regard, we have analyzed certain parameters on the challenges faced for launching self-driving vehicles. According to the results of the SWOT analysis, a step-by-step strategy to introduce self-driving vehicles is the right approach. The export of self-driving vehicles can help to create jobs and maintain economic stability. This study is based on exploratory research by examining various reports from websites and recent papers. Further, we have accessed and framed Strength-Opportunity(SO), Weakness-Opportunity(WO), Strength-Threat(ST), and Weakness-Threat(WT) strategies for the smooth implementation of self-driving vehicles.

Paper 21

CHALLENGES IN THE FIELD OF CONNECTED AUTONOMOUS VEHICLES: A SYSTEMATIC REVIEW OF THE LITERATURE

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Man's ambition of having a moving car without a driver was always a dream. Significant developments are done over the years in the field of autonomous vehicles. Vehicle connectivity and communication give real-time information on surrounding traffic and the decisions made by the traffic management system. The key challenges in placing CAVs on the road include passenger and pedestrian safety, cost, government legislation, and technical issues. We have not yet arrived at a point in our study where we can drive an automatic vehicle on the road with 100% safety. This review study focuses on the issues that CAVs encounter on traffic and possible solutions.

Paper 22

MALWARE DETECTION AND ANALYSIS USING MACHINE LEARNING

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This project aims to present the functionality and accuracy of five different machine learning algorithms to detect whether an executable file is malicious or legitimate. Malware discovery is typically consummated with the assistance of hostile to infection programming which believe about each program in the substructures to known malwares. One. We could utilize the known highlights of malwares and train a model to anticipate if a program is a malware. Along these lines, we will utilize Machine Learning calculations to anticipate if a specific program is a malware or not. Information has been soaring since the appearance of web. Additionally, the kind of information is changing quickly with time. Henceforth, we have to discover devices that could cycle and help in examining various sorts of information effectively and rapidly as the datasets of genuine world have gigantic information storehouses. In this task we plan to do as such by utilizing Ember dataset which is an open Dataset for Training Static PE Malware Machine Learning Models. The dataset incorporates highlights separated from 1.1M double records: 900K preparing tests (300K malevolent, 300K favorable, 300K unlabeled) and 200K test tests (100K noxious, 100K kind). To go with the dataset, we likewise discharge open-source code for extricating highlights from extra parallels so extra example highlights can be attached to the dataset. This dataset makes up for a shortcoming in the data security AI people group: an amiable/pernicious dataset that is enormous, open and general enough to cover a few fascinating use cases.

Paper 23

EXPLORING MAGENTO AS AN EFFECTIVE E-COMMERCE TOOL

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E-Commerce which has been evolved over decade has taken significant changes in terms of its Features, Functionalities as well as Dimensions. Keeping in view of its development across the globe, various technological tools have been designed and developed by various IT companies. WordPress and Magento are the two major technological tools which prominently captured the E-Commerce product segment as on today. Magneto is an open-source technology which can be explored for any type of E-Commerce products of any size in today's market. This paper is about exploring its various technological edges in developing an fully functional E-Commerce product as per industry standards.

Paper 24

INTEGRATED PEST AND DISEASE CONTROL SYSTEM IN ARECA NUT FARMING

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Expert systems, also known as knowledge-based systems, have recently been widely used in agriculture to diagnose and control pests. To remain competitive, modern farmers often rely on agricultural experts and advisors to help them make decisions, but it is difficult for farmers to reach experts when needed. Hence, this study presents a system that provides experimental and experiential knowledge with rule-based reasoning to assist farmers to make decisions when growing plants. The aim is to develop an agricultural expert system to simulate the problem-solving behavior of experts in a narrow domain or discipline. The system developed using SWI Prolog programming language can be used as a tool for documenting and exchanging knowledge. These expert systems will take the form of integrated plant management decision support, including pest and disease control in Areca nut farming. This paper advises farmers when and what to spray the Areca nut plant to avoid infestations, the system also provides advice on the treatment of multiple insect problems. To develop the system, data and knowledge are acquired from documented sources and experts. The acquired knowledge is shown using decision trees that represent the concepts and procedures related to the diagnosis of Areca nut diseases.

Paper 25

RESONANCE AND ENTRAINMENT - IMPLICATIONS IN ENERGY HEALING

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There is a default rate of vibration for each and every object in the universe which is defined as its resonance. Introspecting the human body we note that every organ or even tissue is in a constant state of vibration. A good healthy body is the one where there exists vibrational harmony among its organs and tissues. When there is a disharmony the state can be described as disease. Vibrational medication therapies transfer energy frequencies into the body which ultimately changes its frequencies and resets the energy fields of the body. This can be truly attributed to the principle of entrainment. The age-old usage of Tibetan singing bowls is one of the therapies used for resonating the frequency levels in the human body. According to one of the hermetic principles we have the power to control our vibration rather than our vibration controlling us. The phenomenon of resonance and its implications in energy healing with factual secondary data is narrated in this study.

Paper 26

CONTACTLESS ELEVATOR PANEL USING IOT AND DEEP LEARNING

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Our project aims to assist operating elevator in a safer manner in the pandemic situation. We have integrated a system using analogue sensors, microcontrollers, and a microprocessor to detect and take user gesture-based input and give a good user-friendly interface in the domain of Internet of Things and Real-time applications. To illustrate the interface and process inputs, an Arduino UNO microcontroller and a Raspberry Pi OS microprocessor board with a Python software were utilized. For the control panel of an elevator, we developed a touchless interface panel based on recognition of human hand gestures. The User can select and confirm the preferred floor by interacting with the interface without touching any physical equipment. The user interface must be comparable to standard button panels in terms of usability. The elevator's operation must be equivalent to that of ordinary elevators, and users must be able to use it without any additional training. The study makes two contributions in addition to describing three different touchless interface implementations: a comparison of two separate technologies that were utilized as inputs for the interface, where we have come with a better system for human hygiene and with a small instruction pasted on the wall inside elevator. The user could learn quick and start using the elevator in one go. Touchless interfaces are beneficial in a variety of applications. Our system creates the contactless interface using IoT and gesture recognition using Deep Learning. Touchless interfaces enable users to build a natural connection with the available gadgets in Ambient Assisted Living, where speech recognition and gesture recognition are key technologies for assistive settings, beyond the propensity to be used for activity recognition. A touchless interaction is advantageous in areas that need perfect sterility, such as operating rooms, in addition to providing assistive support.

Paper 27

AN ENHANCED ROUTING SCHEME WITH TRUST MANAGEMENT USING IOAT FOR SMART AGRICULTURE

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Internet of Things (IoT) provides a diverse platform to automate things through smart agriculture, which is the most promising concept in the Internet of Agriculture Things (IoAT). Generally, IoT devices are intelligent and high critical capabilities with low-powered and less storage. Therefore, maintaining the network and high consumption of energy reduces the network lifetime. To overcome the above challenges, proposed scheme should ensure consistency and energy efficiency in an IoAT. The Proposed protocol uses smart contracts using trust management within the heterogeneous IoAT networks to find the best route to Cluster Head (CH) and Base Station (BS). Additionally, the proposed scheme, IoAT-LEACH is a lightweight approach to identify malicious and compromised nodes using proposed trust parameters. The trust mechanism is an event-driven process that computes trust based on the pre-defined time interval and utilizes the previous trust degree to develop an absolute trust degree. The system also maintains the trust degree of a BS and cloud service providers using distinct approaches. Extensive simulation is performed to evaluate the proposed mechanism against potential attacks.

Paper 28

AN INTELLIGENT AGRO-CLOUD ADVISORY SYSTEM FOR SMART IRRIGATION

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Though agriculture is considered as the backbone of India, still farmers are struggling a lot to get profit due to water scarcity, storms, flooding, drought, etc. Moreover, farmers are not adopting modern technologies due to lack of awareness, limited land size, and expenses. The proposed agro-cloud advisory system focuses on one of the essential agricultural practices namely irrigation. Crop fields should be watered regularly for healthy crop growth. Water holding capacity differs from soil to soil. Clay soil grips a higher water content than sandy soil. Measurement of water quality depends on the salt contents and their quantity in water. The irrigation timing and frequency differ from soil to soil, crop to crop, and season to season. Based on the availability of water sources like wells, tube wells, canals, lakes, rivers, and the cost, any one of the traditional methods or modern irrigation methods are employed in the field. But modern irrigation methods use water efficiently with less wastage. The proposed intelligent advisory system consists of the three main components namely i) Data collection Layer ii) Data processing Layer and iii) User interface Layer. The data collection layer gathers data from devices like sensors, meters, cameras, drones, and satellite data. In the data processing layer, the data collected from layer1 is stored & processed in a cloud. A genetic algorithm is employed to select the appropriate irrigation method like drip irrigation, sprinkler irrigation based on the type of crop, soil, source of water, rainfall, labor cost. The user interface layer provides the perspective irrigation guidelines to the farmers through notification messages, graphical user interfaces (GUI), mobile applications. The devised cloud-based smart irrigation system supports the farmers to control the functions of irrigation from remote systems and also reduces the wastage of water, labor cost, and conserving energy.

Paper 29

AN AUTOMATED MVC APPLICATION SOFTWARE FOR SWACCH BHARATH ABHIYAN VENTURE

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A clean environment is required to keep our health. A clean environment in all the areas makes our country clean and steady. Clean India is a web application that provides information about the clean India process to be successful with its powerful interaction between users and NGO's or communities. The proposed software also deals with maintaining the records of the employees or members of the organization. One can easily find the report of the area in which come under unhealthy environment. The system is a study of "Swacch Bharath Abhiyan" which makes this process to grow rapidly. Hence all the records are stored online it is quite easy to maintain the record future. The proposed software is automated and it reduces cumbersome paperwork and human effort. As per Central Pollution Control Board, Urban India creates around 47 million tons of strong waste each year. It is likewise announced that in excess of 75 percent of sewage or wastewater removal isn't treated in India. Reusing strong waste is a major issue. A significant emergency can be forestalled on sufficient sanitation and to change the attitudes of the individuals. This task with the target of making India a "perfect" India by halting the issue of open poop, developing toilets for all family units, giving running water gracefully, rewarding of strong and fluid squanders in an appropriate way. This drive likewise incorporates cleaning of streets, asphalts, and freeing from infringements in unapproved regions. Most importantly, the undertaking targets making mindfulness among individuals about the requirement for appropriate sanitation and clean offices. This software is designed to keep active participation of NGOs and the user in making India a clean and green India. Awareness on not to through garbage on the road and keeping their surroundings clean to improve healthy life of the individuals. This software gives a total depiction of the entirety of the highlights that are intended to actualize to framework and characterize the desires from the "Swacch Bharath Abhiyan" venture. The software also depicts how the framework works and client's interface with the application.

Paper 30

CYBER-ATTACK DETECTION IN AN INDUSTRIAL CONTROL SYSTEM USING ENSEMBLE DEEP LEARNING

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In a network architecture, an intrusion detection system (IDS) is one of the most often used approaches to secure the integrity and availability of critical assets in protected systems. Despite the application of various supervised and unsupervised learning methods from the field of machine learning to improve the efficacy of IDSs, present intrusion detection algorithms still struggle to reach high performance. First, the classification process of an IDS is hampered by a large amount of redundant and irrelevant data in high-dimensional datasets. Second, a single classifier may not be capable of detecting all types of assaults. Third, many models are designed to work with stale data, making them less flexible to new assaults. As a result, in this research, we offer a novel intrusion detection system based on feature selection and ensemble learning approaches. For dimensionality reduction, a heuristic approach called CFS-BA is proposed in the first stage, which picks the best subset based on feature correlation. Then, using C4.5, Random Forest (RF), and Forest by Penalizing Attributes algorithms, we provide an ensemble strategy. Finally, for attack recognition, the voting mechanism is utilized to merge the probability distributions of the base learners. Using the NSL-KDD, AWID, and CIC-IDS2017 datasets, the experimental findings show that the proposed CFS-BA-Ensemble technique outperforms other related and state-of-the-art approaches on numerous measures.

Paper 31

IMPROVED MODEL FOR CONCURRENT EXECUTION OF LEXICAL ANALYZER TASKS ON MULTI-CORE SYSTEMS

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The processing power of machines will continue to accelerate massively. Modern eras of computing are driven by elevated parallel processing by the revolution of multi-core processors. This continuing trend toward parallel architectural paradigms facilitates parallel processing on a single machine and necessitates parallel programming in order to utilize the machine's enormous processing power. As a consequence, scanner generator applications will eventually need to be parallelized in order to fully leverage the throughput benefits of multi-core processors. This article discusses the way of processing the tasks in parallel during the scanning stage of lexical analysis. This is done by recognizing tokens in different lines of the source program in parallel along with auto detection of keyword in a character stream. Tasks are allocated line-by-line to the multiple instance of the lexical analyzer program. Then, each of the instances is run in parallel to detect tokens on different cores that are not yet engaged. Theoretical and practical results indicate that the suggested methodology outperforms the sequential strategy in terms of tokenization consistently. It significantly decreases the amount of time spent on lexical analysis during the compilation process.

Paper 32

EXPLORING THE IMPACT OF ARTIFICIAL INTELLIGENCE AND MACHINE LEARNING ON PRINT INDUSTRY

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Print industry is one such sector greatly influenced by technological innovations. The impact of artificial intelligence(AI) and machine learning(ML) has increased the efficiency of print industry, thereby shortened the time of preparing materials for print and as a result decreases the cost of whole process. This paper examines the various roles and applications of AI /Ml tools used in print industry. Every serious technology industry now has an Artificial Intelligence team in place. Machine learning is a subset of AI which uses statistical methods to enable machines to improve with experience and also to act and take data driven decisions to carry out a certain task .This paper sheds light on applying AI and ML on print industry in various aspects of monitoring, discovering, predicting, interpreting, interacting with the physical environment, interacting with people and interacting with machines. This paper further highlights that the emergence of AI and ML enhance productivity by minimizing mundane tasks, generate business insights to make smarter decisions, provides real time assistance and updates for customers, offer better accuracy , error detection and quality checks..

Paper 33

THE IT RELATED TRENDS IN THE HOSPITALITY INDUSTRY

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Technology is advancing at a faster pace than ever before, and this is changing both the expectations of patrons as well as the way in which the hospitality industry conducts its business. Some of the trends in industry are leading to great improvements and savings for hospitality industry companies; while some are changing how hotel developers plan their buildings, infrastructure, management structure and staffing requirements. In this article, we can look at some of the latest trends in industry such as Wi-Fi infrastructure overhauls, Digital conference facilities, Mobile communication and automation, NFC technology, Robots and infrared sensors, Smart room keys, Cloud services, Integrated, seamless experiences and Feedback on social media. These technology trends are giving Marketing, Management and Hotel developers the opportunities, tools and solutions they need to create memorable experiences that can lead to positive change and growth in the industry. The trend towards digital and contactless services has gained new momentum in 2020. Traditionally customer-facing services are being given an overhaul, thanks to the more widespread use of technology-assisted options, such as mobile check-in, contactless payments, voice control and biometrics.

Paper 34

MALIGNANT URL DETECTION USING DEEP NEURAL NETWORKS

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E-mail communication is increasing fastly because it is effective way of imparting as it saves time and money, henceforth it has become the most used communication mechanism in private and professional communication. A malignant URL contains links or attachments which can damage a system or obtain sensitive information without the user's permission such as user's login credentials or account information. The present detection methods are not able to make accurate forecast to find whether the e-mail is a malignant mail or not. The proposed system deep learning algorithm to train the system and to find the malignant mail. The deep learning algorithm categorize the URL and predict whether the URL is a malignant URL or a authentic URL. The deep learning algorithm is used for increasing the accuracy of the prediction. In this study we have found that deep learning algorithm gives high accuracy than ANN model.

Paper 35

ANALYSIS OF AUTOMATIC SPEAKER VERIFICATION SYSTEMS AND CHALLENGES

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Speech recognition is the ability to verify spoken words, and speaker recognition is the ability to verify who is saying them. The usefulness of verifying a person from the characteristics of his voice is increasing with the growing importance of automatic information processing and telecommunications. In this paper, speaker recognition, architecture which supports speaker verification, methods for feature extraction and modelling, applications, underlying techniques and some performance metrics used to evaluate speaker verification were analysed. It is also reviewed the some of the strengths and weaknesses of current speaker recognition technologies and it outlines some potential future trends in research, development and applications. The paper concludes with discussions on research opportunities in this area.

Paper 36

ARTIFICIAL INTELLIGENCE IN SOCIAL MEDIA

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AI on social media has the potential to change the way products market on networks such as Facebook, Instagram, Twitter, and LinkedIn. It can automatically perform many tedious tasks related to social media management. And it can even perform social media monitoring on a large scale. That is why the "AI in social media" market is growing rapidly. Aritificial intelligence Basically, we can teach machines to look like humans. We can provide you with the ability to see, hear, speak, move, and write. You use AI every day, no matter where you work or what you do. Like Amazon and Netflix, they use AI to provide product recommendations. And email clients like Gmail even use AI to automatically write parts for you. Many impressive AI skills are supported by machine learning, a subset of AI that enables machine systems to make accurate predictions based on large data sets. The most sophisticated AI tools then improve the accuracy of their predictions over time using a deep learning and learning machine, an advanced form of machine learning. This is the last part that makes AI and machine learning different from conventional software or technology forums. Your regular non-AI software is encrypted, and follow the instructions given to it by the people. These systems improve only when people make them better. AI tools, on the other hand, can improve on their own, based on both their historical performance and new data provided with powerful system unlocking to benefit unlimited performance. That means every piece of marketing software you use today, from purchases. ads from analytics, to automation to content strategy to social media, can be made smarter using AI and machine learning.

Paper 37

SENTIMENT/OPINION REVIEW ANALYSIS: DETECTING SPAMS FROM THE GOOD ONES!

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In this era of Whatsapp, Facebook, Twitter, Instagram, and various other social media platforms, we all are connected to each other's thought in one way or another. The Internet has brought us closer to everybody's work, place, plans, ethics, feelings, and emotions. We are much more interested in showing off our day, commenting and reviewing each and everything we came across throughout the day, knowing others opinion on the same and identifying how and why are they different from ours. Reviews also help in identifying the market conditions and strategies, and it could be done via Sentimental analysis as it helps us in identifying the things that are in trend and helps the organizations, businesses to utilize and expand accordingly. It can also be used in general by people themselves to look for which movie to watch to which laptop to buy, but when we encounter spam reviews we sometimes do not know whether they are fake or not in reality, but they do change our point of view. In this article, we go through this in a step by step format of different papers and summarize for other readers how we can identify the correct emotions and differentiate between the real and fake reviews. Using some researches, we get to know in-depth about how to choose the correct dataset, and the challenges faced.

Paper 38

AN ANALYTICAL STUDY OF AAROGYA SETU APP AND VISUAL MEDIA COMMUNICATION WITH ITS EFFECTIVE COMMUNICATION AMONG THE INDIANS

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As been like most other countries in the world, India also battling against the Covid-19 pandemic for the past few months. To control over the spread of Corona Virus, Indian Prime Minister Narendra Modi called for a complete nationwide lockdown from March 25th 2020 and to till date with some lockdown liberation. While dealing with the nation to inform billions of Indians about this extension, the government of India also asked every citizen to download and use a mobile-based application, named Arogya Setu app. Social distancing and wearing mask in the common place has become the new custom for most Indians today, amidst this pandemic. At such a time, people need to stay updated regarding containment zones, virus hotspots and more related useful Covid 19 information. This Arogya Setu app is a government initiative to ensure the utmost safety and awareness for its citizens from this deadly virus. In essence, this digital application connects Indian health services to its people at this impulsive time. Scientific and technological research is directly linked to social welfare, the economy and global sustainability. New media, accessed through mobile phones are providing opportunities for a wide range of citizens to engage with new developments in science communication. These media provide opportunities for citizens to learn about more recent and rational issues in the social context. The study is to be done to analyse the digital application (Aarogya Setu App) and to find its effective communication among the people of India. And also analyse how other visual communication creates an awareness among every citizens in India during pandemic. In such a world, increasing the public's understanding and appreciation of science and technology is of vital importance. Increasingly, this tension has interfered with scientific progress, the quality of science education and broader ability of the scientific enterprise to fully serve the needs of society.

Paper 39

THE CLUSTER-BASED TECHNIQUE TO SEGMENT HIPPOCAMPUS FROM 9.4T MRI OF HUMAN BRAIN FOR THE DIAGNOSIS OF MEMORY DISORDERS

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The function of the temporal lobe is linked to cognitive functions. The hippocampus is a sea-horse shaped structure present in the temporal lobe. The hippocampus plays an important role in various memory related diseases. Segmenting the portion of hippocampus is a vital one, but it leads to a challenging task due to the fuzzy boundary of hippocampus. A new method based on Expectation Maximization is explained in this paper. The pipeline of the method consists of three phases: i) the original image is pre-processed using conservative smoothing to diminish the roughness in hippocampal boundary ii) the filtered image is divided into two portions namely region of interest and non-region of interest expectation maximization clustering technique and iii) the connected component approach is applied to detect the mask of hippocampus. The performance metrics such as jaccard and dice are calculated to compare the effectiveness of the proposed method and a semi-automatic method called ITK-SNAP.

Paper 40

INTELLIGENCE TUTORING SYSTEMS AND APPLICATION OF AI IN EDUCATION

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Computer plays a major role in the education System for more than 20 years. The first systems which is bought into the computer system for teachings are Computers-Based-Training (CBT) and Computer-Aided- Instructions (CAI) In the above given systems the instructions were not particularized according to the learners requirements rather it was given as scripts to the learners such as if a particular text or content is completed by the learner it displays completed message and the learner has been moved to the next content suppose if a particular text or content is not completed by the learner it displays incomplete message and the learner has been moved to the previous content i.e. same content if he completes the process. In the above mentioned example states that learners capabilities were not measured. Both the CBT and CAI gives some inputs and it helps the learner but those attentions are not similar to that of personalized approach given by the tutor. In the system of computer based education to provide certain attention Intelligent tutoring system is needed (ITSS) It creates great ability and thinking capability in students and it gives various ideas and techniques to the students. This system achieve is goal by giving Intellectual ideas about how to teach and guide the learners. In this paper we give an outline about important concept of Intelligence Tutoring Systems and the various types of ITSS.

Paper 41

CONTRIBUTION OF ARTIFICIAL INTELLIGENCE IN MODERN DAY INFORMATION SECURITY RISK ASSESSMENT PROCESS

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Risk assessment has become an integral part of most of the high-risk businesses such as banking, insurance, healthcare and the information security sector etc. Conventional risk assessment methods are gaining more momentum with the introduction of artificial intelligence (AI). Machine learning, deep learning etc., are some of the approaches being used by artificial intelligence. Early detection of threats and vulnerabilities that exist within the organization is part of the risk assessment framework. The entire risk assessment process can be made more flexible and efficient by employing deep learning, machine learning etc. In this paper we have reviewed various approaches of AI and their contribution in assessing the information security risks. A SWOT analysis was also performed to understand the strength, weakness, opportunity and threat associated with the modern-day risk assessment process. Some recommendations are made based on the SWOT analysis.

Paper 42

USAGE OF PROVIDING THE CITIZENS PERSONALIZED SMART E-HEALTH CARD

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The needs of the patients, the hospital administration implemented health card schemes such as one-year health cards, two-year health cards, and lifelong health cards. First, the patient selects a health card based on his or her needs; based on the health card, the patient receives a discount on the patient's medical bill. Everyone who wants to issue health cards, depending on the card value, must first pay the card value to the organization. There are two entities in this e-health card system: the Admin and the branch manager. Admin can login with credentials and manage various branches by editing the information associated with them. He can also manage manager by editing information and deleting managers. Admin can manage health cards by issuing new cards, extending expiration dates, and cancelling expired cards. The Admin oversees reports by state, branch, and district. The branch manager can only manage customers by issuing new health cards and managing reports. Thus the electronic health card system is beneficial.

Paper 43

USE OF ROBOTIC INFRARED SENSING TECHNIQUES FOR SOCIAL DISTANCING TO LIMIT THE SPREAD OF COVID PANDEMIC

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During the current pandemic, social distancing is critical. It aids in limiting the spread of covid by keeping track of the distance between disease-spreading individuals. It is no longer possible to station a person at each queue 24 hours a day, seven days a week to monitor social distancing violations. Every day, long lines form outside banks, government offices, shopping malls, schools, and theatres. We propose a social distancing monitoring robot to ensure social distancing in queues. The robot is made up of a four-wheel design system that is used to drive the robotic vehicle. It employs a line-following principle to keep up with the queue and monitor for social distancing violations. In order to detect violations, the robotic uses infrared sensing to travel back and forth with the queue. The robot now has an ultrasonic obstacle detection sensor to detect obstacles in The Vehicle's Path.

Paper 44

BLOCKCHAIN IN HEALTHCARE INFORMATICS

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Blockchain is a decentralized, distributed ledger system that records the provenance of digital assets. Blockchain technology can be utilized to create a permanent, public, and transparent ledger system for collecting data on purchases, tracking digital use, and compensating content suppliers. IBM is the world's most significant industry to embrace Blockchain technology. Blockchain technology may radically alter how people work and live in the future. By 2026, the global blockchain market is estimated to reach USD 34 billion, growing at a 45% compound annual growth rate. The primary benefits of Blockchains are their decentralized network structure, transparency, trusted chain, and everlasting technology. The primary downsides of the Blockchain, on the other hand, are its high reliance on energy, the difficulty of connection, and the high cost of implementation. The Healthcare system can be transformed by blockchain technolog. With its full implementation, people can be genuinely prioritized at the heart of all operations, which would also be completely redesigned for increased security, privacy, and accessibility. In today's healthcare context, when each country has its own set of privacy and permission laws, Blockchain technology might be utilized to track patient consent for data sharing reasons. Patients at hospitals have some control over their information due to the privacy and security given by blockchain technology, and their medical history cannot be shared without their consent. Confidentiality may be maintained much more effectively, enabling patients to seek healthcare treatment discretely. Blockchains are critical to advancing the healthcare domain. So, rather than having many industry-specific digital ledgers, better health care results in a single global blockchain capable of rapidly expanding and successfully handling massive volumes of data to serve as the one source of truth. The outcome of this idea is patient-related benefits and also organizational-related benefit. This research work also examines the existing Blockchain challenges and approaches in the healthcare domain. Furthermore, various new developments and sophisticated healthcare information management technologies using Blockchain provide patients with quicker and better healthcare.

Paper 45

ENHANCING ENERGY CONSUMPTION OF A NODE USING GAUSSIAN DISTRIBUTION METHOD IN WIRELESS SENSOR NETWORK

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Wireless Sensor Networks (WSNs) can be employed in agriculture to help the farmers make appropriate decisions to improve the overall crop productivity using technology. WSNs can be used in inaccessible and isolated locations, but there is a significant challenge of limited energy, as they are battery powered in such areas, and hence there is a need to efficiently utilize the available energy and increase the longevity of the node. WSNs can also use renewable energy sources such as solar energy and kinetic energy as energy resources in the nodes. The nodes in the WSNs are used in precision agriculture as monitoring nodes which can be used for crop health monitoring, soil nutrient measuring, pesticides management, fertilizer management, yield prediction, irrigation etc., The sensor nodes are used to capture the environmental parameters remotely, which is analyzed, and decisions are made based on the received data. The sensor nodes that are installed in the agricultural fields may have several drawbacks concerning energy efficiency, which include: selection of the routing protocol, the time spent by the sensor node being in the idle listening state, communication distance, node deaths etc., The sensor nodes must be kept alive for a longer period to make the network operational. The lifespan of a sensor node is defined as the time to the first node failure. The efficient utilization of a node is important in a WSN as it can improve the overall performance of the communication and increase node lifetime. The available routing protocols such as LEACH, PEGASIS and others do not consider all the parameters required to improve the lifespan of a node in a WSN. Saving energy is crucial in a WSN used in agriculture as it can reduce the overhead cost and increase the lifespan of the node. This research work emphasizes the node distribution obtained using the Gaussian distribution method. The selection of the cluster head and sinks in a WSN is important as it determines the network's lifespan. The node selection method can be deterministic or non-deterministic and uses the parameters obtained from the Gaussian model, and the nodes are chosen randomly. The node's energy consumption is increased by 50% by choosing the sink nodes randomly. Based on this method, all the nodes can be kept alive for longer.

Paper 46

PREDICTING AND PRESERVING DATA ABOUT HEART DISEASE USING VARIOUS MACHINE LEARNING TECHNIQUES

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Purpose*: With its many machine learning algorithms, machine learning plays a crucial role in predicting and storing important data concerning heart disease. In the medical sector, predicting the incidence of heart disease is a difficult task. Monthly, a large amount of patient data is kept. Data can be used to anticipate when an illness will appear in the future. This study focuses on the patient who is most likely to develop heart disease based on a variety of medical factors. The goal of this work is to study a heart disease prediction system that uses a patient's medical history to predict whether or not they will be diagnosed with heart disease. This research will examine the accuracy of different machine learning methods such as random forest and K - Nearest Neighbor (KNN) algorithms for predicting heart disease based on features.*

Approach: *The detailed survey method on secondary data is used for analyzing the data.*

Findings: *According to the constructed case study, Machine Learning in the Health Sector can improve future advantages to users by utilising its various algorithms.*

Originality: *To determine the approaches used in the health organization's services, a fresh method of analysis was adopted.*

Paper Type: *Descriptive Case Study Research*

Paper 47

A CASE STUDY ON THE DISPARITY BETWEEN CITIZEN E-SERVICES COMPARED TO CYBER SAFETY MEASURES.

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As the world moves towards technological advancement, where services such as E-Governance, E-Commerce, E-Banking, and other similar e-services are being offered to citizens for the purpose of improving quality of life and with the goal of overall development in nation building, less attention is being given to curtailing cybercrime activity in the digital world and developing mechanisms to deal with cybercrime when it occurs. When new technologies such as Artificial Intelligence (AI), Machine Learning (ML), Augmented Reality (AR), Virtual Reality (VR), and so on, are introduced to improve the services offered by governments and corporations, cyber criminals are refining attack vectors by exploiting loopholes in this technology to commit cyber-attacks with the goal of obtaining monitory benefits, which is of equal importance. When opposed to the importance placed on creating and deploying digital services itself, the degree of attention placed on safeguarding digital services is less significant. There are hundreds of individuals who are falling victim to various types of cyber assaults as a result of a lack of understanding about cyber safety. Sophistication in using the e-services by people who are uneducated also makes them vulnerable to different types of cyber-attacks. This paper discusses several sorts of measures that government agencies and corporations might do to improve cyber safety awareness in India.

Paper 48

EMERGING TRENDS AND FUTURE PROSPECTS IN HEALTHCARE PREDICTIVE ANALYTICS

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To strengthen their economy, businesses hire professionals to conduct study. Using human expertise takes time, is dangerous, and expensive. PA addresses this issue by delivering computationally precise results and interpretations. PA has gotten a lot of attention in a variety of fields, including finance, manufacturing, healthcare, politics, and so on. Over the years, a wide range of PA technologies has been created. The goal of PA is to use data to make better, more informed decisions. PA can be used to identify hidden patterns and relationships in data, allowing for the prediction of future events. Large amounts of data must be collected, stored, and processed in order to conduct analysis. From the data gathered, PA gives useful actionable insights. It is feasible to estimate missing values and identify inaccurate data using PA models. PA can be used to increase the efficiency and profitability of any business operation. Complex analytical models are required for decision-making. When incorrect models are used, the results are wrong. PA employs a variety of developing technologies for data collecting, storage, and analysis, including artificial intelligence, cloud computing, machine learning, deep learning, and others. PA is a type of advanced analytics that provides all of the advantages that a prediction may provide. The quality of the data obtained and the models employed for analysis are both important factors in forecasting. This paper aims to describe the role of PA in various sectors, various predictive models, the PA process, various analysing techniques used in PA, various adaptive technologies used in PA, the workflow of PA, applications of PA, comparison of PA and perspective analytics, benefits of PA, challenges associated with PA, and the future of PA.

Paper 49

A RESEARCH ON PROPAGANDA THROUGH TELEVISION CHANNELS

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The main aim o this research paper is to analyze the political news through private channels. Also, this research aim to analyze the news contents and its authenticity during the election campaign. Every political party and its leaders have their own private Television channels for their political agenda. Many TV channels propagate the news according to their owners' wish. The authenticity of the news is questionable at the election time. A survey was conducted among the undergraduate and post graduate media learners of a deemed university. The research results show that 40 per cent of the undergraduate learners believe the content of the private channels based on the channel's leaders and their credibility. But sixty per cent of the undergraduate learners did not believe the information of the private channel. The interesting fact was that ninety per cent of the post graduate learners did not believe the information propagated by the private channels. Only ten per cent of the learners believed the propagated message. This research clearly shows that the awareness level regarding the propagated message and information is easily identifiable by the media learners. Also, this research shows the higher level of awareness among the post graduate learners. This research shows the low level of authenticity about the information. Even though sixty per cent media course learners asked questions about the authenticity, the remaining forty per cent believed the information.

Paper 50

BUILDING A FACE RECOGNITION SYSTEM AND VERIFYING IDENTITY USING AADHAR AUTHENTICATION

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Public meetings are well-known and established venues for people to express their opinions, hear from a public speaker or proposed plan, engage in collaborative learning about a topic, or collaborate on solution development. Public gatherings bring a diverse range of stakeholders together to work toward a common goal. Meetings can range in size and purpose from information dissemination to consensus building. So, it would be difficult to identify and count the number of participants by any existing face recognition system. These problems could be caused by face recognition system flaws such as camera distortion, background noise, inefficient storage, or ineffective techniques. Additionally, authentication problems may occur as a result of existing environmental factors. Individual recognition is a classic example of a cognitive function requiring multiple processing stages and parallel information pathways. Recognition and identification of individuals is a critical social function. Building an automated facial recognition can help us maintain the public meetings' attendance register. This facial recognition attendance system uses facial recognition technology to identify and verify individuals based on their facial features. This proposed model could be accessible to detect and verify many users, including employees, students, and others. Face detection, Face alignments, Feature extraction, and Face recognition are the proposed steps in building this model using existing Deep Learning approaches. The system can constantly capture using webcam and store data in the remote environment using Cloud Computing technology and as well as sent to the proposed system which is linked to Central Identities Data Repository (CIDR) to identify the person and count the total number of participants in the public meeting.

Paper 51

THE IMPACT OF ONLINE GAMING AMONG THE RURAL YOUNGSTERS IN TAMIL NADU

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The main aim of this research article is to study the positive and negative impact of online gaming and mobile phone usage among the rural youngsters belongs to Tamil Nadu during this lockdown period. In addition, the purpose of this article is to explore the relations between online gaming and the Corona virus pandemic. During this period of coronavirus, the young person faces social exclusion and is at home. It leads to stress problems. Social media and online gaming sites are a new means of drainage and entertainment for them. Perspectives, feedback and social networking time of rural youth were considered in this research. Their feedback was tested by means of an opinion survey. WhatsApp, the online play time and status update times were taken as a measuring tool. Furthermore, online chats, online education and online play times were taken into consideration. This research shows that the use of online gaming mobile devices is twice as long. In addition, this research clearly demonstrates the increase in online learning time, online search time and online chat time during this lockdown period. This article illustrates the increase in knowledge about social media among rural youth. Moreover, mobile media have created a group attitude among rural young people belonging to the age groups between 20 and 24 years. Through this research, it is observed that there is a vast change in Smartphone usage found among rural youngsters. In addition, this research demonstrates that the addition of online games and changes in behaviour and impact may increase as this social dissociation continues. Artificial intelligence based on the behavior of user groups can be an area of thrust to study behavior patterns among rural youth belongs to Tamil Nadu.

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CONSTRUCTIVIST PEDAGOGY FOR NEXT-GEN STUDENTS

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The growth and development of a country, by and large depends on the quality of education offered to students. The quality of education in turn depends on the effective planning and execution of four integral aspects of education viz., Formulating Value-Based Aims and Objectives; Developing a Reflective, Need-Based and Context-Relevant Curriculum; Employing Effective Teaching Strategies and Creating Learning Contexts in schools and colleges; and improvising most Objective Techniques and Tools of Evaluation.

It is indeed a sorry state of affairs that even today teaching is just transacting curriculum by way of direct explanation of the content for conceptual understanding by students where students are just passive recipients of information rather active producers of new knowledge. In the context of NCF 2005, which strongly advocates self-construction of knowledge, it is very significant to rethink about the dynamics of curricular transaction and redesign the pedagogic dimensions so as to enable students construct their own knowledge, relate it to the immediate environment, reflect it in their personality and extend the same for problem solving in life and community for a better quality of life. More specifically learning needs to be shifted from passive and conventional methods to active and innovative methods.

In this context one has to seriously think about how to make children active learners with an enhanced ability to construct their own knowledge and become productive citizens of our country. There is an element of discovery, exploration, and inquiry in every child that probably lead him or her to a contributory individual. In a nutshell each individual student is a budding scientist. Pull out that scientist from each student. This would be possible only when we modify our information transferring conventional classrooms into a place where new knowledge is produced, skills are sharpened, attitude is positively shifted, aptitude is magnified and in total the competence levels of students are boosted up. This indeed requires a new pedagogy called constructivistic pedagogy employed in constructivist classroom contexts.

This article is an attempt to throw light on sensitizing the teachers with regard to refine their understanding of their constructivist roles and transform into facilitators of active-self-learning among students. It is titled, **"Constructivist Pedagogy for Next-Gen Students."**

AN EMPIRICAL STUDY ON FACTORS INFLUENCING EDUCATIONAL QUALITY THROUGH MOOC WITH REFERENCE TO MANGALURU

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Technology is a powerful tool that can support and transform education enabling new ways for people to learn and work together. Virtual learning through Massive Open Online Course is gaining more importance among faculty members and students in higher education in this era of technology. MOOC have introduced the skills and techniques of learning enabling the learners to gain a foothold in the competitive world. It presents to the learners how teaching and learning can be comprehended and executed in a better way. This paper explores the factors that enhance the quality in education through MOOC and examines the learning experiences of the learners. It further examines the effectiveness of virtual learning. The information for this study has been collected through convenience sampling method. Secondary data has been obtained by referring e-journals and other literatures. The global COVID-19 pandemic has disrupted all aspects of human activities and has caused a huge impact on education sector. It has resulted in increasing demand for virtual learning platforms and various online courses. A blended learning approach of classroom learning and virtual learning will have a significant impact in enhancing the quality of Higher Education.

QUALITY SUSTAINING PRACTICES OF GOVERNMENT UPPER PRIMARY SCHOOL PURACHERRY DURING CORONA PANDEMIC- AN EXPLARATORY STUDY

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Government Upper Primary School Puracherry is situated in Madayi educational district at Kannur district of Kerala. The school consists of 322 students and 18 students from 1st to 7th standard.During covid -19 pandemic government declared lock down and schools were closed At that time First Bell is an initiative of the General Education Department of Kerala, started on June 1,2020 as an interim arrangement against the backdrop of State public schools remaining closed .During that academic year 2020-21 Government UPS Puracherry practiced many innovative programmes, aimed at ensuring that not a single student misses out on classes during pandemic and safe stay of children at home. The investigator intends to study about the educational, economical, technological and social aspects of quality sustaining practices of GUPS Puracherry. The sample of the study includes 4teachers,4parents and 4 students of GUPS Puracherry. This study revealed that majority of the students, and parents favoured this quality sustaining practices and about 80% of children are ensured with classes. Study delimited to one school of Kerala. The finding helps educationalists, curriculum developers, teachers, parents and students of other schools in India.

"A STUDY ON RELATIONSHIP BETWEEN SOCIAL SKILLS AND ACADEMIC ACHIEVEMENT OF SECONDARY SCHOOL STUDENTS"

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Social skills are one of the most important contributing factors to success. Social skills contribute to variety of other aspects of life including Individual's health, spirituality, education and more. The Main aims of this study is to find out the Relationship between Social Skills and Academic Achievement of Secondary School Students. The descriptive survey method was used for the study. The study was restricted to 400 secondary school students studying in different schools of Uttara Kannada District by using random sampling techniques from various Govt. and private schools from urban and rural areas. Both male and female students are included in the study. Standardized Social skills Scale is used to find out the level of social skills and Examination score is considered for Academic Achievement. The result reveled that Majority (66.75%) of Secondary School Students are having normal range in Social Skills followed by 18.5% of students who are having low range in Social Skills. Only 14.75% of Secondary School Students are having high range in Social Skills. Majority (66.5%) of Secondary School Students are average achievers and 15.5% of them are high achievers and 18% of students are low achievers. Hence, Majority of the Secondary School Students are found to be at average level in relation to Social Skills and in Academic Achievement. The study revealed that there is a significant relationship between the Social Skills and Academic Achievement of Secondary School Students. Hence development of social skills is essential in Secondary level.

IMPLEMENTATION OF NEP 2020 IN SCHOOL EDUCATION

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The National Education Policy 2020 envisions Indian centred education system that contributes directly to transforming our nation sustainably into an equitable and vibrant knowledge society by providing high quality education to all.

The Union Cabinet in JULY 2020 approved the new Education Policy (NEP). Which aims at universalization of education from preschool to secondary level. Education improves everyone's knowledge, skills and develops personality and attitude. To get success in life, it is very important to be educated. No one can achieve anything without education. Therefore, a new education policy has been implemented for better education in India. The teacher must be at the centre of the fundamental reforms in the education system. The new education policy must help re-establish teachers at all levels as the most respected and essential members of our society because they truly shape our next generation. The foundational principles of NEP 2020 are Access, Equity, Quality, Affordability and Accountability. The policy believes that the education system should develop good human beings with rational thinking, compression, empathy, courage, scientific temper, creative imagination and ethical values.

In order to understand the features of the current education policy 2020, various provisions of this will have to be interpreted on the basis of which we will evaluate whether the national education policy 2020 in progressive or not. Many changes were made in the national educational policy such as the 5+3+3+4 system being adopted in place of the earlier 10+2 formula.

AN ACTION RESEARCH REPORT ON THE EFFECTIVENESS OF THE APPLICATION OF GEOMETRICAL SHAPING TECHNIQUES AND IMAGINARY STORY FORMS IN BIOLOGY DIAGRAMS

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A child perceives a new concept in his /her own way, but due to the lack of scientific attitude towards Biology, they were unable to score well in tests. The study was conducted to determine the effectiveness of the application of geometrical shaping and imaginary story form techniques to teach difficult Biology diagrams to improve student's skill performance. This research is an individual action research conducted in 2 stages. The research subjects were students of class XII of St. Ann's PU College, Mangalore. In Stage 1, the total of 44 students were assessed through achievement test. In Stage 2, it consists of action planning, action implementation, observation, and reflection. Here, 10 students were considered who scored below average in achievement test. These 10 students were identified with lack of neat labelled diagrams; hence they were given pretest on few diagrams. The strategic techniques used while drawing included geometric figures and shapes, as well learn the labeling through imaginary story form. The comparative data of Pretest and Posttest was assessed and the results obtained show a drastic increase in the performance of the students. After action implementation, the students have shown increase in average scores and consistency of performance. The Average progress of students in Posttest show more consistency (S.D. =1.6) than compared to Pretest (S.D.= 0.8). Hence the remedial strategies implemented has determined to be very effective. The conclusion in this study lead to the solution to the problem identified at teacher's and student's point of view. The various changes brought in teacher's teaching methods and student's learning tactics has shown excellent skill based performance.

LEARNING THROUGH RADIO IN THE TIME OF COVID-19

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The process and the practice of teaching and learning keep undergoing changes in order to maintain pace with developments and innovations in science and technology. Gradually but definitely, the profile and characteristics of the teacher, the learner, learning materials, teaching methodologies and the classroom have changed, with significant implications for knowledge and skill acquisition. The need to improve pedagogical richness and increase flexibility of learning has resulted in the use of many non-face-to-face methods, of which radio delivery of lessons is one. The researchers set out to investigate teachers' perception on learning through radio in time of covid-19. I have used survey method using online Google forms. The questionnaire was designed for the purpose was administered on teachers. The outcome showed that teachers hold a positive perception of the use of radio in learning in the time of COVID-19. With the help of radio broadcasts, students in India can continue to learn during the COVID-19 pandemic and return to school ready to move forward.

A STUDY ON LEVELS OF TEACHING APTITUDE AMONG B.Ed TRAINEES.

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Teaching aptitude is a specific ability, interest, satisfaction and fitness in teaching profession. Teaching aptitude plays an important role for becoming a good teacher. The present study was intended to find the levels of Teaching Aptitude among B.Ed. trainees. A standardized tool teaching aptitude test developed by Dr. S.C. Gakhar and Rajnish has been used to collect the data. The sample of the study was 100 teacher trainees and selected by random sampling method. The collected data was analysed by descriptive statistics like-percentage analysis, mean and SD and inferential statistics - t- test. Major findings of the study reveals that there is no significant difference in teaching aptitude of B.Ed. Trainees in relation to location, stream of education and year of study. It was found that only 2% of B.Ed. trainees exhibit very high teaching aptitude, 5% of student teachers exhibit high teaching aptitude, 37% of student teachers showed above average, 12% of student teachers' fall under average, 6% of student teachers fall under low teaching aptitude, and only 1% of student teachers exhibited very low teaching aptitude. Workshops and different programmes should be organized for the student-teachers so that their teaching aptitude may be improved.

A STUDY ON EMOTIONAL INTELLIGENCE AND SOCIAL MATURITY OF B.ED. TRAINEES

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The present study titled 'A study on Emotional Intelligence and Social maturity of B.Ed. trainees'. The main aim of the study was to find out the level of Emotional Intelligence and Social maturity of B.Ed. trainees as well as to find out the relationship between Emotional Intelligence and Social maturity. The sample of the study was 125 student teachers by simple random sampling method from Srinivas university college of education Mangalore. A standardized tool a) Social maturity scale developed by Dr. Nalini Rao and b) Sevenfold Emotional Intelligence scale developed by Dr. Vinit kher, M S Puja Ahuja & M S Sarbjit Kaur were used. The statistical techniques used in the study were mean, SD and 't' test further Karl Pearson's product moment correlation. Major findings of the study revealed that both urban and rural, science and arts students possess equal level of Emotional Intelligence and Social maturity. Further, the analysis revealed that 74% student teachers possess moderate level of Emotional Intelligence and 70% student teachers possess moderate level of Social maturity. It is also found that there is no correlation between Social maturity and Emotional Intelligence. Some strategies to strengthen the Social maturity and Emotional Intelligence of B.Ed. trainees are suggested in the study.

STUDY ON THE TYPE OF PERSONALITY AND TEACHING APTITUDE OF STUDENT TEACHERS

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Personality is the all-round development of the individual in all aspects like physical, intellectual, emotional, social, and mental characteristics. In the present 21st century it is necessary for the individual to develop good personality to adjust himself to the society. Personality characteristics developed in the individual through school or classroom which is considered as a miniature society. The teacher should help the students to develop good personality by motivating them to involve them in teaching learning process as well as through co-curricular activities. For this reason, student teachers need to have good personality to teach values of life.

The present study intended to identify the type of personality and aptitude of student teachers towards teaching profession. The sample of the study was 100 student teachers, selected by random sampling method. A standardized tool Eyenseck personality inventory and teaching aptitude scale by Dr. Surender Dhayia and L.P Singh were used. The collected data was analysed by using statistical techniques namely Mean, SD, t-test and Karl Pearson's product moment correlation The Major findings of the study revealed that a) 48.18 % of student teachers exhibit extrovert personality, 35.15 % of student teachers exhibits lie scale, 15.45% of student teachers exhibits neuroticism personality and only 0.09% of student teachers exhibit psychoticism personality, b) The study also indicated that only 3% of student teachers showed good teaching aptitude, 46% of student teachers showed average level, 48% of student teachers showed low level and 7% of student teachers showed poor level of teaching aptitude, c) Study also reveals that there is no significant relationship between personality and teaching aptitude of student teacher. There is no significant difference between urban and rural student teachers based on their personality. They do not differ in teaching aptitude in terms of Locality, stream of the students, and Gender. Some techniques are suggested to foster teaching aptitude and personality of student teachers in the study.

A STUDY ON TYPE OF ATTITUDE TOWARDS LEARNING MATHEMATICS AND ITS RELATIONSHIP WITH ACADEMIC ACHIEVEMENT AMONG NINTH STANDARD STUDENTS

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Learning mathematics does not only involve thinking and reasoning, it is dependent on the attitudes of the learners towards learning and mathematics. The affective component of attitude is the feeling or emotions of the individual associated with learning mathematics. Thus, the affective component is the source of driving the engagement of students towards mathematics. Furthermore, the affective aspect is also influenced by the belief formed from the cognitive component of attitude, which creates a mindset that becomes constant over time and influences the feelings of the students towards learning mathematics Students feeling confident in doing mathematics is linked with being successful in mathematics, which is regarded as a positive behaviour.

The present study intended to study the type attitude towards learning mathematics and relationship between academic achievement and attitude among ninth standard students. the sample of the study was 100, ninth standard students from two schools. A standardized tool namely Sodhi's Attitude Scale was administered and collected data was analysed by statistical techniques namely mean, SD, 't' test and Karl Pearsons product moment correlation. The major findings of the study: 14% of the students showed positive attitude towards learning mathematics, 59% of the students showed neutral attitude and 27% of the students showed negative attitude towards learning mathematics. There is no significant difference between the academic achievement of boys and girls of 9^{th} standard students. study also revealed that There is a strong relationship between attitude towards learning mathematics and academic achievement of 9^{th} standard students. implications of the study suggested in detail in the study.

ISSUES AND CHALLENGES IN CURRICULUM DEVELOPMENT

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Curriculum is a runway for attaining goals of education. Is in considered as a blueprint of an education programming today's world of rapidly shifting resource institution ship of higher education as facing the need to make numerous changes to successfully meet the challenges of the future creative, motivative methods curriculum delivery as being exposed in an effort to provide cost effective quality programming to an increasingly diverse population of students. The moan of curriculum development helps in the assessment of future needs of the curriculum. Along with a determination of what needs to be changed and the selection of possible solution to problem and the means by which the necessary changes can be achieved.

A STUDY ON PORTRAYAL OF LGBTQ (LESBIAN, GAY, BISEXUAL, TRANSGENDER, QUEER) IN INDIAN WEB SERIES AND ADVERTISEMENTS

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&

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&

Dr. Shubha H. S. (MAHE,Manipal)

The world has witnessed several shifts in technology and mass media. Media consumption has become vital in today's society. Dependency on media has been increasing with every new innovation. From radios to television and television to the internet, we have come a long way. Media is surely a powerful tool in today's world that is powerful enough to change the perceptions of the masses. In this study we look into the ability of the web-based media and advertisements to change the society's perceptions about the LGBTQ.

A decade ago, LGBTQ representation used to be sidelined from receiving lead roles in Television, Tv shows and Films. Even if there were any portrayals, they would be shown in a negative light. However, due to the recent developments, the LGBTQ movements have sparked a nationwide attention. This has resulted in the shift of LGBTQ portrayals on media. There has been many Films, Web series and Advertisements featuring LGBTQ lead characters. The current study is aimed to specifically identify and analyze some popular web series and advertisements that have LGBTQ portrayals. Additionally, have a dialog with the individuals from the LGBTQ community to check their views on the LGBTQ portrayal on these Web Series and Advertisements.

TOTAL QUALITY MANAGEMENT IN TEACHER EDUCATION: HOW CAN WE EXCEL?

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Education of teachers not only to make easier becoming better of school education by deserving, to set a part for a holy purpose & impartial teachers who can also fill up the gap between schooling and higher education. The ideal image or role of teacher education as a process of nation building is universally to know truth. Teacher serve education is an effective instrument of man making Enlightened and empowered teachers lead Indian societies and nations in their march towards better and higher quality of life. Therefore, preparation of competent and dedicated teachers on whom the entire edifice of education is constructed, is an extremely important task for nation building. Teacher education occupies a central position in the whole educational system. In recent year with the rapid expansion of teacher education institutions the quality of teacher education has been challenged. For the solution of this challenge total quality management has been needed. The motif force underlying the philosophy of total quality management is to lay stress in twin principles ‘continuous improvement’ and ‘involvement’ of all member in the management of an institution. It implies a marked shift in emphasis in quality management from ‘product’ to ‘people’ and from ‘quantitative’ to ‘qualitative’ terms of reference.

IMPACT OF COVID -19 ON EFFECTIVENESS OF TEACHERS'TRAINING PROGRAMME IN IMPARTING QUALITY EDUCATION IN QATAR.

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The COVID- 19 affected the entire process of human activities including school education. Teachers are the most influential factor in Students' learning process. The quality of education depends on the efficiency and competency of Teachers who are considered as the core of providing quality education. Education takes place when a Teacher enables his/her students to actively get involved in the process of learning. Therefore, Teachers need to be well equipped to make the teaching and learning process highly effective and enjoyable. Almost all schools, all over the world provide online education by using various digital platforms. Engaging learners during the COVID pandemic is a great challenge for Teachers in educational institutions. The delivery of content through online platforms is a major concern to teachers. This study aims to evaluate 'the impact of COVID-19 on the effectiveness of School Teachers' training programme in imparting quality education. I have conducted a sample survey consists of 7 questions through google form for 44 teachers who are engaging lower classes to higher classes. I have considered gender, experience, and subject of teachers for a detailed analysis of the given topic. The study shows that Teachers need to be provided blended training focusing on the usage of effective digital tools to satisfy the requirement of today's learners and to ensure quality education.

A STUDY ON SOCIAL SKILLS AND ACADEMIC ACHIEVEMENTS AMONG D.EL.ED (Diploma in elementary education) TRAINEES OF DISTRICT INSTITUTE OF EDUCATION AND TRAINING KASARGOD

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The destiny of the country is being shaped in the classrooms. The teacher has an important role to play for national development and social change. The first and foremost responsibility of the teacher is towards the welfare of the society and his students in particular. The teacher has to treat each individual as an end in himself and to give him the opportunity to develop his skills and abilities and potentialities to the full. The present study is concerned with Social skills and academic achievements of the D El.Ed trainees .Social skills, as the components of behaviour, allow us to interact with others and maintain healthy relationships in the society. Although the concept of social skills is not very new, many scholars have just started to realize their importance in life and have begun to study their role in different aspects of life of an individual. This paper presents an overview of the importance of social skills in academic achievement and in every stage of life of teachers as well as students. Social skills are very necessary for good professional life. Strong social skills help in facilitating interpersonal interactions which lead to efficient job outcomes. As a teacher D El Ed training moulds them to be a good teacher in the society They have to interact with students, parents, doctors, etc.so this study is very relevant. Teachers have an important role to renew the curriculum in this emerging society .From the study it is found that .there is a. positive relationship between social skills and academic achievements

A STUDY ON INTERACTIVE RELATIONSHIP AMONG GENERAL INTELLIGENCE, EMOTIONAL INTELLIGENCE & SPIRITUAL INTELLIGENCE OF SECONDARY SCHOOL CHILDREN OF THRISSUR DISTRICT IN KERALA

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The present study titled 'A study on interactive relationship among General Intelligence, Emotional Intelligence and Spiritual Intelligence of secondary school students of Thrissur district in Kerala. The purpose of this study is
a) to study the extent of General Intelligence, Emotional Intelligence and Spiritual Intelligence of secondary school students,
b) to study the extent of relationship among General Intelligence, and Emotional Intelligence when Spiritual Intelligence is kept constant,
c) to study the extent of relationship among General Intelligence and Spiritual Intelligence, when Emotional Intelligence is kept constant,
d) to study the extent of relationship among Emotional Intelligence and Spiritual Intelligence when General Intelligence is kept constant.
A sample was 400 students of standard nine of Thrissur District by stratified random sampling method. A standardized test to measure the General Intelligence by Dr Ahuja`s Emotional Intelligence scale developed by Anukool Hyde, and Spiritual Intelligence test constructed by researcher were used.
The results of this study revealed that,
a) The General Intelligence and Spiritual Intelligence of students of standard nine of Thrissur district is average
b) Boys and Girls of standard nine of Thrissur district do not differ in their General Intelligence, Emotional Intelligence and Spiritual Intelligence
c) Urban school students of standard nine of Thrissur district are significantly higher in General Intelligence than that of Rural school students,
d) Private school students of standard nine of Thrissur district is significantly higher in their General Intelligence, Emotional Intelligence as well as in Spiritual Intelligence than that of Government school students
e) The Emotional Intelligence of students of standard nine of Thrissur district is above average, f) Urban school students of standard nine of Thrissur district is significantly higher in Emotional Intelligence than that of Rural school students,
g) There is a negative low relationship among General Intelligence and Emotional Intelligence of secondary school students of standard nine
h) There is a positive relationship among Emotional Intelligence and Spiritual Intelligence of secondary school students of standard nine of Thrissur district
i) There is a high positive relationship among General Intelligence and Spiritual Intelligence of secondary school students of standard nine of Thrissur district.

PREPARATION OF ENGINEERS FOR A SUSTAINABLE FUTURE

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Purpose: Recent years it is evident that commercialization has huge impact on educational system; marketing strategies are used extensively when compared to before days. For the evolution of technology and applied science, it is crucial to consider quality in engineering education for any country. It is obvious that engineers have to work on changing technological demand for a sustainable future, need to keep track of changes and advancements in technology. For the accomplishment of quality in engineering education, universities and technical institutions should be proactive to the changing needs of the country. With the advancement of science and technology, the world we live has become small and it is essentially a knowledge-based society now. The major challenge now a day is teachers have to reach many learners as possible, everyone possesses different learning style and preferences. To satisfy these needs engineering programs has to alter their instruction methods, demands constant updating teaching and learning methods, more emphasis to be given on learning rather than teaching. With increased number of engineering institutions and number of graduates, one must not forget quality facets. Quality of engineering education can't be described in terms of product specifications as in case of industrial products. The TQM in education system will predominantly give fruitful results, and hence it has emerged as one of the important tools for ensuring improvement and sustainable quality in education. In this paper we did attempt to analyze the present condition of engineering education in India and also describe the quality management practices.
Approach: Applying Co-operative Learning Strategy and Total Quality Management in engineering education for improving the quality to meet the changing needs.
Findings: With the combined effort of instructors and students in creating a cooperative learning environment, students were able to gain leadership and decision-making skills, teamwork skills. TQM is proven methodology to increase quality with cost effectiveness.
Value: A cooperative learning strategy and application of TQM in engineering education is discussed for the sustainable future engineers.
Paper Type: Conceptual Research.

A STUDY ON VERBAL INTELLIGENCE AND ACADEMIC ACHIEVEMENT IN ENGLISH LANGUAGE AMONG THE EIGHT STANDARD STUDENTS

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The present study intended to measure Verbal Intelligence in English language among eight standard students and its relationship with academic achievement. The sample of the study was 70 students and selected from random sampling method. A Standardized tool used in the study was -A Group Test of Scholastic Abilities by state bureau of educational and vocational guidance Bangalore. The collected data was analyzed by using statical techniques namely Mean, Median, Quartiles, Standard Deviation skewness, 't' value and 'r' value. The findings of the study revealed that the performance of standard eight students on Verbal Intelligence is Above Average. Similarly, academic achievement of students in English language is above average. There is no significant difference in Verbal Intelligence of boys and girls of eight standard students. Study also indicates that majority of the students exhibit average level verbal intelligence, only 12.86% of students exhibit high level and 12.86% of students exhibit low verbal intelligence.

There is no significant difference in academic achievement of boys and girls. There is a significant relationship between Verbal Intelligence and Academic Achievement in English among eight standard students. Educational implications were suggested in the study.

"ಪ್ರೌಢಶಾಲಾ ವಿದ್ಯಾರ್ಥಿಗಳಲ್ಲಿ ನಿಗಮನ ತಾರ್ಕಿಕತೆ ಸಾಮರ್ಥ್ಯವನ್ನು ವೃದ್ಧಿಸುವುದು"

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ಪ್ರೌಢಶಾಲಾ ಗಣಿತ ಪಠ್ಯಕ್ರಮದಲ್ಲಿ ರೇಖಾಗಣಿತದ ಪ್ರಮೇಯ ಸಾಧನೆಗಳನ್ನು ಸಂರಚಿಸುವ ಭಾಗವು, ಕಲಿಕಾ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಭಾಗವಹಿಸುವ ಶಿಕ್ಷಕರಿಗೆ ಹಾಗೂ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಒಂದು ಸವಾಲಾಗಿದೆ. ಪ್ರಮೇಯ ಸಾಧನೆಗಳನ್ನು ಸಂರಚಿಸುವ ಕಲಿಕೆಯು ಬಹಳ ಕಷ್ಟಸಾಧ್ಯ ಎಂದು ಹಲವು ವಿದ್ಯಾರ್ಥಿಗಳು ಅಭಿಪ್ರಾಯಿಸುತ್ತಾರೆ. ಗಣಿತ ತರಗತಿಗಳಲ್ಲಿ ಯಾವುದೇ ಸಾಧನೆಯ ಸಂರಚನೆಯ ಕಲಿಕೆಯು ವಿದ್ಯಾರ್ಥಿಗಳನ್ನು ಕಷ್ಟದ ಪರಿಸ್ಥಿತಿಗೆ ಒಡ್ಡಿರುವ ಸಂದರ್ಭಗಳನ್ನು ನೋಡಿದ್ದೇನೆ. ಕಲಿಕಾ ಸಂದರ್ಭಗಳಲ್ಲಿನ ಪ್ರಶ್ನೆಗಳಿಗೆ ಉತ್ತರಗಳನ್ನು ಕಂಡುಕೊಳ್ಳುವ ನಿಟ್ಟಿನಲ್ಲಿ ಮತ್ತು ವಿದ್ಯಾರ್ಥಿಗಳ ನಿಗಮನ ತಾರ್ಕಿಕತೆಯ ಸಾಮರ್ಥ್ಯವನ್ನು ವೃದ್ಧಿಸುವ ಉದ್ದೇಶಗಳೊಂದಿಗೆ ಅಧ್ಯಯನ ಕಾರ್ಯವನ್ನು ಮಾಡಿದೆ. ತರಗತಿ-**A** ಸರ್ಕಾರಿ ಪ್ರೌಢಶಾಲೆ ಅಂಬಳೆ ಚಿಕ್ಕಮಗಳೂರು ವಲಯ ಹಾಗೂ ತರಗತಿ-**B** ಸರ್ಕಾರಿ ಪ್ರೌಢಶಾಲೆ ಮೂಗ್ತಿಹಳ್ಳಿ ಚಿಕ್ಕಮಗಳೂರು ವಲಯ ಇಲ್ಲಿನ ಒಂಭತ್ತನೇ ತರಗತಿಯ ವಿದ್ಯಾರ್ಥಿಗಳು ಅಧ್ಯಯನದಲ್ಲಿ ಭಾಗವಹಿಸಿದ್ದರು. **2019-20**ನೇ ಶೈಕ್ಷಣಿಕ ವರ್ಷದ ಪ್ರಾರಂಭದ ಕಲಿಕಾ ಅವಧಿಯಲ್ಲಿದ್ದರು. ಅಧ್ಯಯನ ಸಂದರ್ಭವು ಆಗಸ್ಟ್ ತಿಂಗಳ ಅವಧಿಯಲ್ಲಿ ರೇಖೆ ಮತ್ತು ಕೋನಗಳ ಗುಣಲಕ್ಷಣಗಳು, ತ್ರಿಭುಜಗಳ ಭಾಗಗಳು ಮತ್ತು ಗುಣಲಕ್ಷಣಗಳ ಕುರಿತು ಕಲಿಕಾ ಪ್ರಕ್ರಿಯೆ ಪೂರ್ಣಗೊಂಡಿತ್ತು. ಅಂದರೆ, ಬಾ-ಬಾ-ಬಾ ಸಿದ್ಧಾಂತ, ಬಾ-ಕೋ-ಬಾ ಸಿದ್ಧಾಂತ ಮತ್ತು ಕೋ-ಬಾ-ಕೋ ಸಿದ್ಧಾಂತಗಳನ್ನು ಆಧರಿಸಿ ತ್ರಿಭುಜಗಳ ಸರ್ವಸಮತೆಯ ಸಾಧನೆಗಳನ್ನು ಮಾಡುವ ಸಾಮರ್ಥ್ಯ ಗಳಿಸುವುದು ಮುಂದಿನ ಪ್ರಕ್ರಿಯೆಯಾಗಿತ್ತು. ಪ್ರಾಯೋಗಿಕ ವಿಧಾನದ ಮೂಲಕ ಅಧ್ಯಯನ ಮಾಡಿದೆ.

ಅನುಬಂಧ-**1**ನ್ನು ಪೂರ್ವ ಪರೀಕ್ಷೆ ಅನುಷ್ಠಾನದಲ್ಲಿ ನಿಗಮನ ತಾರ್ಕಿಕ ಸಾಮರ್ಥ್ಯವನ್ನು ಪರೀಕ್ಷಿಸಲು ಅನೌಪಚಾರಿಕವಾಗಿ ಬಳಸಿದೆ. ಪ್ರಶ್ನೆ ಪತ್ರಿಕೆಯು ಹತ್ತು ಪ್ರಶ್ನೆಗಳನ್ನು ಒಳಗೊಂಡಿತ್ತು. ವಿದ್ಯಾರ್ಥಿಗಳ ತಾರ್ಕಿಕ ಆಲೋಚನಾ ಸಾಮರ್ಥ್ಯವನ್ನು ಪರೀಕ್ಷಿಸುವ ಉದ್ದೇಶದೊಂದಿಗೆ ನೀಡಿದೆ. ಅನುಬಂಧ-**2**ನ್ನು ಸಾಫಲ್ಯ ಪರೀಕ್ಷೆ ಅನುಷ್ಠಾನದಲ್ಲಿ ನಿಗಮನ ತಾರ್ಕಿಕ ಸಾಮರ್ಥ್ಯವನ್ನು ಪರೀಕ್ಷಿಸಲು ಔಪಚಾರಿಕವಾಗಿ ಬಳಸಿದೆ. ಸರ್ವೇ ಮಾದರಿಯಲ್ಲಿ ಪ್ರಮೇಯಗಳ ಸಾಧನೆಯ ಕುರಿತಾಗಿ ಮಾಹಿತಿಯನ್ನು ಔಪಚಾರಿಕವಾಗಿ ಸಂಗ್ರಹಿಸಲು ಅನುಬಂಧ-**3** ನ್ನು ಬಳಸಿದೆ. ಅನುಬಂಧ-**4**, ಅನುಬಂಧ-**5**, ಅನುಬಂಧ-**6**, ಅನುಬಂಧ-**7** **&** ಅನುಬಂಧ-**8** ಇವುಗಳಲ್ಲಿ ತ್ರಿಭುಜಗಳ ಸರ್ವಸಮತೆಯನ್ನು ಸಾಧಿಸುವ ಸಾಮರ್ಥ್ಯವನ್ನು ವೃದ್ಧಿಗೊಳಿಸುವ ಪೂರಕ ಚಟುವಟಿಕೆಗಳನ್ನು ಅನುಷ್ಠಾನ ಮಾಡಿ ಬಳಸಿದೆ. ಎರಡೂ ತರಗತಿಗಳ ಪೂರ್ವ ಪರೀಕ್ಷೆ ಫಲಿತಾಂಶವನ್ನು ಹೋಲಿಕೆ ಮಾಡಿದೆ. ಫಲಿತಾಂಶಗಳಲ್ಲಿ ದೊಡ್ಡ ಪ್ರಮಾಣದ ವ್ಯತ್ಯಾಸಗಳೇನು ಕಂಡುಬಂದಿಲ್ಲ. ಯಾವುದೇ ಕಲಿಕಾ ಸೂಚನೆ, ಕಲಿಕಾ ಮಾರ್ಗದರ್ಶನ ಹಾಗೂ ಕಲಿಕಾ ಚಟುವಟಿಕೆ ಅನುಕೂಲಿಸುವ ಅಂಶಗಳನ್ನು ಪಡೆಯದ ತರಗತಿ-**A**ಯ ವಿದ್ಯಾರ್ಥಿಗಳ ಸರಾಸರಿ ಅಂಕಗಳು ಹಾಗೂ ಈ ಎಲ್ಲಾ ಅಂಶಗಳನ್ನು ಪಡೆದ ತರಗತಿ-**B**ಯ ವಿದ್ಯಾರ್ಥಿಗಳ ಸರಾಸರಿ ಅಂಕಗಳನ್ನು ಹೋಲಿಕೆ ಮಾಡಿದಾಗ ವ್ಯತ್ಯಾಸ ಕಂಡುಬಂದಿದೆ. ಪೂರ್ವ ಪರೀಕ್ಷೆಯಲ್ಲಿ ತರಗತಿ-**A**ಯ ವಿದ್ಯಾರ್ಥಿಗಳ ಸರಾಸರಿ ಅಂಕಗಳು ತರಗತಿ-**B**ಯ ವಿದ್ಯಾರ್ಥಿಗಳ ಸರಾಸರಿ ಅಂಕಗಳಿಗಿಂತ **0.5**ರಷ್ಟು ಕಡಿಮೆ ಇದೆ. ಸಾಫಲ್ಯ ಪರೀಕ್ಷೆಯಲ್ಲಿ ತರಗತಿ-**A** ಯ ವಿದ್ಯಾರ್ಥಿಗಳ ಸರಾಸರಿ ಅಂಕಗಳು ತರಗತಿ-**B** ಯ ವಿದ್ಯಾರ್ಥಿಗಳ ಸರಾಸರಿ ಅಂಕಗಳಿಗಿಂತ **2.0**ರಷ್ಟು ಕಡಿಮೆಇದೆ.

ಪ್ರಮೇಯ ಸಾಧನೆಯ ಕುರಿತು ವಿದ್ಯಾರ್ಥಿಗಳಿಂದ ಒಂದು ಸರ್ವೇಕ್ಷಣಾ ನಮೂನೆಯಲ್ಲಿ ಅವರ ಅನುಭವಗಳನ್ನು ಪಡೆದಿದೆ. ಒಂದು ಪ್ರಶ್ನೆಯು ಪ್ರಮೇಯ ಸಾಧನೆಯ ಸಂದರ್ಭ ವಿದ್ಯಾರ್ಥಿಗಳು ಯಾವ ಪ್ರಮಾಣದ ಒತ್ತಡವನ್ನು ಅನುಭವಿಸುತ್ತಾರೆ ಎಂಬುದಾಗಿತ್ತು. ಪ್ರತೀ ವಿದ್ಯಾರ್ಥಿಯು **0**-5ರ ಸ್ಕೇಲ್ ನಲ್ಲಿ ಪ್ರತಿಕ್ರಿಯಿಸಿದ್ದಾರೆ. **0** ಎಂಬ ಪ್ರತಿಕ್ರಿಯೆಯು ಒತ್ತಡದ ಅನುಭವವಿಲ್ಲ ಮತ್ತು **5** ಎಂಬ ಪ್ರತಿಕ್ರಿಯೆಯು ಹೆಚ್ಚು ಒತ್ತಡದ ಅನುಭವ ಎಂಬುದಾಗಿತ್ತು. ಯಾವುದೇ ಚಟುವಟಿಕೆಗಳನ್ನು ಮಾಡದ ತರಗತಿ-**A**ಯು ಹೆಚ್ಚು ಒತ್ತಡ ಅನುಭವಿಸಿದ್ದನ್ನು ಅಧ್ಯಯನ ಸಂದರ್ಭ ಗಮನಿಸಿದೆ.

ಚಟುವಟಿಕೆಗಳನ್ನು ಮಾಡಿದ ತರಗತಿ-**B**ಯು ಅತ್ಯಂತ ಕಡಿಮೆ ಒತ್ತಡವನ್ನು ಅನುಭವಿಸಿದ್ದನ್ನು ಅಧ್ಯಯನ ಸಂದರ್ಭ ಗಮನಿಸಿದೆ. ಮತ್ತೊಂದು ಪ್ರಶ್ನೆಯು ಪ್ರಮೇಯ ಸಾಧನೆಯ ಸಾಮರ್ಥ್ಯವನ್ನುಪರೀಕ್ಷಿಸುವಂತಿತ್ತು. **0** ಎಂಬ ಪ್ರತಿಕ್ರಿಯೆಯು ಈ ಬಗ್ಗೆ ಯಾವುದೇ ಜ್ಞಾನವಿಲ್ಲ ಎಂಬುದಾಗಿಯೂ ಮತ್ತು **5** ಎಂಬ ಪ್ರತಿಕ್ರಿಯೆಯು ಸಂಪೂರ್ಣ ಜ್ಞಾನವಿದೆ ಎಂಬುದಾಗಿಯೂ ಇತ್ತು. ಚಟುವಟಿಕೆಗಳನ್ನು ಮಾಡದ ತರಗತಿ-**A**ಯ ವಿದ್ಯಾರ್ಥಿಗಳ ಪ್ರತಿಕ್ರಿಯೆಗಳ ಸರಾಸರಿಯು **3.05** ಮತ್ತು ಚಟುವಟಿಕೆಗಳನ್ನು ಮಾಡಿದ ತರಗತಿ-**B**ಯ ವಿದ್ಯಾರ್ಥಿಗಳ ಪ್ರತಿಕ್ರಿಯೆಗಳ ಸರಾಸರಿಯು **3.98** ಇದೆ. ಅಂದರೆ ಪೂರಕ ಚಟುವಟಿಕೆಗಳನ್ನು ಅಭ್ಯಸಿಸಿದ ತರಗತಿಯ ವಿದ್ಯಾರ್ಥಿಗಳಲ್ಲಿ ಪ್ರಮೇಯ ಸಾಧನೆಯ ಸಾಮರ್ಥ್ಯವು ಹೆಚ್ಚಿತ್ತು ಎಂಬ ಅಂಶವನ್ನು ಅಧ್ಯಯನ ಸಂದರ್ಭ ಗಮನಿಸಿದೆ. ಈ ಅಂಶವು ಅಧ್ಯಯನದ ಧನಾತ್ಮಕ ಅಂಶವಾಗಿದೆ. ಪ್ರಮೇಯ ಸಾಧನೆಗೆ ಪೂರಕವಾದ ಚಟುವಟಿಕೆಗಳನ್ನು ಪಠ್ಯದಲ್ಲಿ ಅಳವಡಿಸುವುದರಿಂದ ಮತ್ತು ತರಗತಿಗಳಲ್ಲಿ ಕಡ್ಡಾಯವಾಗಿ ಬಳಸುವುದರಿಂದ ಧನಾತ್ಮಕವಾಗಿ ವಿದ್ಯಾರ್ಥಿಗಳ ನಿಗಮನ ತಾರ್ಕಿಕ ಸಾಮರ್ಥ್ಯವು ವೃದ್ಧಿಯಾಗುತ್ತದೆ.

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PARADIGM SHIFT: A STUDY & ANALYSIS OF THE ROLE OF TECHNOLOGY AND THE INTERNET IN EDUCATION SYSTEM.

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PURPOSE: Education enters a new era, The education system paradigm shift aims to align technology and internet, teaching and learning to the needs of Modern educational practice. The immense impact of technology on education can be considered as one of the achievement of 21st century. The transition from the Ancient education system age to the medieval education system than to the Modern education system has happened in our society. It is very important changes that happen when the usual way of thinking about or doing something is replaced by a new and different way. Where novel life-long learning schemes need to keep up with the rapid advances in related patterns, technologies, tools and technique. Technology and internet in fresh years has been combined not only as tool to support learning, but also considered as one of the chief constraint for reforming education paradigm and pattern. This paper highlights on various paradigms & pattern adopted for re- defining education system with impressive transformation in education system, and compare them with the currently adopted system. Various innovations and predicted implications of paradigm shift on the Indian higher education system along with its merits are discussed. Finally, some suggestions are proposed for its effective implementation towards achieving its objectives.

Design/Methodology/Approach:

PAPER TYPE: Research paper

A STUDY ON THE ATTITUDE OF STUDENT TEACHERS STUDYING UNDER MANGALORE UNIVERSITY TOWARDS TEACHER ELIGIBILITY TEST (TET)

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The Teacher Eligibility Test (TET) has become one of the essential qualifications for securing a government job in any of the primary and the high schools in Karnataka. NCTE through its notification dated Feb 11, 2011 has cleared the detail guidelines and conditions for examination. The purpose of the study is to find out the attitudes of student teachers towards Teacher Eligibility Test (TET). A sample of 78 student-teachers studying in different B.Ed. colleges affiliated Mangalore University, Mangalore participated in this study. The result of the study indicated that the students belongs to urban areas have positive attitude towards TET than rural areas students. So it is suggested that the required orientation, resources, training, and facilities should be given to the student teachers during their training to achieve educational goals.

A STUDY ON ATTITUDE OF TEACHERS ABOUT TECHNO PEDAGOGICAL SKILLS AND THEIR PERFORMANCE WITH REFERENCE TO GENDER

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It aimed to know the attitude of teachers about Techno-Pedagogical skills and their performance with reference to gender. The method utilized for the study was a survey, sample of 41 teachers of Belthangady Taluk were selected using a simple random sampling technique. It was carried out in 2021 on different school teachers of Belthangady Taluk with reference to gender. In such a pandemic situation Techno-pedagogical skills, is the need of the hour. This study will not only help teacher, teacher trainees but many other professionals to have an insight about the effective usage of techno-pedagogical skills in daily instruction and main thrust areas to be focussed upon for effective utilization of techno pedagogical skills in different aspects of life.

THE INFLUENCE OF STRESS ON STUDENTS IN SECONDARY SCHOOL AND HIGHER EDUCATION

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Students in secondary and tertiary education surroundings look a extensive range of unending stressors connected to academic strains. Preceding research shows that academic-related stress can reduce academic achievement, decrease motivation and increase the hazard of school dropout. The longer-term impacts, which embrace concentrated likelihood of maintainable employment, cost Government's billions of dollars each year. This explanation assessment offerings the most recent research regarding the impression of academic-related stress, with argument of the impression on students' knowledge capacity and academic performance, mental health problems, such as depression and anxiety, sleep disturbances and substance use.

THE PROBLEMS AND CHALLENGES OF THE HANDLOOM INDUSTRY–A CASE STUDY OF CHENDAMANGALAM, ERNAKULAM (DT.) KERALA.

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Handloom is the most widely recognized cottage industry of Kerala that is widespread throughout the rural areas. It employs a large skilled and unskilled workforce and which, in Chendamangalam society, mainly consists of women workers, handloom spinning and weaving were the main occupations. The objective of this paper is to assess the female work participation in the handloom industry of Chendamangalam. The study focuses to analyse the socio-economic condition of the weavers, derived from primary data collected through interview schedules of 35 active members of Chendamangalam society. Results show that weaving is the major occupation of Chendamangalam, as there is a high concentration of handlooms. The major reasons which forced females to do work in handlooms are an economic necessity, unemployment, low income, low literacy, and education.

TECHNO-PEDAGOGICAL AND CONTENT COMPETENCIES; A REVIEW

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Techno pedagogy can be referred to the weaving of techniques of teaching into the learning environment itself. The teaching in the class should not be boring or dull or tiresome but it should be vast-open, interesting, creative and should provide a new meaningful environment which is not only possible if the faculty uses different technology techniques or kinds of media to enrich the academic excellence of the student which requires the integration of techno pedagogical skills along with content knowledge. There are many faculty members who still continue to teach through old, boring, uninteresting lecture method but with time to come the efficiency and ability of the teachers can be taken over by technology. So it is expected to increase and integrate techno pedagogical skills along with the content knowledge to raise the growth and achievement of the students, which in turn will help the teacher to be updated and motivated.

CONSERVATION OF KERALA MANGROVES: ECONOMIC AND ENVIRONMENTAL RELATIONS

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Purpose: Research is the systematic investigation into and study of materials and sources in order to establish facts and reach new conclusions. This study aims to analyse the socio-economic and ecological systems of mangrove forests and their linkages for its conservation and to identify important values of mangrove ecosystem.

Methodology: The present study is intended to adopt the Descriptive Research design, which is based on secondary sources of data. The secondary data is collected from books, journals, newspapers, articles, and government websites.

Findings: The use of mangroves as a natural nursery of migrant fishes and other organisms lacks hard-core empirical data. This is a very essential study. It is evident that mangrove ecosystems have been, and are still, used for the extraction of a variety of plant and animal products by traditional methods for the benefit of local people. There is hardly any study, which gives the basic knowledge about community structure, resource utilization, and economic conditions of people living in or depending on mangroves. As mangroves provide a variety of benefits, the valuation of goods and services provided by this ecosystem is needed for better conservation. They should be preserved as much as possible for their multiple values as sources of economic, ecological, scientific, and cultural benefits now and for future generations. Thus, more information about these values of mangroves and the synergy between these values is necessary in order to feed the public dialogues and to internalize these values as part of policy and decision-making. Further, a comparison of costs and benefits of mangrove conservation with those by alternative uses is also needed to know its importance. The studies on economic valuation of benefits of mangrove or/and costs of replacement of the environmental functions of the mangrove-forest ecosystem may be undertaken.

POLICIES AND PRACTICES OF INCLUSIVE EDUCATION IN INDIA

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Inclusive education is now firmly established as the main educational policy for children with special educational needs and disabilities which emerge as the means of creating an inclusive society in which equal opportunities are provided. However, there are concerns expressed on the effect of such change in the educational system and on how possible it is to make this a reality. The concerns and objections of education towards inclusive are mainly based on the diversity of learning disability policy and practice as education systems attempt to manage the social and economic complicities of the national and cultural identities in societies that are highly diversified internally and intercommoned globally.

LEARNER AUTONOMY: NEED, MEANING, SCOPE AND IMPORTANCE IN THE L2 LEARNING CONTEXT

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Modern English classroom has changed very little from teacher cantered classroom to the learner cantered one. Teacher domination and teacher dependency still persist in the English Language Teaching (ELT) context. From syllabus prescription to the evaluation system, the learner is left with no other choice than to accept and follow what has been decided by the prescribers. Learners' needs and purposes, aptitudes and preferences are seldom considered. It is here we have to think about learner autonomy as alternative remedy or as a redefined process. Learner autonomy, which another way called learner independence, is defined as the ability to take charge of and responsibility for one's own learning. Autonomous learner is one who realizes the limitation of the classroom and seeks every opportunity outside for learning, here watch TV, read books, consult Peers as well as experts, use internet for improving his or her language proficiency. Autonomous learning is cognitive, reflective and strategic. S/He is intrinsically motivated to involve actively in the teaching learning process as well as self-evaluate him or herself their learning and its quality. Autonomous learner gradually gets his or her teacher dependency reduced. Autonomous learner follows a purported, systematic, coherent, cognitive and strategic learning approach. S/He attains linguistic competence more by outside resources than inside the classroom. Consequently the learner becomes an efficient communicator with fluency and accuracy. His or her growth and development as a second language learner would be faster than other less motivated learners. Learner autonomy has been hailed as a modern innovative educational concept in its psychological, social, and political perspectives. The concept and practice of learner autonomy widens the scope of second language learning, envisions learners' expertise and also redefines the role of teacher in the teaching learning arena. Self-monitoring helps them see through their strengths and weaknesses. Then they adopt practical measures to rectify the mistakes for further improvised learning. The practitioners can use certain strategies to foster learner autonomy. Bring in the classroom real life situations. The teacher should cease to be an authoritarian, but reassume his or her role as a modern democratic teacher or a facilitator or as a co-learner. Learners must be allowed the freedom of choice with regard to methods, materials or time and pace. Engage them in group activities or project works so that they would enjoy collaborative learning style.

Thus learners become increasingly independent of the teacher. They turn out to be self-deciding, self-directive and self-evaluative.

'IMPACT OF COVID 19 ON ATTITUDE OF TEACHERS WHO ARE WORKING IN THE REMOTE AREA IN KERALA TOWARDS TECHNO PEDAGOGY'

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Teaching and Learning process through techno pedagogy is the need of the hour. Teachers are supposed to identify the appropriate techno pedagogical strategies to engage students in the right manner, understanding the requirement and need of each and every one. Technology is the vital part of education today as teachers are engaging digital natives who are born in the era of technology. Technology improves the quality of education and makes the teaching and learning process highly effective and interesting. The quality of education mainly depends on teachers' attitude and readiness to accommodate any change happening in the field of education. This study was conducted to find out the impact of COVID 19 on attitude of teachers who are working in the remote area in Kerala towards techno pedagogy; using survey method through Google form. The questionnaire was shared with 100 teachers those who are working in various type of schools like CBSE, AIDED and GOV'T in the remote area in Kerala as sample of the study. All teachers responded with no hesitation and expressed their views on usage or implementation of techno pedagogy in the school education. The result reveals that almost 90% of teachers accepted the effectiveness of technology based teaching and learning process as a result of ONLINE education, experienced at the time of lock down due to COVID 19.

A CORRELATION STUDY AMONG EMOTIONAL INTELLIGENCE, SELF-ESTEEM AND ACADEMIC ACHIEVEMENT OF STUDENT TEACHERS OF SRINIVAS UNIVERSITY

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The emotional intelligence makes it possible to predict the achievement because it demonstrates how a person apply a knowledge in an immediately success. It is a form of social intelligence which is a suitable predictor in special areas such as job and educational performances.

Self-esteem is not only a part of mental health, but also it is associates with academic success. Many researchers have found a relationship between positive self-esteem and high scores in academic subjects. Feelings and opinions about the abilities, competencies and own features determine self-esteem. Laport and Sevigny believe that having a good self-esteem means: to be aware of own strengths and weaknesses and to accept oneself with what is more personal and valuable. The mental and emotional conditions serve as the main element contributes to the academic achievement or failure.

The present study was a descriptive-correlative study and it is aimed to study the relation between emotional intelligence and self-esteem with academic achievement. Statistical population of this study includes 50 student teachers of Srinivas University. Self-esteem inventory, which was constructed by Karunanidhi (1996), The Head of the Department of Psychology, University of Madras, India and Emotional intelligence scale, standardized by Ankool Hyde, Sanjyot Pethe and Upinder Dhar were used. Descriptive statistics including frequency, MEAN, and standard deviation, Pearson's correlation coefficient and t-test was used. Major findings of the study were: a) Emotional intelligence and Self-esteem of student-teachers had no effect on their academic achievements, b) both urban and rural student teachers do not differ in terms of Emotional intelligence and Self-esteem, c) Both Science and Arts student teachers do not differ in their Emotional Intelligence and Self-esteem. Educational implications were discussed in the study.

A STUDY ON THE EMOTIONAL INTELLIGENCE AND ADJUSTMENT OF B.ED. STUDENT TEACHERS

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Emotional intelligence and adjustment is a pre-requisite condition for living a happy and wealthy life. From birth to death, we require healthy adjustment in all aspects of our lives. Adjustment problems, stress levels, and homesickness were all supposed to be reduced as a result of increased emotional intelligence. Emotional intelligence was thought to be responsible for reductions in adjustment problems, stress levels, and homesickness. Our emotions play a crucial role in influencing and guiding our actions. They are often seen dominating our behaviour to the point where we have no choice but to behave in accordance with their wishes. As a result, emotions play a critical role in providing a specific direction to our behaviour and, as a result, in forming our personalities as they develop. In this study the researcher has toss light upon emotional intelligence and adjustment of B.Ed. student teachers.

This research paper is an attempt to find the levels of emotional intelligence among science and arts student teachers. The present study consisted of 50 samples equally divided into two groups (science and arts) The adjustment inventory constructed and standardized by Prof.A.K. Sinha and R.P. Sina and emotional intelligence scale developed and standardized by Ankool Hyde, Sanjyot Pethe, & Upinder Dhar was used for data collection. Mean, S.D, SED and t-test were applied for data analysis. The results reveal that 22% student teachers are found to have high level of emotional intelligence. 68% student teachers are found to have average emotional intelligence and 10% student teachers have low emotional intelligence There is no significant difference was found between emotional intelligence scores of science and arts student teachers. There is no significant difference was found between adjustment scores science and arts student teachers. There is significant relationship between Emotional Intelligence and Adjustment of B.Ed. students of Srinivas University.

SOCIAL SKILLS AND ADOLESCENTS: A META RESEARCH

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Human being is the top creation by god, because he has super brain and creative mind. But the present world is facing severe problems and that can be solved only by making changes in the human behavior. Hence development of social skills is important in this situation. Social skill is an ability to express feelings and give some feedback. It is the ability to interact with people through effective listening and communication. Social skills are considered as an important factor in the success or failure of every individual in a society. UNESCO considered social skills as life skills. Social skills help a person to understand and adopt himself across a variety of social settings. So it is necessary to set up proper milieu to develop social skills. The classroom is one such environment. Now the students are egotistic and thinking of themselves. Overuse of internet also stops the children at this age from acquiring social skills. By understanding the significance of social skills in unity, equilibrium and integrity of the society the researcher view that he problem should be assessed from a strong scientific standpoint as possible. This paper presents an overview of the importance of social skills for adolescence.

A STUDY OF SOCIAL ATTITUDE IN TECHNO-BASED MATHEMATICAL LEARNING AND NON-TECHNO BASED MATHEMATICS LEARNING OF 9TH STANDARD STUDENTS

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Attitudes are associations between attitude objects (Virtually any aspect of the social world) and evaluations of those objects (Fazio & Roskos Ewolsen, 1994). More simply attitudes are lasting evaluations of various aspects of the social world-evaluations that are stored in memory (Judd et al, 1991). The study of social attitudes of people has gained prime importance. Attitudes is the governing tendencies of human behaviour, occupy a place of fundamental importance in the field of social psychology. A man's total behaviour is the reflection of his deep underlying attitudes which are the controlling forces in all our motions. The psychologist, therefore, is rightly prompted to regard the study of social attitudes as the central problem of social psychology. Clark (1924) stated that the study of social attitudes "should become one of the primary objectives of social psychological effort". The main purpose of Information and communication technology (ICT) in Education means implementing ICT Equipment's and Tools in Teaching-Learning process as a media and methodology and to familiarize students with the use and workings of computers. Information and communication technology are a diverse set of technological tools and resources used to communicate, and to create, disseminate, store, and manage information. Communication and information are at the very heart of the educational process, consequently ICT-use in education has a long history. At present throughout world, the most popular source of information is the internet and e-resources. In the present study, conducted in Kozhikode district in Kerala state, quantitative approach with survey design was used. The survey included 100 ninth standard students selected at random from two educational institutions of the Kozhikode district. It is noted that statistically, non- significant difference was observed between male and female respondents towards social attitude and the use of e-resources for learning and entertainment purpose. The study further revealed that there is a significant difference between the variables.

A STUDY ONTHE IMPACT OF COVID-19 ON SCHOOL EDUCATION IN UDUPI DISTRICT

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Study of the Impact of Covid-19 on School education of Udupi district The Covid -19 impacts was everywhere, which resulted in the closure of schools and other educational institutions. This study aims to understand teachers' ability to adapt in to new normal educational context and their digital literacy to carry out school activities. This is a design based study analyzed the effect of pandemic on the personal and professional life of teachers, the devices they used to connect their students, level of internet accessibility, digital skills and competencies of teachers. Here impact of pandemic on the teachers' confidence level and their adaptability to new normal educational context. Major findings of the study revealed that impact was mild on the teachers of Udupi District and the main approach used by them was sending notes and recorded videos from various sources through Whatsapp. 14% of teachers visited student's homes and 175 of teachers never used virtual meetings during pandemic.38% of teachers often evaluated their students using various methods. Teachers received average support from all the sources to continue teaching during pandemic. 15% of teachers received poor response whereas 455 of teachers got very good response during Covid -19.

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Paper 1

STRIVING THROUGH THE PANDEMIC: - INDIAN HOSPITALITY INDUSTRIES – ENDURING TECHNIQUES.

Prof. Swaminathan S

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When the sun rises in 2022, the Indian hospitality industry will be waking up with prayers for survival, desperately looking forward to some form of support from the government as revival from the impact of the corona virus pandemic of the last two years. Just as the industry was beginning to see a flickering light at the end of a long tunnel towards the end of 2021, the spread of the Omicron variant of corona virus and subsequent extension of suspension of scheduled international passenger flights till January 31, 2022, has come as a dampener to those who were looking to have some business in the winter season. With inbound tourist arrivals unlikely amidst the pandemic, the industry wants the government to incentivize domestic travels with income tax benefits for a limited period so as to help the hospitality and tourism sector get up again by tapping the pent up demand for hotels

Paper 2

GAP BETWEEN CORPORATE EXPECTATIONS AND MANAGEMENT GRADUATES

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Education plays a remedial role in balancing the socio-economic fabric of a country. India has made rapid progress and is well poised to being a knowledge economy. The knowledge becomes meaningful when it gets the skill of applying it at a right time. In the last three decades, the corporate sector is changing drastically across the globe and is delivering the products and services demanded by the challenging and changing needs of customers and clients. Subsequently, the business leaders who manage this corporate world expects dynamic management graduate who can possess required skills, knowledge, etc. The research paper aims at highlighting contemporary challenges that a management institution is facing while meeting corporate expectations. The study was carried out by exploring the existing literature sources. The study suggests that industrial collaborations, syllabus designed as per industrial expectations, etc plays important role in meeting the corporate expectations of a management graduate.

Paper 3

CHALLENGES FACED BY HOSPITALITY & TOURISM INDUSTRY IN CURRENT PANDEMIC SITUATION

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The impact of Covid-19 on the hospitality and tourism industry is well known, with every report being negative and giving us the numbers, which are worst in the twenty first century. It made an unprecedented impact in the global economy since 2020. Almost all the sectors in hospitality were in bad shape for the past one and half year, with hotels running with 30-50% of its capacity, food and beverage outlets operating with fewer staff members and achieving just one third of its revenue, many of them being shut down or stopped operating due to lack of revenue etc are few examples to quote. Job loss among the employees in the hospitality sector was a common sight. It also saw many being laid off without pay, which lead to uncertainty among the staff. This period witnessed major players in the industry started developing new marketing techniques and accepting new trends to ensure that their operations for their survival. Safety and hygiene of the customers as well as the employees were given utmost importance. It also witnessed the surge of techno savvy travellers and employees. The importance of multiskilling among the employees was projected by the management in order to survive in the industry. Pro-active decision makers were seen as next level leaders in the industry. Staff and managers specialized in crisis management were given priority in the workplace. With many pharmaceutical companies coming up with many vaccines as a weapon to fight covid-19, we can expect the industry to be back in full swing in near future.

Paper 4

CHANGING TRENDS AND CHALLENGES FACED BY HOSPITALITY, TOURISM, EDUCATION AND MANAGEMENT IN CURRENT PANDEMIC

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The global pandemic COVID-19 has become, to put it mildly, a page turner of every corner of the present world and its inhabitants. The pandemic started with fear of uncertainty for humanity which has turned into Certainty of Opportunities and Innovations in the recent times. One Industry which went a huge change because of this pandemic is the Tourism and Hospitality Industry. The industry was challenged with unemployment, revenue losses, closure of outlets and many more. This in turn like chain reaction affected the related and connecting sectors, such as Education in Hospitality, Manging bodies and many more. This paper will try to look at those problems in depth and also give the trend setting factors and innovations that came into existence as we all see today.

Paper 5

HAS ONLINE EDUCATION, REALLY HELPED BETTERMENT OF STUDENT AND TEACHER – A CASE STUDY

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The continuous challenge in our education system was higher than usual ever since the Covid-19 pandemics attack; when the whole world was affected in education, economic and day to day living. Online teaching set in faster than expected and was definitely the need of the hour. Earlier online learning was a matter of choice, and stood as one of the major and massive types of learning which attracts the learners more and more. As a matter of fact, as Covid-19 hit the world the online platform for learning was the only educational hope for students.

Since 1960, online education existed as distance learning, automated teaching and then virtual classes where most of the courses were built on a self-learning mode either with audio and visual aid using videos, power point presentations, exercises and online tests. In India the digital age has been growing in leaps and bounds with virtual learning; computer and video conferencing. The need for change and adaptability came in with the Covid-19 situation, in the education sector with to-days online teaching which was challenging for both student and teacher. Teacher's and student's needed to adjust and change with the new norm's; current trends; usage of technology; readiness to adapt to new concepts, styles, making use of innovative methods to build the mutual interest in professional teaching and learning.

This paper would highlight the student's views towards betterment of on line education, emphasizing on its challenges for both student and teacher, with the need to adapt to change so the student benefits a class with interest, instructiveness and intellectual.

Paper 6

RE-SHAPING THE FUTURE OF HOSPITALITY INDUSTRY POST PANDEMIC

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The corona virus pandemic will remain in our collective memory for generations to come due to its devastating impact at different levels on the global economy. With continuing government assistance and the support of financial institutions, commerce will continue to push forward and get beyond the crisis. Overcoming economic crises is not a new thing. Where there's a will, there's a way. However, there is another important element that all companies, in particular those linked to the service sector, will need to manage as business and commerce deal with the post-COVID world - the social aspect. We must all now adapt to new rules, standards and values which have and will continue to influence our social behaviour, and hence our behaviour as consumers, especially as consumers of travel and tourism services. The closure of boundaries, lockdown measures and travel restrictions has forced the hospitality sector to live through its worst results in recent history. Financial loss and hotel closures have been all too commonplace, creating a level of uncertainty that most have never experienced. But we must force ourselves to look ahead and get ready to confront the new environment that is emerging. It won't be easy nor swift, but the industry has often shown its resilience and capacity to rebound from unexpected scenarios and is blessed with a solid backbone. The question that arises now is how to adapt to the factors that are shaping the future of the hospitality industry.

The social impact is clear to us all and has forced changes in the way we live. Daily routines such as working practices, shopping habits and even interpersonal relationships have been altered, influencing and changing our behaviour. The hospitality industry will need to bear these new trends in mind if it is to experience a renaissance and continue to thrive. Projects under development will also need to reconsider their planning and business models and adjust to the new needs and demands of consumers.

This research work analyses how the pandemic has changed some consumer behaviours and attitudes and how these may affect the world of hospitality in the future and also offers remedies and suggestions to overcome the adversities.

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Paper 7

CHALLENGES FACED BY EDUCATIONAL INSTITUTIONS IN INDIA DUE TO CURRENT PANDEMIC

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During the times, young students write entrance exams, consider which colleges to apply to in India, or make plans for studies abroad, the current pandemic has turned all such activities upside down. Now there is nothing usual about those times for the students today. The Covid-19 pandemic has shocked the world. The pressure on students and higher education institutions has been high. Schools and universities have had been closed and exams postponed. Classrooms are going virtual and admissions for the upcoming academic year are fraught with confusion. According to UNESCO, over 320 million students in Indian schools and colleges are currently impacted. The pandemic has pushed the world to drastically reinvent ways of coping with the 'new normal'. After the initial phase of complete overhaul, it is critical to understand the short and long-term impact and future measures. An immediate and effective response to the crisis was to go digital. Developing robust online platforms has become necessary to offer continuity in learning. Yet in a developing country like India with vast disparity in socio-economic backgrounds of students and the quality of educational institutions, the shift has not been easy. The digital divide has been further widening the gap, and needs urgent attention from both public and private sector players as the crisis continues. Good teachers, refreshed curricula and effective tools will ensure students stay involved and active in the learning process. This research paper attempts to analyse the challenges faced by educational institutions in delivering education through new pandemic driven platforms and suggests ways to overcome the challenges.

Paper 8

A STUDY ON THE CHANGES AND CHALLENGES FACED BY SMALL SCALE RESTAURANTS DURING THE COVID PANDEMIC WITH SPECIAL EMPHASIS TO SULAIMANIES, THATTAMPADY, KERALA

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From the concept of eating inside the house, the new Indian has transformed a lot. Mobile food trucks, robot restaurants, pop up restaurants, eco-friendly restaurants etc. makes one to think that there is lot more in a F&B joint rather than merely enjoying food or drink. As per the recent report of National Restaurant Association of India (NRAI), the Indian Restaurant industry is expected to touch INR 5.99 lakh crores by 2022-2023.The Indian Travel and Tourism industry has been devastated again due to the second lock down initiated by the State Governments. Though the decision taken is to curb the spread of the pandemic it had crippled one of the prolific sectors in India. The idea of opening a small scale restaurant might have drawn inspiration from many factors. Many such businesses have flourished over a period and had paved way for others to enter this promising segment. Reserve Bank of India has recently announced that they will be providing liquidity support to sectors such as tourism, hospitality, aviation industry and other allied sectors that were affected by covid pandemic.

The back to back closures of restaurants had an effect on the revenue earning capacity and stability of many restaurateurs. Loans taken from various financial institutions, salaries /wages for the staff, building rent, lack of raw materials…….thus goes a long list of various crisis faced by the restaurateurs. A study is undertaken to analyze the various changes and challenges faced by such kind of small scale restaurants during the covid pandemic with special emphasis to Sulaimanies, a small Arabian themed restaurant located at Thattampady, Aluva-Paravoor Road, Kerala.

Paper 9

CHANGING TRENDS & CHALLENGES FACED BY HOSPITALITY INDUSTRY IN CURRENT PANDEMIC

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The covid-19 pandemic has created a difficult situation for the tourism and hospitality industry as we could see a steep decline in tourist arrival from foreign countries and even tourism within the country is also declining due to travel restrictions, safety protocols, cancellation of both domestic and international flights, visa restrictions imposed etc. It was seen that people were reluctant to travel to foreign countries and far off places but instead they preferred to travel with-in their locality or native place. The situation of tourism & hospitality industry is at a pace of rapid decline and destiny of this sector is unsure, it has affected the livelihood of many people associated with it. During the pandemic situation it was seen that people have switched to technology to cater to their daily needs such as usage of online apps for grocery purchase, purchase of stationery and food purchase from restaurants was also done through the applications. In hotels the check in & check out features could also be done online and cash payment could be done online as well. The boarding facilities at airport such as biometrics were also conducted with the usage of modern technology & artificial intelligence. Some of the solution to cope up with situation include multiskilling and professional development of the employees, increased sense of hygiene, sanitation and related SOPs, optimism toward revival of the industry, media roles, and need of better crisis preparedness.

Paper 10

A review of challenges in housekeeping requirements post pandemic and ways to overcome

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After the outbreak of current pandemic, the Hospitality and tourism Industry is trying hard to get back to its earlier fast-track while adapting itself to the new health and safety related concerns in all spheres. According to Gloria Guevera Manzo, President and CEO of World Tourism and Travel Council (WTTC), the travel and tourism industry is collapsing and fighting for survival due to corona-virus pandemic. A direct impact has been witnessed on the travel behaviour of the guests probably due to seeming health risks posed by the hotel rooms and public areas. In the hotels, the housekeeping department plays a major role in ensuring cleanliness and hygiene in all areas. In order to shoot up the confidence levels among the guests in the hotels with regards to hygiene and health safety, it is thus very important for the management in generic terms and the housekeeping department in particular to closely consider the changes in the guest's expectations in order to fulfil these. During and post pandemic, the housekeeping department is almost at the forefront in contributing to fulfil such guest expectations. Good changes have been witnessed across the hotels globally in the housekeeping practices that they follow after the pandemic outbreak. However, change is not always easy, as Rome was not built in a day. Many challenges are being faced by hotels to adapt to the new inevitable pandemic generated trends. This research paper identifies the new –normal trends adopted by housekeeping in hotels worldwide, the challenges faced to adopt them in full swing and suggests measures to overcome such challenges for the betterment of a healthy society.

Paper 11

INDIAN TOURISM: BEFORE AND AFTER COVID- 19

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The tourism sector of India is not only source of foreign exchange but also driving force of local development. Tourism contributes 8.1% of total employment and 6.8 of India's GDP. Travel and tourism industries were the first victim of Covid 19 pandemic. Tourism industry of India was facing structural flops much before the entry of Covid 19 pandemic. Arrival of Covid 19 not only make Indian tourism more fragile but also shown an opportunity to improve by identifying weakness. India has not utilised potentially the scope of natural resources, heritage, arts and culture of the country when compare to other countries. India is blessed with presence of all format of climate. Still India has so many unidentified sites of tourism, which can attract tourists.

Pandemic has exposed India's drawbacks in the supply chain and connectivity of tourism industry. As result of pandemic, various countries would be issued new set of guidelines for tourism travel. There are possible chances to avoid most populated countries like India by international travellers due to high possibility of infection. At the same time India has the strength to increase the domestic tourists.

To overcome issues, India needed a structural technological reform in the tourism industry which can be achieved by using the modern technologies like artificial intelligence, block chain technology and virtual reality. To enhance the quality of service, Government should encourage public- private modal of development in tourism industry.

Paper 12

An overview of the impact of COVID-19 on the cruise industry and the resulting Next-Gen cruise technology

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This paper provides an overview of the current state of the world's cruise industry, with a focus on the chronology and the main impacts that the COVID-19 has had on the industry. The entire cruise industry was stopped and a prohibition on resuming this industry was imposed worldwide. COVID-19 is not the first international crisis faced by the cruise industry. This industry faced the Spanish, Asian, and Hong Kong flus of the 20th century. In the 21st century, the cruise industry has needed to cope with the consequences of the 2001 terrorist attacks on 9/11, the 2002 SARS epidemic, the 2008 global financial crisis, the H1N1 2009 Influenza pandemic, and the unprecedented worldwide COVID-19 crisis. This pandemic has been the largest crisis faced by the cruise industry to date, there are no precedents, neither in size nor in consequences .As per New York times The first quarter of 2020 saw 54 infected ships with 2592 ill crew members and passengers around the world. At least 65 people died on board a cruise ship while the entire world was watching the lethal impacts of COVID-19 on the cruise industry. The ships stopped one by one at the end of March in different parts of the world, and after that, cruise lines dealt with sending crew members and passengers home while the borders were closed. The second aim is to present the new pattern to resume the cruise industry and its challenges with latest technology (Ocean medallion)

Paper 13

MARKETING CHALLENGES FACED BY TOURISM SECTORS IN INDIA: POST PANDEMIC ANALYSIS- AN OVERVIEW

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No other issue has impacted travel in the history except Covid-19 pandemic which has created an unprecedented crisis for the tourism economy. The global supply chain has stopped and the movement of people has been stopped along with all economic activities. Tourism is a labour intensive sector and the tourism ecosystem involves airline industry, accommodation sectors, tour operators, shopping centres and Retail/ Souvenir shops, restaurants, Museums, Temples, Gardens and Theme Parks, car services and all other ancillary services associated with travel and leisure. The pandemic has changed the way each business works. While the economic effects caused many businesses to fail, it also paved the way for many emerging Tourism business opportunities. Returning to pre-pandemic is no longer an option, and companies see this as a time to make real change and create new success. This paper highlights about the marketing challenges, Problems and Suggestions to solve the problems faced by tourism sectors in India. The findings of this study is based on the secondary data collected from various secondary sources like journals, books, publications and other related literatures related to this field.

The Proceedings Book of One Day Conference

MENTAL HEALTH IN AN UNEQUAL WORLD CHALLENGES IN SOCIAL SCIENCES , MANAGEMENT, INFORMATION SCIENCE AND EDUCATION

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Role of social-emotional learning on emotional intelligence among adolescents

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The present study was aimed to find out the emotional intelligence of adolescents. Survey method was conducted on the stratified random sample of 20 adolescents from Rural, Urban, Semi-urban, and tribal areas of Malappuram district of Kerala. The data were collected through emotional intelligence questionnaire developed by Daniel Goleman. The data were analyzed using t-test. Results found that there was significant difference in emotional intelligence of adolescents with regard to gender and locality. Finding indicated that there was no significant difference in emotional intelligence between government and private school students. To improve their emotional intelligence should undergo social-emotional learning program.Social emotional learning(SEL) is a framework for helping students develop critical skills around working with others, managing emotions, and more.

Importance of Mental Health in Work Place

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Globalization has been providing various employment opportunities; commercial business es have progressed with the help of the fast pacing technologies. The workers are the backbone of an enterprise as it is only through them a product enters the market and meets the customers. They should be given good working conditions and satisfactory benefits to sustain their livelihood. A good workplace helps a person to develop in all aspects of his/ her life. A company's productivity and the reputation can go in harmony when the workers are given small leaves for maternity as well as for paternities, providing a weekly session arranged for focusing on the stress relieving of the workers, their incentives; overall a concern to their mental health and well- being. A stressed job and an inappropriate workplace will affect the worker mentally. He/ she are expected to behave in a ruthless manner affecting even their family. This paper intends to shed light upon the importance of mental health in the work place among a small number of people. Data can be collected by preparing a questionnaire of 10 -15 questions using the google form focusing upon the conditions of the workplace. A face to face interaction with the people who are mentally affected by the bad working conditions should be made. Further queries to be undertaken upon the measures taken to improve the workplace. A psychological approach should be made to finally check on how a better working condition affects the mental health of the worker. If the methods are employed in a finite fashion, findings can be made on the number of people mentally affected by their work, the effect upon their normal life, and the role of mental health in the work place.

Importance of Mental Health Education in College Curriculum

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This paper attempts to study how a curriculum based on modules of Positive Psychology, Social Emotional Learning, Social Psychology and Mental Health Literacy can be adopted for colleges. When one hears the word 'curriculum' in the context of mental health, it might seem bewildering. What could be the contents and how would this be imparted to students? First, why is it important? Data show the growing prevalence of mental illnesses, especially among children and adolescents. Close to 15 million individuals are battling some form of mental health related illness or other in India; 10% of children suffer from some form of mental health issue and more than 50% of these go untreated. Many more are undetected. Depression is now the single largest illness in the world; suicide is the second leading cause of death among adolescents and young adults; and almost half of all mental illnesses begin by the age of 14. At the same time, the psychosocial stresses experienced by children cannot be ignored either. These include the growing pressure of academics and competitive entrance examinations, and even exposure to media, which seems to invade almost every aspect of our lives. Children and adolescents are particularly vulnerable given the impact on their self-esteem, and a positive body image contributing to overall psychological well-being. Adolescence and young adulthood are globally recognized as periods marked by opportunities for development and the emergence of mental health vulnerabilities. The high prevalence of common mental health problems during adolescence and young adulthood, the substantial treatment gap, and multiple barriers to help-seeking at this age highlight the need for comprehensive, campus-based youth mental health approaches grounded in sociocultural realities. India has one of the largest higher education systems globally, as well as a high proportion of youth, demographically. According to the 2018-2019 All India Survey on Higher Education, there are 993 universities and an average of 28 colleges per lakh of the eligible youth population. About 37.4 million youth are enrolled in institutes of higher education in India. This scenario presents both opportunities and challenges for addressing youth mental health needs .

A Study on Media's Impact on Educational Policies and Practice

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This article is the examination of the various ways in which media has impact on educational policies and practice. In order to figure out media's impact on educational system it is also important to understand how educational policies and practices were before the intervention of media. Additionally, this article explores how media influences people in educational sector like teachers and students mentally, emotionally and also in a political sense. If we look deeper in to it, movies portrayed by involving schooling and colleges have an acute influence in people's mind. This influence is so profound that it even affects their educational practices, policies and ideologies. The impact can also be seen in terms of moral ethics too. By considering current trends and data and also through analyzing some movies and other media related aspects this paper takes a look at whether the impact of media enhances or undermines the educational policies and practices.

Stress Management by Television Reporters: A study in Mangalore City

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A stress is a common factor in all the fields. Today the information is spreading rapidly across the country. Most of the television news channels are eagerly waiting to telecast the exclusive news on their channel. These channels are assigning the task for reporter to collect the first-hand information. This study investigate how reporters are managing their mental stress in covering exclusive contents for television Questionnaires were distributed to the television channel reporter, to find out whether reporters are going under mental stress during their task.

Autism- A Comprehensive and Integrated Approach Based Case Study

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Social communication impairment, repetitive behavior, sensory imbalance are pointers for Austism Spectrum Disorder as classified by DSM-5. The prevalence of ASD in India is a very rough estimate and the statistics is not well supported. The meagre number of studies have found about 0.09-0.11 percent prevalence in India. The aim of this study is to highlight a systematically designed plan for early intervention. This scientific and customized approach helps in a body and mind integration of children with ASD. The synthesis of physiotherapy, behavior therapy, and speech therapy, academic readiness have been highly effective in this case study. Children with autism find it hard to follow instructions. They lack social skills and eye contact. Vestibular imbalance, sensory issues, muscle tone are treated by physiotherapists. Desirable attitude and behavior, stimming issues, tantrums are some of the behavioral focus. Speech pathology, academic readiness, behavior therapy, physiotherapy form an integrated designed approach. This was instrumental in transformation from a non-verbal to a verbal child. The spoken language, reading, recognition and writing skills of the child have made great progress with consistent and patient care of the therapists. This therapeutic case study had a systematic and holistic approach which proved to be successful. This provides hope for the ASD community with early intervention. Early diagnosis is the key for timely treatment. This study provides scope for future research in this field, in India.

A Study on Psychological Well Being among the Parents of Children with Intellectual Disabilities

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Children with intellectual disabilities have intellectual functioning below average, inadequate self-care behaviors, socializing, communication, adaptive skills, participation and family support is needed to enhance the independence of the child so that the capability increased and decreased the family burden. Various therapists can be treated to increase the capability of families including family psyche-education therapy The study investigated the level of psychological well being among the parents of children with intellectual disabilities; Descriptive research design was used for the present study. Census method was adopted and data was collected from 20 parents of children with IDD. Ryff's Psychological wellbeing scale (1989) was used to assess the psychological well being which has a multidimensional view on autonomy, Environmental mastery, personal growth, positive relation with others, purpose in life and self – acceptance. The results showed a decrease of the burden and increased the capability of a family in caring for children with intellectual disability after psycho-education therapy. Psycho-education therapy is a therapy that can be implemented for a family with psychosocial disorders where exchanged information on mental health care due to the illness suffered, help family members to understand about the disease In this study the results shows that more than half of the respondents are having low level of psychological wellbeing. In this paper, the findings convey that more than half of the parents do not have good mental health due to their multiple responsibilities. To improve their psychological well being the parents of children with intellectual and developmental disabilities should undergo therapy such as psychotherapy, relaxation and stress management techniques should be given to the family members of the children with intellectual disabilities.

A Study on Mental Healthcare: Opportunities and Challenges for Entrepreneurship

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The survey conducted by National Institute of Mental Health and Neuro Sciences Bengaluru in 2015-16 identified that around 15% of adults above the age of 18 years in India are in severe need of mental healthcare for one or the other mental health problems. Nevertheless, the current mental healthcare systems are not up to the level of structured and successfully designed to eliminate such mental health problems. There are currently several opportunities and challenges for the new mental health care initiations in India. Fifty Coastal Karnataka medical professionals are selected using a simple random sampling method. And the questionnaires were used to approach. The study is descriptive in nature, using both primary and secondary data. 68 percent of respondents reported, as a result of the study, that there are several opportunities in the field of mental healthcare to start up with the new and wide service area. 46% of respondents reported a lack of awareness of mental health among people regarding mental health issues, the success of entrepreneurship is a major challenge. The area of mental health care offers tremendous opportunities for the crevice in the field of technology, medical care, personal assistance, counselling, education, etc. It is recommended for entrepreneurship with the serious interest of the government and public partnership or individual initiations.

Work Stress And Its Impact on Productivity and Mental Health of an Employee – A Study with Reference to Mangalore City

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Workplace stress is on the rise as a result of a variety of internal and external variables. Nowadays, whether one is in a higher or lesser position will be under a lot of stress. These types of job stress can be either positive or negative. Positive stress (also known as good stress) occurs when a stressful circumstance is viewed as an opportunity that will result in a positive outcome, whereas negative stress is viewed as a threat that will result in a negative consequence. This will have a negative impact on one's physical and mental wellbeing. Employee mental health is increasingly being acknowledged as a critical predictor of their overall health, and that poor mental health and job pressures can contribute to a variety of physical disorders such as hypertension, diabetes, and cardiovascular conditions among employees. Furthermore, poor mental health can lead to employee burnout, which has a significant impact on their capacity to contribute meaningfully in both their personal and professional life. Employers and enterprises are directly impacted by mental health issues due to increased absenteeism, a negative impact on production and revenues, and an increase in costs to address the issue. All these turns to be they have a negative impact on employee morale. This research area is chosen to understand the reason which cause stress among employees at their workplace and the consequences of the same on productivity of the employee. Based on the findings, suggestions can be given to overcome those issue.

Contentment Quotient in Work - Family Fortification

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Workers today are confronted with more challenges than ever before. Juggling work and family responsibilities due to rising dual-income households, more female labour force participation, and shifting gender roles. Many workers have discovered how difficult it is to juggle the various duties necessary at home and at work, as well as to strike the correct balance between work and family. The work-family divergence created by this condition is a significant contributor to workers' decline in job and life contentment, as well as disengagement in work, anxiety, and non-performance. However, as positive psychology, organisational behaviour, and family research have grown in popularity, several studies examining the good relationship between work and family have developed. The study used an exploratory quantitative research design to determine the relationship between the study variables. Work life balance was taken as the dependent variable and mindfulness as the independent variable. The study employed a cross sectional design for collecting data from a panel of working professionals via questionnaire. The measuring instrument used is work - family fortification is divided into two dimensions, namely work to family fortification and family to work fortification. Objective was to propose a new dimension to contentment quotient in work - family fortification. Paper offers pitches that embody uncharted methodical landscape and offers prospects for new and experienced researchers, both, for future directions, with harmonizing 'issues' to encourage such research. This paper contributes to budding body of management literature. Data analysis reveals that respondents who had adopted some kind of mindfulness and meditation had higher levels of work - life balance and there is ~~a~~ significant impact of mindfulness on work - life balance. Consequence's acme significance of reconnoitering mental vicissitudes from a grid standpoint and provision abstract lead of allowing for interconnectedness of emotional paradigms in terms of a 'psychonectome' as it may divulge methods of functioning that cannot be evaluated through conformist diagnostic approaches. An experimental research based on a combination of neuroscience and management to propose a new dimension to contentment quotient in work - family fortification

Mental Health Aspects in Juvenile Delinquency

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Emotional and psychological health and well-being of adolescents is a matter of issue for discussion, but it is always less concentrated area of research. In a wider aspect identifying the mental status of youngsters is very vital for them, their family as well as the society. The psychological needs of adolescents are not an area where there is much debates and discussions going on and which can lead to the increase in juvenile delinquency. It is in the background of scarcity in the literature in this area, the review has conducted in mental health aspects of adolescents. This literature review has adopted narrative format to describe the scenario. The major objectives of the literature conducted are knowing the presence of mental disorders among adolescents which leading to crimes, identifying the impact of existence of psychological issues in juvenile delinquents on themselves and society in general and proposing and discussing the need for implementation of mental health services for early identification and management of mental health problems among adolescents. The data of National Crime Records Bureau of 2019 clearly indicated that the number of crimes is increasing in every year among juveniles. The data shows that about 2,677 crimes committed by juveniles were reported in 2017 whereas, in 2018, 2,388 crimes were reported. In 2019, around 2,760 crimes were committed by juveniles in conflict with law. It was very evident that the relationship between mental health problems and juvenile crimes is very complex. It was found from the literature review that there are some externalising disorders and substance use disorders which will increase the likelihood of delinquency and violence.

Becoming Spiritual and Religious in the Later Phase of Human Life - A Study

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Spirituality is a significant part of many people's lives, and it can become even more important as we grow older. Spirituality can improve quality of life for seniors. Spirituality is the strong sense of community that is at the heart of most faith groups. People form and strengthen relationships through their faith, whether it's by attending group services or just praying with a friend. Opportunities for social interactions are especially important to seniors, who are at risk of becoming isolated as they age. The religious community is the largest source of social support outside of the family, and involvement in religious organizations is the most common type of voluntary social activity and staying social not only reduces loneliness and depression, but can also potentially reduce the risk of many diseases . The religious social bonds can be particularly comforting during difficult times. Many seniors must cope with the loss of a spouse or loved one. Others might be grappling with their own illness or mortality. Spirituality and Religion can provide a support system for handling these tough issues. Older adults level of religious participation is greater than that in any other age group. According to United Nations Report 2017 it is estimated that people aged above 60 years will outnumber children under the age 10 by 2030. The Indian elderly population is expected to reach 194 million by 2031 from the existing population of 138 million in 2021. The National Statistical Office report 2021 projects about 41 per cent increase in the elderly population over a decade. This paper is descriptive by nature. The study findings will establish an understanding on role of spiritual and religiousness in later phase of human life.

A STUDY ON THE MENTAL HEALTH OF EMPLOYEES AT WORK PLACE

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Employee mental health and well-being should be a top focus in every workplace. Especially at times like these, when we're all dealing with uncertainty and figuring out how to adjust to working from home and other lifestyle shifts. Employee mental health is fast gaining traction, and it is significantly hurting businesses in India. There has been an increase in the number of reported cases of employees with mental health issues, coming from organizations across all sectors due to depression, anxiety, hypertension and high workplace stress, which are becoming the most common work-related illness. After reading a lot of articles and taking it as secondary data, this paper talks about the significance of mental health by highlighting the mental health problems at workplace. This paper recommends measures to maintain good mental health at workplace. It describes the relationship between issues and concerns connected to the mental health at work place. More employees are leaving their jobs due to mental health issues connected to unsustainable work conditions. This paper depicts mental health as essential in family, school, college and all faces of social life.

Influence of Social Networking Sites on Body Image Dissatisfaction, Self Esteem and Other Co- Morbidities
A Systematic Review of Psychological Research

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The unique types of social comparisons that happen on various social media platforms influences body image, self-esteem, and other psychological well-being variables. This has raised the interest of researchers, and they have been investigating the relationship between the use of social media, its impact on various variables related to psychological wellbeing. The study aims to systematically review cross-sectional research on studies conducted on a topic related to social media exposure and its impact on body image and self -esteem, in order to identify variables, constructs and concepts that are significant moderators in this relationship but have not been studied extensively yet and to develop a compelling research agenda. Databases such as Google Scholar, Academia, Research Gate, PubMed, and Web of Science, were searched for empirical investigations of social media use, body image, and self -esteem. Appropriate keywords and Boolean terms were used to optimize the search results. The articles thus obtained were first screened based on their titles, followed by the abstracts, and then the entire journal article based on the PRISMA guidelines. A cross-sectional analysis of the literature indicates the existence of a positive correlation between social media use, low self -esteem, and body image disturbance. While much research has been done on the topic in western countries, very few studies were found in the Indian context . The variables like type of social media literacy, use of beauty filters, and its impact on body image disassociation and self-esteem need to be further studied as moderators of this relationship. *The researcher has attempted to give a comprehensive portfolio of research done on the topic and identify various areas for further research* .

STRESS MANAGEMENT OF EMPLOYEES WORKING IN INSURANCE COMPANY – A STUDY

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In the world of competition we can see stress in all the sectors employees especially in Insurance sector employees have to achieve their target in the given time. Task - oriented jobs are the main reason for employees experiencing stress at work. Stress is an emotional strain caused by unfavourable circumstances or situations. The stress faced by an individual or employee in his workplace is known as job stress or occupational stress, which negatively affects the productivity and performance. The stress also hinders the productivity of an organisation. The effect of extreme stress significantly reduces their work and personal contribution. This paper studies the impact of stress on the performance of insurance employees, highlights the major reasons and causes of stress among insurance employees, and also recommends suitable strategies to overcome the stress as preferred by the employees of the insurance companies.

STRESS AND GENERAL WELLBEING AMONG HEALTH CARE WORKERS

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The study examined the relationship between two variables, stress and general wellbeing. Stress has been described as it is the process that occurs in response to the situations or events called stressors that disrupt or threaten to disrupt our physical or psychological functioning. General wellbeing is defined as it is a positive outcome that coming through good mental and physical health. The aim of the present study was to assess the relationship between stress and general wellbeing among healthcare workers. The data was collected from 50 health care workers in Bangalore working in private organization providing services in community hospitals, rehabilitation centers, primary care health care centers between the age group of 24 to 45 years. Correlational research design was used in the present study. The hypothesis stated that there is a significant relationship between stress and general Wellbeing among health care workers. The tools used for the study was Singh's Personal stress source inventory by Arun Kumar Singh and Ashish Kumar, Arpana Singh (2004) and PGI General wellbeing Measure scale by Dr. Santhosh K. Verma and Amitha Verma. The questionnaires were distributed using google forms through snow bowl sampling. Demographic details like age, gender, years of work experience and socio-economic status was collected. The result was obtained using SPSS the Pearson correlation scores obtained for stress was 1 and for general wellbeing was 1. The result indicated that there was a negative correlation between stress and general wellbeing among health care workers. Which means as the stress level increased the general well being decreased.

DIMENSIONS OF MYTHS AND TRAUMA IN AMITAV GHOSH'S -*GUN ISLAND*

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Postcolonial literature that depicts transnational human movement across landscapes and cultural spaces frequently displays a human being's changing "structure of emotion" with constant 'de-' and' re-territorialisation' from the familiar to the unknown. Encounters of lived realities and connections change across time and space, changing human reasoning and giving room to interpret fresh experiences on numerous levels such as the mysterious, uncanny, or the exotic. It is not just the fictional character/s in literary tales who are impacted by the relationship between the logical and the mysterious, but also the reader/s, since emotional affect "arises in the middle of in-between-ness." The human/non-human connections in Amitav Ghosh's novel Gun Island are examined via the epistemic lens of affect theory in this article (2019). I'd like to demonstrate how, in Ghosh's narrative, the human/non-human interface has been perceived by inventories of belonging and migration, and how it is frequently represented with an interplay of the corporeal and the uncanny, primarily aiming at emotional affect sandwiched between anxiety and hope—both aspects of post-colonialism and ecological participation. The portrayal of human/non-human connections in literary narratives is highly reliant on imaginative correspondence, where the emotive unusual may find an accessible place. Examining many scenes in the narrative, I would show how the corporeality of a snake, spider, shipworm, or even a wildfire influences the incorporeal cognitive qualities like trauma or fear in Dinanath—the key character—and reshapes his "structure of emotion."

WORK LIFE BALANCE AMONG WOMEN IN THE ASSAM RIFLES

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The dawn of 21st Century has given many opportunities to the working women and the importance of empowerment of women has almost reached the ceiling. The world today has experienced the vagaries of COVID-19 which has highlighted the relevance of financial balance in a family, since the pandemic has also resulted in loss of jobs to many. A working women gives that required stability, however it comes with certain restrictions. Work life balance has always been a grey area and as the number of working women rises, it is becoming prominent to address the issue thoroughly. Unlike other career fields, the defence forces have their own compulsions and service exigencies adding on to the difficulties in managing the balance. The Assam Rifles is the oldest Para Military force formed in 1835 and women soldiers were enrolled since 2015 with Indian Army providing women officers on deputation. The study was undertaken on 60 Women Officers, Women JCOs and Riflewomen serving in various Assam rifles battalions deployed in the insurgency affected North East India. Personal interviews were conducted to gather relevant information through mostly open ended questions. Taking into account the paucity of time and resources available, the soldiers strive to strike balance between their professional commitments and personal life. The aim of this paper is to delineate the problems in balancing work & life and suggest concrete organizational measures as well as personal ways and means to achieve and maintain work life balance.

Mental Health and Gender: Revisiting the Female Characters of the Epic

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Emotional, psychological and social well-being are integral parts of our mental health. These elements have an impact on the way we think, feel and act. They influence the way we deal with stress, interact with others and make decisions. Mental health is vital at all stages of life including childhood, adolescence, and later stage. If one has mental health difficulties, his thinking, mood and behavior may be altered over the course of life. Many factors play a role in mental illness like genes, life experiences, family history etc. Untreated mental illness will cause serious risks. Mental illness is a physical illness of the brain that causes disturbances in thinking, behavior and emotion that cause difficulty in coping with ordinary ways of life. The gender divide is one of our culture's most severe societal divisions. Men and women should have different mental health and emotional problems because our social practices are profoundly gendered. However, there have been intense arguments over the disparities in men's and women's mental health. Some think that women suffer from more psychopathology than men, while others argue that males suffer more. Others believe that both genders are affected equally. If we look into the timeless epic the Mahabharata, female characters underwent more mental stress and tension. This paper intends to analyze how mental health and gender are interrelated by examining the four prominent female characters of the epic namely Sathyavathi, Gandhari, Kunti and Draupadi. This paper also tries to throw light on how gender is responsible for the sufferings of these women characters. The study is based on the exploratory research type focusing on gender dynamics.

The association Between Gender and Mental Health among Working Professionals in Non-Governmental Organizations, Bangalore

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Non-Governmental Organizations (NGOs) are institutions, recognized by governments as non-profit or welfare oriented, which play an important role on diverse issues pertaining to human and social advancement .NGos have and are continuing to play a key role in betterment of the society and contribute to overall development of the country. To build a strong organisation one of the main pillars is the human resource. Although working professionals contribute to mental health services of large communities, there is comparatively little research done to understand the mental health of working professionals in the NGo sector. Rosenfield S. Mouzon D. (2013) stated that Men and women experience different kinds of mental health problems. Thus, in this study the researcher aims to describe the association between gender (male and female) and mental health among working professionals in the NGo sector. The researcher has relied on both, primary and secondary data sources. In depth interviews and an online survey has been conducted. This is a pilot study to understand the research gap and thus a sample size of 30 participants were selected through simple random technique. The researcher adopted the DASS21 scale by Authors Henry JD, Crawford JR to measure the depression, anxiety and stress of the population. The researcher investigates the coping strategies and solutions contributing to the mental health of the population. With this background, the paper also underlines the implications of future research and practice.

Mental Health of Students on and after Online Classes During the COVID 19 pandemic

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The purpose of the present paper is to find out the mental health conditions of students after the pandemic. The uncertainty of the situation has created lot of problems in life. Pandemic has brought education and educational institutes on virtual mode to connect with the students to share knowledge, curbing the economic status of the institutions. Virtual classes have restricted the physical movements of students as well challenging the mental health too. The aim of this study is to investigate general health, adjustment and anxiety due to the COVID-19 pandemic among college students in India. The data was collected from students. The data was collected from 340 participants. The data was collected thorough online and consisted measures of COVID 19 anxiety, general health questionnaire, adjustment measure and details related to their classroom settings, screen timing. SPSS 25.0 was used to carry out do the statistical analysis. t-test and regression was carried out. The research finding shows that there is relationship between mental health and screen timing. A member of a student family affected with Covid 19 has a risk factor of anxiety that affects the mental health. The study also concludes there is a significant relation between adjustments due to Covid 19. Students underwent prominent mental stress which brought adjustment problems and increase in anxiety levels due to online learning during the covid 19. There was a quite remarkable significance with the general health of the students, provided experiencing the covid 19 infection.

From Trauma to Tenacity: Meera's Women in *The Angel's Beauty Spots*

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The three novellas of *The Angel's Beauty Spots* by K. R. Meera, weighs heavy in human minds when three tenacious women, surpassing agonies and traumas, emerge victorious, making us look around and find those characters, a sight away. Dipped in absolute reality, Meera's women draw a match to the voices of numerous unheard, emotionally neglected characters. The purpose of this paper is to highlight how three different women, amidst their adverse surroundings, looked down upon by their family and society, kept their cool headedness and stood second to none in the engrossed minds of readers. The only asset they claimed to have for themselves was a strong mind, premeditated thoughts, and unfeigned emotions. The perceptions they had about love were entirely different compared to any ordinary women of a forgotten love story. But then, you explore a little more carefully, you can find them, and if you are kind enough, you can feel for them. Hence, K. R. Meera, with her signature mark for creating power packed lady dons, headstrong, meticulous, sane, dominant, yet magnetic, intelligent, charming and vigorous, announces the world that physical strength offers no match to the intestinal fortitude of a person, particularly a woman. The paper also aims to show the efficacy of writing that ultimately makes the flawed characters sensible, pleasant, still, a painful memory. Based on the primary and secondary sources, a method has been designed to relate mental health with that of an individual's psychological stamina to react and respond to adverse surroundings which he/she's in conflict with. Successful existence depends heavily on the ability of the characters in question to reciprocate when they swim against the flow of currents. Mental sternness is said to be the sign of mental health which is subjective to the uncertain occurrences of high tides in an individual's life. This is the approach with which the characters are examined in this study. The approach to the study proves the above interpretation to be matching and true to its claim. Tenacity is one among the predominant characteristics of mental health. When one lives up to his/her own satisfaction, disregarding responses from the society, they are on their way to find happiness. When you stake your happiness for other's content, your mind may not cooperate with your impromptu stand. The moment you accept the challenges around and find your interests more factual and hence reasonable, there you become strong, mentally sound.

How Cognitive Behavioral Therapy Helps Young Adults With Social Anxiety Disorder

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Social anxiety disorder also called social phobia and it is a mental health condition. It is the insignificant fear of one or more social situations. Young Adults with social anxiety disorder are afraid of being in social settings and they would behave in a way that will make other people think badly of them or judge them. They usually try to avoid situations as it makes them anxious and when they cannot avoid a situation they feel anxious. When they cannot avoid a situation, they tend to feel anxious and at times these problems can be very serious which may result in panic attacks. These young adults with social anxiety disorder often have few friends, feel socially isolated, and have trouble reaching their goals in personal and professional lives. To teach these young adults to change their fear-causing negative core beliefs that cause fear through Cognitive-behavioral therapy. To teach them how to recognize their negative thoughts and think more realistically about social situations. To help them learn and practice social skills and also enable them. It has been seen many people feel anxious at the beginning of therapy sessions, they also tend to feel anxious and have self -doubt. CBT is a psychotherapy that teaches them different ways of thinking, behaving, and responding to situations that help them feel less anxious and stressed. The initial exercises given to these clients will be quite easy, but they will become more challenging as they feel more comfortable. The more they work on these exercises, the more likely it is that their social anxiety disorder will get better. Cognitive Behavioral Therapy (CBT) is especially useful for treating social anxiety disorder. With the help of therapy, young adults would eventually start facing and accepting the situations that they were afraid of in the past. By beginning to feel less anxious and gradually with action plans and different techniques taught during the therapy sessions, their self -esteem and confidence level would increase.

Women Skill Development: Opportunities and Challenges towards Employability

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In India the existence of the non-formal economy has been prodigiously large with 92 per cent of the entire workforce are poor and vulnerable. Currently women are facing the economy which is increasingly becoming less labour intensive but more capital, technology, knowledge and skills driven. It is proven that female participation in the workforce increases along with educational levels. Women unemployment rate falls to 4.2% in 2019-20 from 5.1% in 2018-19. Though in India 20.7% women are employed both in Urban and Rural areas, nearly 90% of women workforces are working in the informal sector with less education and generating lower incomes than men. Lack of skill among women is one of the main reason for women working in the informal sector, and here the working condition is miserable, they work for low wages and without any job security and social security benefits. According to the National Sample Survey Office's (NSSO), 79 percent of the women working in informal sectors do not have a written job contract; 71 percent are not eligible for paid leave; and 72 percent are not eligible for any social security benefits. Hence there is a requirement to bring about an employment revolution. "Make in India" moves beyond the conventional goal and concentrates on women skill development, training, empowerment and transformation towards skilled workforce through suitable programmes and policies. This paper discusses the importance of skill development for women in the informal sector, to know the challenges and opportunities towards their employability..\

A Review on Psychological Study of the Effect of Economic Standards on Academic Achievements of High School Students From Government and Aided School in Bangalore - A Comparative Study

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The Academic performance of a large number of students are getting affected due to the low economic standards of their parents. Students from high economic backgrounds are getting many facilities compared to their counterparts from low economic backgrounds. This paper looks at high school students (13-16 years) academic performances based on their economic standards. The aim of this research is to conduct a comparative study and examine the potential effects of parental economic status on academic performance of high school students. It co uld be considered three strata of economic status namely high, middle and low are analysed to understand how it impacts the students. By referring to or using secondary research done on similar populations in Bangalore city, this paper seeks to understand the effects of economic standards on students' academic performances. Lastly we look into the method that can be implemented to increase the academic performance of students from low economic backgrounds. This study shows there is a difference between high and low economic status groups. It is found that academic achievement was influenced by economic status and those who belonged to high economic status showed better performance. This paper concludes with a review of major research findings, as well as a consideration of future directions and implications for practice and policy.

Mindful Achievement: A Meta-Analysis of the Association between Mindfulness and Achievement

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Achievement can be objective, marked by honours and awards received, but feelings of mastery achievement are also important. It involves working toward and reaching goals and feeling able to complete tasks and daily responsibilities. Mindfulness can be defined as the tendency to be highly aware of one's internal and external experiences in the context of an accepting, non-judgmental stance toward those experiences. An extensive research literature finds links between mindfulness and Achievement. Though there have been comprehensive reviews, no study has statistically tested the magnitude of the association between mindfulness and Achievement. This study used a meta-analytic technique focused on seven effect sizes from seven different studies, and found that the relationship between mindfulness and achievement was statistically significant with an overall effect size of .12. This finding suggests that there is low relationship between Mindfulness and Achievement.

Analysis on the Correlation between Self-Esteem and Impact of Bullying Behavior among the Secondary School Students

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The Cross sectional research study conducted among the secondary school students of private international school at Bangalore highlights the important aspects of the relationship between self-esteem and impact of bullying behavior among the secondary school students on their mental well-being, social life and academic performance. The students especially children and adolescents who are bullied but have not shared the issues with others, are usually prone to have mental health problems, if the issues are not handled at the early stage. Additionally, the study was aimed to identify as to whether there are any difference in self-esteem between boys and girls after being bullied. The research tools used were self-esteem questionnaire (Rosenberg, 1965), Adolescent peer Relations Instrument (BT 2010) and bullying questionnaire by (Roberto H Parada, Herbert W Marsh & Rhonda Craven (2010). Pearson's Product moment correlation was employed to assess the relationship between self -esteem and bullying behavior. The significance of gender difference in bullying was assessed using independent sample **t**–test. The results of the study showed that there was negligible correlation between self-esteem and bullying behavior among the students irrespective of their gender. Among the sub-categories of bullying scale, it was noted that verbal victim and self-esteem were having very low correlation (e.g. 0.118) with self-esteem. Also, the total victim and self-esteem had a very low correlation (e.g. 0.115) with self-esteem, indicating that total victims had very low positive correlation with self-esteem. The experimental study also revealed the intensity of bullying in a decreasing order - "Verbal Bullying"> "Physical Bullying"> "Social Bullying". The sample in consideration showed remarkable difference in bullying behavior between boys and girls, even though the self-esteem scores were nearly similar .

Customer Perception Towards Social Media Marketing

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Social media marketing has become more famous after involvement of latest technologies in businesses. This is a non-conventional virtual platform basically on Internet for promoting products, services, connecting customers, identifying and understanding needs of user using digital technologies and devices. It is one of most effective and prominent strategy to promote business online for brand awareness and business development. A product or service is primarily advertised to create awareness of its utility in the minds of potential buyers. As a result of globalization and the consequent changes in consumer buying patterns, the advertising industry has undergone significant transformation in past few years. The present research work focus on analyzing perception of customers towards social media marketing practices and different factors of social media marketing and their role in influencing customer in favor of purchase of products. Understanding consumer's perception towards social media advertising has always been one of the goals of advertisers. Advertisements that are successful in delivering its messages to its audiences can help to promote and build awareness on the company's offerings. With the rapid development of information technologies worldwide in the past decade, social media advertising are increasingly relying on various modes of interactive technology to advertise and promote their products and services.

A Study on Psychological issues: Challenges of Employees

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Tight deadlines, massive workloads, micromanagement and uncertainty – all realities that make your employees want to cringe. Why? Because they all lead to stress. And if excessive enough, they could even cause employees to become fearful about their jobs and their future with company. Those emotions can be a slow poison to any business, not only affecting employee health but also their levels of production. That's why, it's imperative that we should learn how to manage stress and fear at work. In order to do so, we need to understand workplace stressors and recognize fear within employees – from the hardest-working employees to most reserved. For instance, as a hard deadline creeps up, someone under duress may begin to panic. They scramble to finish and are succumbed to fear, asking themselves, "What if this isn't good enough? Will I be reprimanded? Should I just quit now?" or worse, "Will I be fired?"
In a state of fear, people compromise their ability to process thoughts and situations rationally. For some, their natural reaction is either fight or flight. Fight could be confronting their boss and demanding something. Or flight, keeping their head down and avoiding their boss all together. My Paper Concentrates on Psychological issues and Challenges faced by employees at work and suggests some solutions based on the study.

Changing Lifestyle to Maintain Better Mental Health
Boosting Mental Health Through Better Lifestyle

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Mental health is a state of well-being in which an individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively, and is able to make a contribution to his or her community. Lifestyle is the interests, opinions, behaviours, and behavioural orientations of an individual, group, or culture. The broader sense of lifestyle as a "way or style of living" has been documented since 1961.Lifestyle is a combination of determining intangible or tangible factors. The nature of the paper is descriptive study by collecting the secondary data. This paper gives the insight of the mental health issues and techniques to overcome the issues which are faced due to the lifestyle. We also suggest the techniques to change the lifestyle pattern which will lead to a better mental health. Some of the lifestyle pattern that affects the mental health are food, technology, work. The findings suggest that choosing healthier lifestyle behaviours can increase psychological well-being and reduce symptoms of depression, anxiety and stress. The study findings will establish an understanding how the lifestyles effect and affect the mental health of human beings in different levels of their life and different settings or professions of human life.

Review Based Analysis on Application of Relaxation Measures in Adults to Alleviate Chronic Pain

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The purpose of this study is to find out the effectiveness of comprehensive methods of relaxation techniques in reducing the chronic pain and improving the quality of life. Pain is an unpleasant feeling making life more difficult causing psychological distress. Pain may be presented in many different ways; intense, sharp, nagging, burning, dull, unbearable, tender and so on. It may be classified into acute and chronic pain depending upon the duration of the pain one experiences. It is very individualized experience with varied perception of pain and tolerance or threshold of a person. The pain which lasts more than 3 months is considered as chronic pain. The mental health of an individual is disturbed to a certain extent with the chronic pain as such it may push them to suffer from stress and depression. Secondary data collected using Google search engine here. Many authors used many a different methods namely randomized control trial, systematic review and meta-analysis of literatures, evidence based therapeutic intervention. There are certain non-pharmacological relaxation methods practiced to relieve the chronic pain namely; progressive relaxation technique, Benson relaxation technique, mindfulness, Yoga and so on. Through this article we are going to review articles using Google search engine where they used the relaxation techniques on chronic pain sufferers from different age groups of adults and children. The efficacy of relaxation methods are also discussed in alleviating chronic pain. Several other benefits such as reduction in anxiety and depression, improvement on overall wellbeing and better coping strategies were also studied in this analysis. The effective non-pharmacological relaxation techniques showed significant improvement in the reduction of chronic pain in a long run, when practiced regularly. The relaxation techniques practiced in every reviewed article is different and effective. These comprehensive techniques are available without any financial burden and easy to practice.

Subaltern Voices in Amitav Ghosh's The Shadow Lines and The Hungry Tide

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The origin of the present research is rooted in the life of Subaltern characters through the different perspectives. The present study describes the concept of subaltern including different statuses like social ,cultural, political and economic point of view. Amitav Ghosh's portrayal of subaltern concepts reflected in novels *The Shadow Lines* and *The Hungry Tide*. The various problems like alienation, migration and existential issues in the life of unprivileged class of the society are included in the term "Subaltern".

Emotional Intelligence And Aggression Among Adolescence

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Adolescence is a transitional stage of physical and psychological development that generally occurs during the period from puberty to legal adulthood. Adolescence is usually associated with the teenage years, but it's physical, psychological or cultural expressions may begin earlier and later. Aggression is a word that we use every day to characterize the behavior of others and perhaps even of ourselves. Aggression is a behavior that is intended to harm another individual who does not wish to be harmed. Emotional intelligence is the ability to understand, use, and manage our own emotions in positive way to relieve stress, communicate effectively, empathize with others, overcome challenges and defuse conflict etc. Adolescents who frequently engage in different forms of aggressive behavior may lack the ability to identify and regulate the negative emotions that are often central to aggression. These abilities fall under the umbrella of emotional intelligence. The aim of the study was to assess the relationship between aggression and emotional intelligence among adolescence. The sample of the study included 120 participants including male and female, age ranging from 12 to 18 who are adolescence. The questionnaires used to measure aggression and emotional intelligence are Buss Perry aggression scale (Buss, A.H.& Perry, M. (1992) (BPAQ) and schutte self -report emotional intelligence scale (1998)respectively. The data were analyzed using appropriate statistical tools using SPSS. To accomplish the objective of the study, a quantitative research design was adopted. From the result it was found that there is a significant relationship between aggression and emotional intelligence among adolescents. There is a significant negative correlation between aggression and emotional intelligence among adolescents. Therefore, it is found that as the increase in emotional intelligence among adolescents cause the decrease in aggressive behavior.

Occupational Stress experienced by Private and Public Banks Employees – An Empirical Study

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A stress is a universal reality that all individuals acknowledge regardless of their employment. This study investigates the occupational stress of public and private employees who work for banks. Stress on the workplace may be a struggle for banking personnel all over the world; stress can be both beneficial and detrimental. There is already a certain amount of stress in Banking workers' work lives, and they are then subjected to additional stress as a result of the work pressure that Banking employees confront on the job. The purpose of this study is to look at the elements that impact bank employee turnover, such as work environment, stress, and job satisfaction. According to a randomly selected sample of employees from private and public banks, occupational stress is higher among private bank employees than among public bank employees. When faced with job diversity, discrimination, favoritism, delegating, and competing responsibilities, bank personnel cannot afford to relax and "wind down."

Stress Faced By North-Eastern Migrant Students Residing in Bengaluru During the Covid-19 Pandemic

*** Ms. Viola Maria Noronha, & ** Ms. Maphisha Bakor Bareh**

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The COVID-19 pandemic brought with it a nation-wide lockdown in the month of March 2020, to curtail the spread of the disease, and India witnessed a population of migrant students who were left stranded all over the country, far away from their families and near ones. Many of these students belong to the North-Eastern states of India. With the lock-down of airports and railway stations, these students were unable to travel back home and were left to be in their rented places or paying guests (PGs). Due to this, these migrant students faced many problems such as, managing their daily supplies and many other essentials that they required. Apart of this, due to living alone and being far from home, there is a possibility that their mental health would be affected. In this regard a study was conducted to find out the stress among migrant college students who were stranded in Bengaluru and to find out the causal factors of stress during the pandemic. A quantitative research design was adopted for the study and using convenient sampling, 30 migrant students hailing from North East India, studying in St. Joseph's College (Autonomous) Bengaluru were selected and interviewed through a semi structured interview schedule. The Perceived Stress Scale created by Sheldon Cohen was used to measure the stress levels of the students. The findings of the study shall be highlighted in the full paper. The paper shall also include suitable recommendations to combat stress among young students.

Evaluating the Employment issues and the need forTraining in the context of Organization Psychology

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The Volatile, uncertain, complex and ambiguous (VUCA) world has left us with loads of chaos and confusion. The entire mankind has been grappling under the pressure of the pandemic and the aftermath related to it. In this context there is a paradigm shift in the economic scenario and the unpredictability is writ large in every sphere of life. The job markets have toppled down and there is a fear of many challenges thereafter. The changing dynamics of the employment is quite heartening because there is complete disconnect between the graduating students and the industry readiness. In other words, the current generation by and large are not equipped to take up the challenges of the job market. There are various studies that has shown todays employers are vocal about the employment issues especially in terms of the much needed "Soft Skills" apart from their domain area expertise. Governments have taken note of this trend, too. In some cases, they insist that postsecondary funding be tied in part to preparing graduates for the workforce. The paper explores the most pertinent employment issues present in the academia in the current era and how to bridge the gap of the glaring issues through intervention-based training. Data collected from respondents (Students)of B-schools, Universities to understand their perceptions towards the job markets and the skill -based approach. Also, the data collected from respondents from the industry to understand the employability skills required by the industry during the post pandemic job market. Qualitative research undertaken to understand the gap between the perspective employers and the students. An extensive literature review done to understand and identify the gaps and thus formulate certain interventions like campus to corporate trainings, industry -based curriculum, new norms behaviours, tools and techniques and many other perspectives. This paper is based on exploratory research and has a wide scope for future research implications.

Socio Economic Impact on Small Farming Families drew on Changes in Climatical and Cultivation in North Malabar District of Kerala

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India is one of the world's larger nations; the seventh largest in land area and in Asia second only to china in land area and population. The country is completely heterogeneous not only in its climate, people and resources but also in the diversity of culture, language level of prosperity, terrain and stage of development. Three fourth of the world's population still reside in villages and constitute the bulk of the population in the developing countries. India is one among them and 72.22 percent of India's population (2001 census) lives in villages with farming as the principle source of livelihood. It is now estimated that about 4 lakh hectares of farm land is now being diverted to non-agricultural uses each year. increasing number has been creating the problem of surplus labors or disguised unemployment, which in turn is pushing (heir wage rates below the subsistence level..Among famers majority of them, nearly 46 percent of their sources of income other than agriculture is animal husbandry and coolie. 28 percent of the respondents are getting the income from coolie, 14 percent of the respondents get from only animal husbandry. Analysis reveals that the financial status of the small farmers is not too good. Where they face lot of financial crisis. The sources of agricultural water depend on location, and the end use of the water. For crops, the ideal source of water is rain, provided when it is needed and without flooding. Rain, as we know is a common phenomenon and as a result it is being used by vast majority of people as the major source of irrigation. The young among the farming communities are hardly interested in agriculture. Farmers children are abandoning agriculture for other jobs. The main reason which the respondents gave that most of the children are studying in urban area and they have their own field of interest, and majority of the children are disinterested because they feel that it's not easy at a present era to continue especially due to natural calamities unavailability of labors and other financial issues.

A Study on the consequent influences of COVID-19 Pandemic on Individuals with Autism Spectrum Disorder in India

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In the exceptional disruption and social isolation of the COVID-19 pandemic, households round the arena are confronted with questions of ways their youngsters can thrive in those conditions. The ever-present demanding situations for kids with unique fitness needs such as autism spectrum disorder (ASD), the disaster relay particular problems due to terrible influences of the COVID-19 pandemic. A cross sectional study of 30 families of children with ASD has been conducted during the second wave of the pandemic. Parents have been asked to fill out self - report questionnaire through google form. Researcher has made an attempt to understand the vulnerability of ASD individuals, the challenges encountered and the stressors. The role of the healthcare facilities during the pandemic like COVID -19, the measures taken to ease the burden of ASD community has been studied. The benefit of online services and telehealth during pandemic along with its significance and positive benefits has been identified. The future need of similar services in combating pandemics and the strategies to make maximum benefit of such distance services has been learned.The efforts to prioritise the need of the vulnerable community and their responsibilities in reintegrating them into the society with risk measures have been weighed. The impact on the overall growth and development and on the psychological realm has been identified with its outcome and the management. What best can be offered and done during relevant crisis and what measures need to be taken has been deeply observed.

STOCKHOLM SYNDROME AND LIMA SYNDROME – A BRIEF STUDY

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This article is the study of the psychological response that people often associate with infamous kidnapping and hostage situations. The psychological response which occurs when hostages or abuse victims bond with their captors or abusers. Stockholm syndrome, a psychological behaviour or an adaptation to the habitat synchronizing with the best possible reality. This psychological connection develops over the course of the days, weeks, months or even years of captivity or abuse. In Lima syndrome, a captor or an abuser develops a positive bond with a victim; they may become empathetic to the individual's circumstances or condition. The theme of Stockholm syndrome is discussed by Misra in the novel by employing a three perspective narrative structure, comprising of Margaret Wheeler, Tara Fernandez and Pia Fernandez. A few studies of recent times attempted to explain why 'Stockholm syndrome' may develop in victims, and several theories were put forward. In the context of the novel, young people like Margaret may be particularly susceptible to developing 'Stockholm syndrome' as they develop positive feelings toward the adults like Nizam whom they are dependent on for protection and provision of basic needs. By adopting a friendlier behaviour, the hostage may adapt better to stress captivity. Level of Stockholm syndrome that hostage experiences increases with better quality of treatment by the captor. The study will have a closer look with the novel "Love story for my sister" by Jaisree Misra.

Living Stigma - Issues and Concerns with Special reference to Transgender Community

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People are associated with specific gender based on their genitals. Transgenders feel a mismatch in their gender and associate to the traits of opposite gender gradually. There are broad spectrum of people who gradually identify themselves with gender different to which they are born. Traditionally transgenders are of divine creature but gradually they have been marginalized substantially. Their life is highly influenced through culture, tradition and practices. They are known as 'third gender' who are exposed to the evils of social stigma and discrimination. Due to lack of skills and social rejection this segment chooses prostitution or beggary as a means for their life. Substantial population of transgenders lives social exclusion and vulnerability to communicable diseases. In the modern society discrimination and violence based on race, gender, income, ethnicity, sexual identity has become a global concern seeking immediate action. In this direction this study gains momentum to find ways forward. This is an exploratory study with secondary data. The study result exposes the issues of transgenders pertaining to social exclusion, rejection, stigma, gender crisis and lack of protection along with suggesting ways forward for their inclusive growth. The paper emphasizes on permitting the transgenders to live their gender of choice with due respect to human right philosophies.

Social Work Education and Practice in a Digital World during Covid-19

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Social Work education provides practical shape to the theoretical concepts. The Social work believes in the social nearness than social distance. Today, the pandemic Covid-19 stood a firm stage to destroy people's life and has forced the people in keeping social distance although people have lack of awareness towards this situation it made its dominant role in all over the world. Social Work Practice is not meant only in distributing the necessities but also requires psychological care and the role to be played in as an advocacy. The government has made an attempt to stop the widespread of Covid-19 by lockdown and social distancing; this has been affected in all spheres of activities including the education system. The worldwide closing of academic institutions would trigger a significant disruption in learning process; most households across the globe are facing significant short-term disruptions: residential education is not only a huge blow to parents' income, but also to children's public existence and learning. Many of the evaluations have merely been postponed. Pertinently, such distractions may not just be a short-term problem, but will also have long-term implications for the impacted populations or are likely to worsen disparities. In fact, digital learning has both pros and cons to the learners. The objective of the study is to assess the critical situations in education system and respond to implement new internal task giving policy.

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Technical Session – 1 Young Scientist Category - 1		
Paper ID	**Name**	**Title**
VP-4	Canute Sherwin	Preventing star crack defects in copper moulds by nickel plating - analytical and numerical approach
VP-56	Purshotham P. Katti	A review on electrodeposition of zinc-nickel alloys
VP-42	Arjun G Kalkhambkar	Nano level surface activity studies of quinazolinone derivatives as corrosion Inhibitors for mild Steel in hydrochloric acid solution.
VP-32	Shareefraju J. Ukkund	Sustainable adsorption method for the remediation of brilliant green dye using halloysite nanotube: Isotherm, kinetic and modelling studies
VP-7	Mikitha Pais	Utilization of nanoparticles of biopolymer as an effective, eco-friendly corrosion inhibitor
VP-10	Meghana Navada K	Controlled synthesis of nano α-Fe_2O_3 mediated from scoparia dulsis L.: optical, structural, surface characterizations
VP-11	Josline Neetha Dsouza	Antiproliferative activity of Vateria indica (L.) phytochemical influenced Ag and Ag/ZnO nanostructures against human triple-negative breast cancer cells
VP-13	Sabia Kouser	Sodium alginate functionalized halloysite nanotube/polycaprolactone bio nanocomposite films: structural, mechanical and biocompatible properties
VP-14	Rukaya Banu	Poly (fast sulphone black-f) modified pencil graphite electrode sensor for serotonin
VP-1	Shruti Karnik	Filtration efficiency of TiO_2-graphene composite coated polypropylene masks
VP-3	Zhoveta Yhobua	Novel molecular and environmental friendly catalysts of carbene–ligated nickel(ii) complexes as ultrasensitive glucose sensors: functional analogues of glucose oxidase enzyme
VP-68	Manjunath Kumar K S	Bi-metallic layered double-layer hydroxide as an electrochemical catalyst for hydrogen evolution reaction
VP-21	Shanmukha N. T.	Comparative studies on different electrodes for the degradation of distillery spent wash using electrocoagulation process

Chair:

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Sri Siddhartha Institute of Technology, Tumakuru.

Dr. M. P. Yashoda
Manipal Institute of Technology, Manipal

Technical Session – 2 Category: Best Research Student Award		
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VP-39	Shweta Varute	ZnO nanoparticles based triboelectric nano generator for charging portable electronic gadgets
VP-40	Sudhanva Narayana K S	A review on the draw-backs of nanosized electronic components, and their solution with spintronics
VP-41	Ashwathi V Nair	Extraction and characterization of nano-hydroxyapatite from sea-shell and their application in pest control
VP-58	Sonali Wale	Preparation, damage repair and evaluation of GFRP composites with machine learning approach
VP-59	Yatheesha M K	Preparation and evaluation of impact load characteristics of filler loaded fiber reinforced plastics
VP-60	Navyashree K. C.	Synthesis and characterization of TiO_2 and Zr, Co doped TiO_2 powder
VP-61	Lovesome Benedict S	Synthesis and characterization of yttrium and cerium-based powders for high temperature applications
Chair: **Dr. Narayana Hebbar** SDM College Ujire. **Dr. Nagaraju D. H.** Reva University, Bengaluru		

Technical Session – 1 Young Scientist Category - 2		
Paper ID	**Name**	**Title**
VP-17	Nayan Kumar H N	Low-cost functionalized nano materials for an electrochemical detection of lead ions
VP-20	Sumedha H N	Development of novel manganese nitride (Mn_3N_2) nanoparticles as a stable electrode material for supercapacitors
VP-22	Suraj M. Sutar	Synthesis and characterization of Fe_3O_4-Cys-Naphthoquinone complex for biomedical applications
VP-30	Gopal C M	Pharmaceutical and personal care products in rivers and lakes, India
VP-31	Bhavya M. S.	Maghemite nanoparticles compatibilization of guar gum/hydroxypropyl methylcellulose blends
VP-52	K Raju	Bio mapping of gangadonahalli lake & scientific remediation of lake
VP-34	Gurunath S Janakunavar	Corrosion mitigation studies of mild steel using an imidazole derivative in 1M HCl solution
VP-35	Vinoda B. Patil	Glucose-based carbon electrode for trace-level detection of acetaminophen
VP-36	Rakesh	Detection of ketorolac using disposable pencil graphite electrode surface
VP-37	Manohar Rathod	Corrosion protection of soft-cast steel in 1M HCl with araucaria heterophylla leaves extract
VP-47	Varadaraj S	Investigation of mechanical characteristics of Ni-Nb composite coating
VP-55	Devaraja C	Influence of Eu^{3+} ions and temperature on conductivity of alkali lead boro-tellurite glasses
Chair: **Dr. Mahesh Padaki** Jain University, Bengaluru **Dr. Sachin H. P** Jawaharlal Nehru National College of Engineering, Shivamogga		

Category: Best Paper Award		
Paper ID	**Name**	**Title**
VP-2	Ambresh P. Ambalgi	Multiband, nanomaterial based multi-slotted patch with octal shape defected ground for C and X-band wireless applications with increased bandwidth
VP-15	Nagaraja S.	Review of nanoparticle studies in computer technology
VP-43	B. Jayalakshmi	Free radical scavenging capacity of a nutritionally and medicinally important seed *Coriandrum Sativum* L
VP-51	Shivanna R.	Effect of sportsmen on academic performance of Tumkur university
VP-25	Jyoti S. Kavirajwar	Study of surface morphology and corrosion properties of zinc coatings
VP-62	Madan N.	Synthesis, characterization & Structural Studies of (E)-4-(2-amino-3,5-dibromo benzylidene amino) phenol
VP-48	Omprakash V. Bhat	Overview of nanorobots in medicine: a brief review
VP-19	Shwetha K. R.	Single-atom catalysts on iron oxide/MWCNTs for hydrogen evolution reaction
VP-12	Sangeeta Kulkarni	The Effect of dispersion state of Graphene for the study of Transport properties of Epoxy-Graphene nano composites
VP-63	Pradeep Kumar P. S.	Synthesis and Characterization of Novel pyrazole derivatives.
VP-64	Ranganatha S.	Electrochemical aspects of Ni/Co double hydroxides
VP-16	Hanmant Madhavrao Kasralikar	$CuO\text{-}CeO_2$ Nanocomposites: An efficient catalyst for the synthesis of Thiazepines

Chair:

Dr. S. K. Rajappa
Karnatak Science College, Dharwad.

Dr. Nagaraju G.
Siddaganga Institute of Technology, Tumakuru

KEY NOTE SPEAKER

Nanotechnology and its applications

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Nanotechnology has become an emerging research topic owing to its huge application potential in areas like information technology, homeland security, medicine, transportation, energy, food safety, and environmental science, etc. It refers to nanosized objects used directly in an application or adevice that contains a nanodevice. The knowledge and understanding on the science underlaying this technology (nanoscience) has improved drastically over the past few decades, following the development of sophisticated instruments to image or see the effects at atomic scales. Along with this, the technological developments to realise the nanodevices, this nanotechnology is making great strides in our walks of everyday life, from compact and faster computers, nanomedicines on the high-end application side to environmentally friendly water treatment on the other end. This is poised to generate higher impacts to the society by integrating with the features of artificial intelligence in the future. This talk will highlight some of the fundamentals of the technology and recent developments in its applications especially in the areas like medicine, photonics and the environment.

VP-1: Filtration efficiency of TiO_2-graphene composite coated polypropylene masks

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The use of respirators/ masks has become widely prevalent in response to the global SARS-CoV-2 outbreak, where thevirus can be transmitted via respiratory droplets. These respiratory dropletsform sneezes, coughs can be of various sizes and are commonly classified as aerosols (made of droplets that are <5 μm). The use of physical barriers such as respiratory masks can be extremelyefficient in mitigating this spread via respiratory droplets.However, the current surgical masks cannot self-sterilize to reuse or be recycled for other applications into resulting high economic and environmental. Furthermore, the use of disposable surgical masks is common for patients, doctors, and even the public is highly risky. TiO_2 has demonstrated excellent photo-biocidal property under UV irradiation against various viruses, bacteria and yeasts which is attributed to the direct oxidation of these microbes by photogenerated holes or reactive radical species, such as hydroxyl radical, O_{2^-}, and H_2O_2. Graphene has emerged as a remarkable material for different types of optoelectrical sensors for screening targeted virus protection and environmental filters. TiO_2- graphene Coatings can act as nano filters for trapping pathogens onto the filter due to high surface to ratio volume, surface charges on graphene and inactivation of viruses due to TiO_2-graphene and can be exploited as self-cleaning materials.In the present work, TiO_2-graphene composites prepared hydrothermally were coated on clinical grade polypropene fabric by dip coating method. The effectiveness of TiO_2-graphene coatings against aerosols was evaluated by performing filtration efficiency and pressure drop test for breathability using an inhouse assembly consisting of an aerosol generation and mixing chamber and a downstream collection chamber. Two different flow rates of 1.2 CFM (a face velocity of 0.1 m/s) and 3.2 CFM (a face velocity of 0.26 m/s) were used that represented rates observed at rest to moderate activity, respectively. This preliminary study initiated to demonstrate the application of TiO_2-graphene coated maskshas paved ways to creating safe, economically viable, breathable multi-layered and self-cleaning masks.

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VP-2: Multiband, nanomaterial based multi-slotted patch with octal shape defected ground for C and X-band wireless applications with increased bandwidth

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The work in the paper demonstrates the multiband antenna etched with multi slotted on the upper patch surface with octal defected ground structure for enhancement in bandwidth suitable for C and X-band applications. The antennas are also coated with nanomaterial using RF sputtering technique to enhance its characteristics parameters in comparison to non coating. The three different independent resonances are obtained for the proposed antennas (fr1 = 5.92GHz, fr2 = 9.76 GHz and fr3 = 12.61 GHz for MSMSADGS and fr1 = 5.95GHz, fr2 = 9.88 GHz and fr3 = 12.22 GHz for NC-MSMSA-DGS). The antenna also exhibited better return loss and radiation characteristics with enhancement in the bandwidth up to 39.20%.

VP-3: Novel molecular and environmental friendly catalysts of carbene–ligated nickel(ii) complexes as ultrasensitive glucose sensors: functional analogues of glucose oxidase enzyme

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Biosensors that have high efficiency and sensitivity play a vital role in environmental, clinical, industrial and agricultural applications. As such there has been immense attention dedicated to the developments of materials that are associated with superior electrocatalytic ability and are cost effective. Biosensors for glucose determination were primarily developed as enzymatic glucose sensors from glucose oxidase (GOx) enzymes, however their utility has dwindled over the years due to its instability, high production cost and difficult immobilisation. In this regard, we have developed a non enzymatic glucose sensor from nickel due to its cost effectiveness, benign nature, abundance and its variable oxidation states. The nickel has been anchored to sterically varied 1,2,4–triazol–5–ylidene ligands to realise a nickel(II) N-heterocyclic carbene (NHC) complexes. These nickel(II) complexes have fair advantages over other materials due to its structural tunability, low metal utilisation and high atom economy. These complexes have been prepared by the in situ deprotonation of NHC precursor triazolium salts, and nickelocene in a Schlenk set-up and have been characterised by NMR, FT-IR, single crystal XRD and the morphology was studied using FE-SEM techniques. These complexes were immobilised onto glassy carbon electrodes (GCE) without further addition of binders. Electrochemical techniques with regard to cyclic voltammetry, chronoamperometry and electrochemical impedance spectroscopy were employed for studying the electrocatalytic properties of the complex modified GCEs. The electrocatalytic properties of the modified GCEs were further enhanced by the simple and physical mixing of a conductive and high surface area material i.e. graphitic mesoporous carbon (GMC). These enhanced modified electrodes exhibited higher sensitivity (up to 124.92 μA/mM cm2) and its detection limit was calculated as low as 44.59 μM (at S/N = 3). The modified electrodes were further probed and found to be reusable and exhibited long term stability. Further validation of the selectivity of the modified electrodes proceeded in exhibiting excellent selectivity in the presence of other interfering species.

VP-4: Preventing star crack defects in copper moulds by nickel plating - analytical and numerical approach

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Mould is a key element in continuous casting process and is normally represented as the heart of continuous casting machine. Copper (Cu) and its alloys are widely used to manufacture mould plates due to its excellent thermal conductivity and corrosion resistance. However during the service these copper moulds get severely worn out and corrode. There is a possibility of Cu elements produced by wear and friction entering into liquid steel during the solidification process. This will lead to development of surface cracks on the steel slabs produced followed by decline in quality. The commonly used term to represent this surface cracks developed in the cast steel slab is star crack defects. There are different reasons for the formation of star cracks, the major one being the non-uniform heat transfer through the solid shell and the surface irregularities of the manufactured copper mould plate being the other reason. The present work focusses on identifying the presence of surface irregularities in the polished copper substrate using scanning electron microscopy technique, coating the substrate by a thin layer of nickel by electrodeposition technique providing a uniform harder surface and performing thermal analysis on the coated and plane copper sample. The results of the analytical and numerical analysis is correlated to the actual application of nickel plating on copper mould plate, thereby reducing the possibility of star crack formation in continuous cast steel. Coating of nickel reduces the thermal conductivity of the mould slightly thereby reducing the rate of heat transfer. This reduction in heat transfer rate reduces thermal shocks leading to lower possibility of star crack formation.

VP-5: Bentonite clay liquid crystals for high-performance supercapacitors

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As the human population increase, there is invariably excessive demand for energy sources, thus making it a fundamental need. The basic use of Supercapacitors is the storage of energy. But self- discharge is caused when no external power or internal battery is charging them. This clearly reduces its efficiency. It has been found that self- discharge can be reduced to a great extent by employing Liquid Crystals (LC). But the effect of the same in enhancing the supercapacitance was not discussed. So here, the naturally available Bentonite clay is analyzed for its Lyotropic Liquid Crystalline (LLC) properties. It's characterized by a polarised optical microscope (POM). These LCs are added as an additive electrolyte to the supercapacitors. The electrode materials used for Supercapacitors are the composite of activated carbon and polyaniline. The electrochemical behavior of the Supercapacitors is determined by Cyclic Voltammetry, Electrochemical Impedance Spectroscopy, and Galvanostatic charge-discharge cycling techniques.

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VP-6: Study of sensor behavior of functionalized cellulose

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Bio sensing is growing as a wide tool for health monitoring field. Human body contain large amount of body fluids and proteins. They havespecific functions in the body. An increase or decrease from their normal level may lead to malfunctioning of body. Sensing of body fluids by using chemicals is a good method for measurement of their concentration. In this work, cellulose acetate is produced through microwave irradiation and characterized through scanning electron microscopy. FTIR gave information about the structure of cellulose acetate. From this cellulose acetate, through oxidation polymerization, cellulose acetate polypyrrole is produced and characterized through the same way. The behavior of the composites as a biosensor was checked by using cyclic voltammetry.

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VP-7: Utilization of nanoparticles of biopolymer as an effective, eco-friendly corrosion inhibitor

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Nanoparticles are widely used in different industrial and research areas, ranging from analytical chemistry and environmentalscience to medicine, agriculture to the pharmaceutical industry, and many more. This is because of the unique characteristics of nanoparticles and the novelty they introduce in such applications. This work attempts to explore the noble characteristic properties of nanoparticles for preservation for materials of engineering applications. In the recent decade, corrosion inhibition of metal by nanoparticles is gaining interest and is an ongoing discovery in the field of nanotechnology. Nanomaterials tend to show higher inhibition efficiency because of their large surface-to-volume ratio.

Nanoparticles of biopolymer maltodextrin (MLD-Np) were prepared by microwave-mediated nanoprecipitation technique. Characterization was done using ATR-FTIR, Raman, X-Ray Diffraction, Scanning Electron Microscopy, and zeta potential measurement. In the second part, these nanoparticles were tested for their surface protection ability due to interfacial adsorption and are compared with the microparticles of MLD. Corrosion attenuation of zinc is studied in 0.1 M sulfamic acid using MLD and MLD-Np. Electrochemical methods like the potentiodynamic polarisation method (PDP) and electrochemical impedance spectroscopy (EIS) techniques were employed for the corrosion measurement. The adsorption of inhibitor was established by studying surface morphology. The efficacy of these nanoparticles was 93% for the addition of 50 ppm of it, whereas for microparticles, the maximum efficiency was 62.3% for 400 ppm MLD concentration. The outcome of the work has dual advantages. One, it uses an environmentally accepted inhibitor to control corrosion. The second advantage is that when biopolymer is converted into its nanoparticles, inhibition efficiency increased 3 to 4 folds compared to the precursor molecule.

VP-8: Platinum-Rhodium alloy coatings with high corrosion resistance and their applications activity of photocatalysis

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This article describes a method for electroplating a platinum- rhodium (Pt-Rh) alloy coating with a specific composition on a stainless steel (SS304) metal substrate. The Pt-Rh bath consists of [Pt $(NH_3)_2$]HPO_4, H_2SO_4 and $Rh_2(SO_4)_3$. Different analytical methods, such as scanning electron microscopy (SEM) and X-ray diffraction, were used to characterise the Pt-Rh alloy electrodeposition coatings (XRD). The coating is uniform in 75 % of the duty cycle, according to SEM images. XRD confirms that crystalline size was reduced from 75% duty cycle to the rest of the PC's coatings and DC (Direct current).Incorporation of the Pt-Rh metal ions was verified by EDX analyses. The corrosion behaviour of the developed Pt-Rh alloy coatings was assessed using potentiodynamic polarisation and electrochemical impedance techniques in 0.1M Na2SO4 solution. The corrosion resistance of a coating developed at PC-75 % duty cycle is the best. Under UV light, a photocatalytic degradation study of Pt-Rh coating for Methylene Blue (MB) dyes was carried out. PC When compared to a DC coating source, 75 percent duty cycles showed an exceptional dye degradation percentage. A UV–Vis spectrophotometer was used to monitor all photocatalytic behaviour.

VP-9: Production of hydrogen evolution reaction from the platinum coating on SS304 by electrodeposition method

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Direct current (DC) and pulse current (PC) electrodeposition methods were used to create a thin layer of platinum coating (0.5 gcm^{-2}) on a stainless steel surface for hydrogen evolution reaction (HER) application. The coatings were characterised using scanning electron microscopy (SEM), atomic force microscopy (AFM), and X-ray diffraction (XRD) analysis. The over potential values for hydrogen evolution reaction (HER) on developed platinum coatings were determined using linear sweep voltammetry (LSV) and cyclic voltammetry (CV). The reduction of overall cost is aided by the optimization of catalytic activity for hydrogen evolution using various coating methods. The developed coatings behaved almost identically to pure platinum metal. For DC and PC platinum coatings, tafel polarization experiments were carried out to determine the hydrogen generation trend. According to the cathodic slope and HER current values, coatings obtained by PC method at 75 % duty cycle had a lower cathodic slope and more corrosion current with the highest hydrogen evolution. Chronopotentiometry was conducted and amount of hydrogen collected during these experiments was 20 ml for 75% sample.

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VP-10: Controlled synthesis of nano α-Fe_2O_3 mediated from scoparia dulsis L.: optical, structural, surface characterizations

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In this study we report the synthesis of series of iron oxide nanoparticles (α-Fe_2O_3) by simple, facile Solution combustion method (SCS) using varied volume of green extract of Scoparia dulsis L. as a natural reducing agent and with the role to act as capping agent. The nano samples were well characterized by tools such as Fourier Transform Infrared Spectroscopy (FT-IR), powder X-Ray Diffraction (p-XRD), UV– Diffuse Reflectance Spectroscopy (UV-DRS), Field Emission Scanning Electron Microscope (FESEM) coupled with Energy Dispersive X-Ray (EDX). The average crystallite size of as synthesized three nano-samples was calculated by Scherer equation was found to be in the range of 27-37 nm and the diffraction patterns indicate the formation of pure, trigonal α-Fe_2O_3 nanoparticles. Rietveld Refinement was performed to get the refined structural parameters. The surface morphology of the synthesized nanosamples were found to be aggregated and porous in nature due to escape of gases during the Combustion synthesis. Elemental composition of the samples prepared is studied using FESEM attached with EDS respectively ascertaining to its purity. The reflectance studies were carried out to evaluate optical energy band gap of the nanoparticles using UV–DRS (UV) spectroscopy. The band gap was analyzed using Kubelka Munk functions from the DRS spectral data obtained. Multipont BET, BJH pore analysis was carried out for the surface study of the prepared nano particles which is essential for the inherent catalytic property of α-Fe_2O_3 NPs.

VP-11: Antiproliferative activity of Vateria indica (L.) phytochemical influenced Ag and Ag/ZnO nanostructures against human triple-negative breast cancer cells

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Human Triple-negative breast cancer (TNBC) being an aggressive cancer type accounts for about 10-15 % of all breast cancer. In the present study, the cytotoxicity of pure silver (AgVI) and silver/zincoxide (Ag/ZnOVI) nanostructures was evaluated against the TNBC cells. The nanostructures synthesized from a green route using Vateriaindica (L.) fruit extract were characterized to scrutinize their formation, crystal phase, size, shape, and surface properties via FTIR, PXRD, FE-SEM coupled with EDS spectroscopy, and BET analysis. The results of the studies have unveiled the formation of 26.43 nm and 20.97 nm sized AgVI and Ag/ZnOVI nanostructures in their purest form. The in-vitro anticancer study performed on human Triple-negative breast cancer (TNBC) cells [MDA-MB468] has revealed the enhancement in the antiproliferative potentiality of bimetallic Ag/ZnOVI nanostructures from 66.99 ± 0.13 to 79.73 ± 0.23 in comparison to pure AgVI nanostructures. In addition to this, the greenish yellow-fluorescence observed in the TNBC nuclei during the AO-EB staining study manifested the early apoptosis. Furthermore, the anti-inflammatory study has proven the biocompatibility of synthesized nanostructures with membrane stabilization percentage up to 94.5 ± 0.001. Additionally, the anti-oxidant and antidiabetic studies carried out have corroborated the radical scavenging and α-amylase inhibition capability up to 85.87 ± 0.001 and 89.60 ± 0.002 % respectively. Thus the overall results of the study substantiate the superlative antiproliferative property of green synthesized AgVI and Ag/ZnOVI nanostructures.

VP-12: The Effect of dispersion state of Graphene for the study of Transport properties of Epoxy-Graphene nano composites

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The alternate substitute for traditional epoxy reinforcement with graphene have attracted graphene nano composites in advanced applications. In this paper the dispersion of graphene in to epoxy system by using sonication as well as dispersion states and reaggreation behavior of graphene in this system have been studied. In order to quantify the reaggreation by series of controlled experiments light transmittance UV visible spectroscopy has been used. After 25mins sonication of 0.5 wt of graphene disperse at 20°C the light transmittance are decreased from 85.6 to 66.23 in liquid epoxy while increasing the temperature from 20 to 60°C. The light transmittance in liquid epoxy decrease from 80.6 to 60.3% after 10 mins of sonication. The results showed that dispersion state depends on the sonication time and temperature

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VP-13: Sodium alginate functionalized halloysite nanotube/polycaprolactone bio nanocomposite films: structural, mechanical and biocompatible properties

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Recent advances in polymeric materials, blends, and nanocomposites systems have demonstrated that these unique materials can aid in the creation of newer materials for biological purposes. In this report, the sodium alginate functionalized halloysite nanotubes (HNTs) via acylation process incorporated in the poly caprolactone (PCL) matrix through solution casting technique. The films exhibited enhanced thermal and mechanical properties. The swelling properties, in-vitro enzymatic degradation, and anti-inflammatory activity of the films were also analyzed. The in vitro cytocompatiblity study was performed on PCL nanocomposite films using mouse fibroblast (NIH3T3) cells to determine the cell proliferation, cell adhesion, and cell migration activity. The biological test results indicated the delayed enzymatic degradability, hemocompatibility and cytocompatiblity of nanocomposites with enhanced cell adhesion, cell proliferation, and cell migration capabilities with respect to fibroblast cells. Thus, the fabricated PCL nanocomposite films potentially employed for wound healing application.

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VP-14: Poly (fast sulphone black-f) modified pencil graphite electrode sensor for serotonin

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Development of sensitive and rapid biosensor for the investigation of serotonin has great significance because it is a key neurotransmitter and its unusual concentrations associated with serious mental disorders. In this study, an electrochemically modified serotonin- sensing electrode was fabricated by simple electropolymerisation of fast sulphone black f on pencil graphite electrode (PGE) using cyclic voltammetric technique. This modified electrode was applied for detection of serotonin(5-HT) and shows increased current responses of 5-HT in 0.2M PBS of pH 7.4. Several analytical parameters includes influence of 5-HT concentration, scan rate and solution pH were investigated. The diffusion controlled electrode process was observed for 5-HT and detection limit was found to be 1.7µM. Interference study of 5-HT was analysed in presence of dopamine (DA) through cyclic voltammetry(CV) and differential pulse voltammetry(DPV).

VP-15: Review of nanoparticle studies in computer technology

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Nanotechnology is already in use in many computing, communications, and other electronics applications to provide faster, smaller, and more portable systems that can manage and store larger and larger amounts of information. Nano technology in computer science is named as Nano computing, which is divided into categories- Electronic Nano computing, Mechanical Nano computing, Chemical Nano computing, Quantum Nano computing etc. The lack of a scalable nanoparticle-based computing architecture severely limits the potential and use of nanoparticles for manipulating and processing information with molecular computing schemes. Inspired by the von Neumann architecture (VNA), in which multiple programs can be operated without restructuring the computer, we realized the nanoparticle-based VNA (NVNA) on a lipid chip for multiple executions of arbitrary molecular logic operations in the single chip without refabrication. In this system, nanoparticles on a lipid chip function as the hardware that features memory, processors, and output units. One of the first achievements in nanocomputer research was perhaps the development of single-electron tunnelling (SET) transistors. Recently, the semiconductor industry has successfully built 70-megabit memory chips containing over half billion transistors. As the advancement in nanofabrication progresses, the silicon-based nanocomputer becomes closer to reality. Another approach to nanocomputers is DNA computing useful for the study of biological development of life.

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VP-16: CuO-CeO_2 nanocomposites: an efficient catalyst for the synthesis of thiazepines

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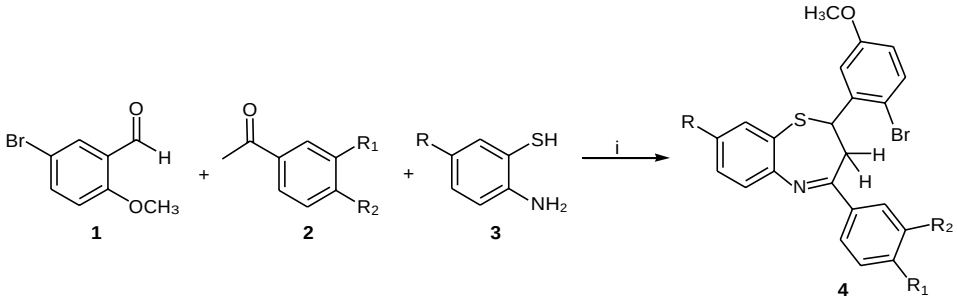
Thiazepines has the various biological and pharmaceutical applications. A new series of structurally diverse 2,3- dihydrobenzo[b][1,4]thiazepines (2,3-dihydro-1,5-benzothiazepines)4 with substituted phenyl groups at C(2) and C(4) have been synthesized by reaction of 3-(5-bromo-2-methoxyphenyl)-1-arylpropen-1-ones with 2- aminobenzenethiols 3 in the presence of Cuo-CeO_2 nanocomposite. 3-(5- bromo-2-methoxyphenyl)-1-arylpropen-1-ones was obtained in the reaction mixture by the reaction between 5-bromo-2-methoxybenzaldehyde1 and substituted acetophenones2. This reaction leads high yield with mild reaction condition.



Reaction condition: i) Cuo-CeO_2 Nanocomposite , Solvent free, 80oC, 90-98%.

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VP-17: Low-cost functionalized nano materials for an electrochemical detection of lead ions

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Heavy metal pollution of the environment is due to increased industrial activities (mining, metallurgical and chemical processes etc.). Heavy metal ions such as Hg^{+2}, As^{3+}, Pb^{2+}, and Cd^{2+} are highly toxic and carcinogenic even at a trace level. These heavy metal ions are non-biodegradable, can easily enter into the food chain causing severe threats to the human life and the environment. Therefore, monitoring the heavy metal pollutants in food, water and biological systems is an important challenging task. To detect these heavy metal ions conventional techniques like atomic absorption spectroscopy, inductively coupled plasma mass spectroscopy, high pressure liquid chromatography are used. However, these techniques are expensive, time consuming, involving sophisticated equipment or require high level of staff expertise. Here, we have developed electrochemical sensor which is fabricated using inexpensive functionalized nano material by simple sonication method. The functionalized nano material displays high surface area of 73.644 $m^2 g^{-1}$ and able to detect the heavy metal ions at very low concentrations.

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VP-18: Synthesis, characterization and electrochemical studies of calcium oxide nanoparticles modified carbon paste electrode for the determination of uric acid in presence of dopamine

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In this work CaO nanoparticles are synthesized by Co- precipitation method and characterized by XRD, SEM and EDAX technique .The prepared nanoparticles are modified with carbon paste electrode for the detailed electrochemical investigation of uric acid in presence of dopamine using cyclic voltammetry and differential pulse voltammetry technique. The various parameters like scan rate, pH and concentration of uric acid is studied .The simultaneous determination of uric acid in presence of dopamine is investigated by using cyclic voltammetry technique.

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VP-19: Single-atom catalysts on iron oxide/MWCNTs for hydrogen evolution reaction

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Hydrogen has gained greater interest as a clean, renewable, and sustainable energy into the future. One of the sustainable approach for the production of molecular hydrogen is water electrolysis. The development of active, stable and inexpensive catalysts is an essential requirement for the desired electrocatalyst. In this work, we report a highly stable Single-Atom Catalysts (SACs) supported on iron oxide (SACs/Iron Oxide/MWCNTs) by simple electrochemical deposition method. The supported catalyst exhibits good hydrogen evolution reaction (HER) activity in an acidic medium. The overpotential of the prepared catalyst was found to be 101 mV vs RHE to reach a current density of 10 mA cm-2. The SACs display exceptional stability and found to be no change in the HER activity even after 1000 cycles. Good catalytic activity and stability of the catalyst can be a potential candidate for renewable energy technologies. The density functional theory (DFT) calculations were performed to investigate the role of SACs and underneath MWCNTs to enhance the catalytic performance of iron oxide. The octahedral site of SACs/iron oxide with low overpotential makes it HER catalyst. However, SACs/iron oxide/MWCNTs is more efficient towards HER could be due to the availability of both octahedral as well as tetrahedral sites with less overpotential.

VP-20: Development of novel manganese nitride (Mn_3N_2) nanoparticles as a stable electrode material for supercapacitors

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The ever-increasing demand for energy generation and storage applications requires the discovery of new materials with high performance and long-term stability. In that way, we developed novel nitride based material to investigate the super capacitor application. The MnN_3 is a promising material to show good capacitance due to its outstanding chemical properties and high chemical stability. The synthesised material was characterised by PXRD, SEM, BET, FT-IR techniques to check the physico-chemical properties of material. All electrochemical results were carried out using three electrode systems, which includes MnN_3 as working electrode in 0.1 M KOH as an electrolyte. The Cyclic voltammetric studies shows good specific capacitance (83 F/g at 5mV/s) with excellent redox peaks at potential window of -0.8-1.2 V. Later material was tested with different scan rates (10, 20,30,40,50,100 mV/s) at a fixed potential window to test the variation of capacity. The Galavanostatic charge-discharge (GCD) studies were carried out in order to check the cyclic stability and columbic efficiency of MnN_3 electrode using Chronopotentiometric technique (CP). The electrode shows very less solution and charge transfer resistance in EIS (Electrochemical Impedance spectroscopy) studies and hence prove the excellent stability of material.

VP-21: Comparative studies on different electrodes for the degradation of distillery spent wash using electrocoagulation process

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A combination of paired Aluminum, Iron and Zinc electrodes was used for the degradation of distillery spent wash in batch mode of operation. The waste water was characterized for various parameters viz,color, total dissolved solids (TDS) and chemical oxygen demand (COD) as per the standard method of analysis and treatment results were analyzed. The trails were conducted to study the effect of operational parameters such as voltage, distance between the electrodes and electrolysis time. It was experiential that aluminum electrodes were more suitable for the degradation of distillery spent wash as compared to iron and zinc electrodes. The maximum removal efficiency of color, TDS and COD is 94, 89 and 95 % were obtained with Al-Al electrodes at the voltage of 25, and distance between the electrodes was 2 cm and electrolysis time was 150 minutes with constant pH of 7 and stirring speed was 500 rpm. This study showed that the parameter reduction is influenced by the voltage and electrolysis time. The strongest organic industrial effluent having insignificant and extremely high COD, BOD and dark in color when discharged directly into natural water bodies and it can cause irretrievable damage to the environment. The electrochemical technique is one of the most vital treatment employed for industrial wastewater treatment to treat highly polluted industrial effluents.

VP-22: Synthesis and characterization of Fe_3O_4-Cys-Naphthoquinone complex for biomedical applications

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Nanotechnology is a multidisciplinary field with diverse biomedical applications. Recently, iron oxide nanoparticles have attracted much attention in magnetic resonance imaging, in biotechnology, in ferrofluids and biosensing etc. One of the features of magnetic nanoparticles is their tendency to aggregate due to their magnetic attractive forces. An important prerequisite for such applications is functionalization of these nanoparticles with some suitable moieties so as to result into biocompatible nanoparticles. We describe here a simple method to functionalized Fe_3O_4 nanoparticles with phenol complexes using cysteine as a linker to produce Fe_3O4-Cys-naphthoquinone nanocomplex. These complexes are completely characterised by FTIR, SEM, XRD, TGA, VSM and TEM to know about the various properties such as size, shape, magnetisation etc. The FTIR spectrum of the complex shows a slight shift in the C=C and C=O stretching bands, confirming the interaction of the biomolecule with iron oxide nanoparticles. The method adapted to synthesized Fe_3O_4 nanoparticles is very simple and produce stable particles at very less temperature and time as compared to other conventional chemical synthesis methods. The synthesized nanocomplex was used in study of anti-microbial activity and was found to show interesting responses.

VP-23: A study and analysis of engine performance characteristics of biodiesel with nano-fluid

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In this study, the combustion characteristics, performance and exhaust emissions of conventional diesel fuel and biodiesel produced from waste fish oil (WFO) and its blends (B25, B50, B75) were compared experimentally. A single cylinder E6 Ricardo engine was used to perform the tests under steady state conditions and engine load range. In-cylinder pressure, exhaust emissions, fuel consumption and also intake and exhaust gas temperatures were recorded during experiments to analyse the gathered data. Results revealed that waste fish oil biodiesel leads to higher in-cylinder pressure together with shorter heat release rate duration when compared to common diesel fuel. Also, more stable combustion without large cycle-to-cycle variations could be reached by using biodiesel and its blends. Analysis showed that biodiesel has about 2.92% more gross thermal efficiency and about 1.1% lower combustion loss when compared with the diesel fuel, averagely throughout all engine loads. CO emission concentration for biodiesel and its blends is reduced with gentle slope (5.2e27%) while significantly reduction occurred for UHC (11.6e70%). Oxygen content of biodiesel led to more efficient combustion and as result about 7.2% increase in CO_2 averagely while NOx emission is increased also (1.9e12.8%) by using the biodiesel and its blends. Biodiesel is a liquid fuel often referred to as B100 or neat biodiesel in its pure, unblended form. Like petroleum diesel, biodiesel is used to fuel compression-ignition engines. See the table for biodiesel's physical characteristics.

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VP-24: Schiff's bases as corrosion inhibitor on mild steel in acid media

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Corrosion inhibitors like Schiff's bases were chosen and their ability to inhibit corrosion was studied. The inhibitory impact of these inhibitors on mild steel in an acidic media is investigated. Corrosion rate was determined by using chemical and electrochemical methods. In these works, corrosion inhibition was increased with concentration of inhibitor and decreased with temperature. Adsorption and thermodynamics mechanism was discussed in all these works. Surface morphology was discussed by using Scanning Electron Microscopic (SEM) studies. Experimental inhibition efficiencies were correlated with quantum chemical parameters.

VP-25: Study of surface morphology and corrosion properties of zinc coatings

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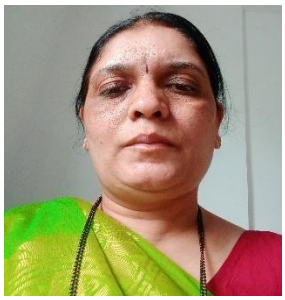

Zinc coatings were obtained on mild steel substrate using Electrodeposition technique. Hull cell experiments were used for optimization of plating bath parameters and constituents. A new brightener was synthesized by condensation of two organic compounds using reflux condenser. Surface morphology and Corrosion studies of zinc coatings were done in absence and presence of newly synthesized brightener. Corrosion studies were carried out by Tafel Polarization and Electrochemical Impedance Spectroscopy technique, which helped to explore and confirm the good corrosion protection ability of the bright zinc coating. Modified surface morphology of bright zinc coating was confirmed by SEM and Reflectance spectroscopic technique. Change in the phase structure and orientation of zinc crystallites were studied and confirmed by X-Ray Diffraction technique. IR spectrum of bright zinc coating obtained from FTIR studies indicated the inclusion of brightener in the coating. These studies helped to discover the influence of brightener in enhancing the brightness and corrosion resistance of zinc coating on mild steel substrate.

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VP-26: Current status and future opportunities of green and eco-friendly nanotechnology in production industries

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Nanotechnology is considered as a tool for solving problems and providing comfort in the livelihood of human beings, also possess challenges and treats if not used carefully. Nanotechnology, being multidisciplinary frontier technology useful for innovative solutions in primary, secondary, tertiary, and quaternary industry sectors has shown slow progress due to its potential risks due to predicted nanotoxicity. To counter this but to use nanotechnology solutions in societal progress, green and eco-friendly nanotechnology solutions play a major role in realizing sustainable development goals and eliminates the threat of the technification of development processes. This paper discusses the current research status, and future opportunities of green and eco-friendly nanotechnology in 21st century production industries.

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VP-27: Predictive analysis of green nanotechnology innovations based on explorative research to realize un sustainable development goals 2030

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Adoption of suitable technology and managing it strategically to solve social problems of the world is the need of the hour. United nationsbeing a multi-country membership organization, has announced 17 Sustainable Development Goals (SDG) in the year 2015 with a slogan of action to end poverty, to protect the planet, and to ensure peace and prosperity by the year 2030. It is argued that nanotechnology that is considered a technology of the 21st century can be used to realize ten Sustainable Development Goals by 2030. These ten SDGs are: Reduce Poverty, Reduce Hunger, Health & Well-Being, Clean Water & Sanitation, Affordable renewable energy, Sustainable Industrialization, Ensure Sustainable Production & Consumption, Combat on Climate Change, Conserve Ocean & Marine Resources, and Protect life on Land. Nanotechnology anticipated as a universal technology has capabilities to solve problems of society at the basic level, comfortable level, and dreamy desirable levels. Nanotechnology, if not managed strategically and carefully has dangers to human health due to its potential risks of predicted nanotoxicity. In this paper, we have analysed these potentials challenges of nanotechnology, its strategic management, and developed a model of how green and eco-friendly nanotechnology can be used in many industries to realize these ten sustainable development goals and eliminates the threat of the technification of development processes. The paper also discusses the advantages and benefits of systematic management of green and eco-friendly nanotechnology in the process of realizing individual sustainable goals in detail. This paper discusses the concept, current research outcome, and the industrial prospects of achieving global SDG and much more using green and eco-friendly nanotechnology in the 21st century using predictive analysis framework of explorative research methodology.

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VP-28: Advances in Large Scale Environmental Cleaning Process using Nanotechnology Filters

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Nanotechnology being a universal technology has potential abilities to provide solutions to the environmental degradation problems through its precision pollution monitoring abilities using nanosensors, lower energy needs due to lightweight strong materials, and reducing the use of harsh cleansers through the applications of nanocoatings to the surfaces. A more advanced nanotechnology solution will lead to building a product with molecular-level precision through the use of productive nanosystems. In this paper, we analysed the use of nanotechnology and techniques in controlling environmental pollution with an emphasis on air pollution and water pollution. We have developed a concept of using nanotechnology-based techniques in optimizing large scale environmental cleaner using bottom-up and top-down methods based on a systematic review. Finally, a segregated large-scale environmental cleaning machine called mega-machine is proposed which works on renewable solar/wind energy and scaled up or down. The proposed concept of the machine is analysed using SWOC and ABCD framework.

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VP-29: Single step solution phase synthesis of cuprous oxide nanofluids for enhanced thermal conductivity and stability

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Nanofluids represent the new generation fluids which have attracted attention for various energy related applications. The stabledispersions of nanoparticles of either metallic or nanometallic origin in the base fluid have been found more suitable for heat transfer applications than the conventional fluids. As the stability and the thermal conductivity of the nanofluids are highly dependent on the shape and size of the nanoparticles dispersed within the base fluid, precise control over synthetic condition is of utmost importance. Among metal oxide nanoparticles cuprous oxide has higher conductivity, higher resistance to corrosion and is cost effective and hence is chosen for the study as an additive. To control the morphology as well as size of the nanoparticles formed sodium lauryl sulphate is used as a capping agent. Cuprous oxide nanofluids are prepared by one step solution phase synthesis by the reduction of copper acetate using sodium hypophosphite. A 1:1 mixture of water and ethylene glycol is used as base fluid. The resulting nanofluid is studied to determine its phase structure, morphology and stability by diffraction, microscopy and sedimentation measurement techniques. The rheological measurements revealed the nanofluid to be Newtonian in nature. Cuprous oxide particles were found to be spherical in shape with 40 to 50 nm diameter remaining stably suspended in the base fluid for over 6 weeks. The synthesized nanofluid showed a thermal conductivity of 1.5 Wm-1K-1 at 30 °C. The higher conductivity of cuprous oxide nanoparticles, uniform and stable dispersion of the nanoparticles led to such high conductivity of the resulting nanofluid. The facile synthetic technique provided a green approach to synthesize nanofluids for large scale applications in the field of waste heat recovery and renewable energy technologies.

VP-30: Pharmaceutical and personal care products in rivers and lakes, India

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Water samples were collected across the western portion of Bengaluru metropolitan area containing Arkavathi river stream and lakes during October 2018 and February 2019. The pharmaceutical and personal care products (PPCPs) occurrence, seasonal variation and toxicology studywere performed for 11 target analytes (ethylparaben, propylparaben, ibuprofen, BP-1, oxybenzone, bisphenol A, sulfamethoxazole, triclosan, diclofenac, triclocarban, chloramphenicol). The PPCPs belongs to differentclasses like non-steroid anti-inflammatory drugs, antibiotics, antibacterials, UV-filters, plasticizer, and parabens. The highest concentration was reported for ibuprofen (1834.39 ng/L) followed by triclosan (1761.29 ng/L) and diclofenac (1129.60 ng/L).The decrease in sulfamethoxazole, chloramphenicol and diclofenac concentration during rainy season may due to high water run-off with dilution, whereas decrease in concentration during summer for remaining analytes confirms the higher hydrophobic nature of the analytes may sorbed into soil or sediment. This was supported by less effective elimination/biodegradation of PPCPs from STPs made increases the concentration for few analytes during rainy season. The seasonal concentration variation among target analytes may due to various processes like water dilution, biotransformation, atmospheric temperature, efficiency of sewerage treatment plant, and physicochemical properties of chemical pollutant. The highest detection frequencies with greater PPCPs concentration at midstream region confirms the continuous discharge of wastewater from highly populated metropolitan and industrial areas into river stream. The acute toxicity data for triclosan was HQ >1 for daphnia, fish and algae observed from the Shanumangla (S19) sampling station. It was followed by chloramphenicol with 0.54 HQ value from Varthur bridge (S8). No human health risk assessment was estimated from the identified sampling station. This is the first report on seasonal occurrence with their associated toxicology study from western portion of Bengaluru, India.

VP-31: Maghemite nanoparticles compatibilization of guar gum/hydroxypropyl methylcellulose blends

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Water-soluble miscible polymer blends are extensively used in many applications like water purification, biomedical engineering, agriculture applications. The biopolymers used in the present study are guargum (GG) which is a natural polymer and hydroxypropyl methylcellulose (HPMC) is a modified natural polymer. Based on refractive index, ultrasonic velocity, density, adiabatic compressibility, and dilute solution viscosity measurements the GG/HPMC blend is found to be miscible when the GG content is more than 50% in the blend. Maghemite nanoparticles were added to the blends as compatibilizers, their homogeneity and specific intermolecular hydrogen bonding was confirmed by SEM, FTIR measurements. The TGA and tensile strength measurement confirms the improved thermal properties and mechanical strength of the GG/HPMC blends with and without maghemite nanoparticles. The results also confirm the improved mechanical strength of the 10/90 GG/HPMC blend – maghemite composite.

VP-32: Sustainable adsorption method for the remediation of brilliant green dye using halloysite nanotube: Isotherm, kinetic and modelling studies

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First-ever use of halloysite nanotube (HNT), a relatively low- cost nanomaterial abundantly available with least toxicity for the removal of brilliant green dye from aqueous media is reported. Factors affecting adsorption studies were carried out to assess the adsorption capacity, the kinetics and the equilibrium thermodynamics. All the experiments were designed at about Ph 7. The Redlich-Peterson isotherm model fits best amongst nine isotherm models studied. Kinetic studies data conformed to pseudo-second-order model. Mechanistic studies suggest that the rate controlling step is predominantly dominated by intraparticle diffusion. Scanning electron microscopy and Fourier transform infrared spectroscopy were used in characterizing the adsorbent. Process optimization was carried out using Response Surface Methodology (RSM) through two-level Fractional Factorial Experimental Design (FEED) to study the influence of parameters on the process of adsorption. Analysis of variance (ANOVA) was used to study the combined effect of the parameters. Possibilities of the use of dye-adsorbed HNT ("sludge") for the fabrication of the composites using plastic waste are suggested.

VP-33: Radish (*Raphanus sativus*) leaves mediated CuO-NiO nanocomposite for photocatalytic activity

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CuO-NiO nanocomposite has been prepared by hydrothermal method using radish (Raphanus sativus) leaves for photocatalytic degradation application. The composite nanoparticles (NPs) are characterized by XRD, FTIR, UV-DRS and SEM with EDS for the elemental and structural information. XRD data indicated that the formation of monoclinic and hexagonal crystallite structures for CuO and NiO respectively. FTIR confirmed the presence of Cu - O and Ni - O molecularvibrations. Surface morphology and elemental composition of composite was analysed by SEM with EDS. CuO-NiO NPs acts as good photocatalytic material towards the Methylene blue (MB) dye degradation compared to individual metal oxides under the UV light interaction

VP-34: Corrosion mitigation studies of mild steel using an imidazole derivative in 1M HCl solution

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The corrosion mitigation of imidazole derivative such as 2(1(3,5bis(trifluoromethyl)phenyl)-4,5-diphenyl-1H-imidazol-2yl) phenol [TMPDI] on the corrosion inhibition of mild steel in presence of 1M HCl. Chemical and Electrochemical techniques were employed. The results showed that maximum 96.55% inhibition efficiency at 10ppm concentration was recorded. Further the inhibition efficiency was explained through adsorption process. FT-IR & AFM studies revealed the adsorption of the inhibitor and SEM images shows the surface morphology changes during corrosion & Corrosion control process. Contact angle studies exhibited the hydrophobic nature of the layer formed on the surface of the mild steel. The adsorption of TMPDI on mild steel surface was found to obey Freundlich adsorption isotherms. Experimental results show that developed inhibitor act as a mixed type inhibitor and its inhibition efficiency increase with increase in concentration.

VP-35: Glucose-based carbon electrode for trace-level detection of acetaminophen

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A highly sensitive electrochemical method for trace level detection of acetaminophen (AMP) was employed using glucose-based carbon electrode (Gu/CPE) by cyclic voltammetry (CV) and differential pulse voltammetry (DPV). The properties of glucose improved the performance of electrochemical sensing of AMP. Electrochemical properties of AMP were well suited in 0.2M phosphate buffer solution (PBS) of pH 7.0 and peak intensity of AMP at the Gu/CPE was enhanced compared to the bare carbon paste electrode. Furthermore, the different parameters such as pH of electrolyte, scan rate, accumulation time effects were investigated by cyclic voltammetry (CV). The redox reaction of AMP was quasi-reversible as controlled by a diffusion process with two protons and two electrons. As per DPV technique, a lower detection limit (LOD) of 3.72 x 10-8 M over a wide linearity range (0.6µM-9.0µM) was observed. The excipient study demonstrates the selectivity of the electrode towards the electrochemical detection of AMP. Furthermore, the electrode was utilized to quantify AMP in clinical and pharmaceutical samples.

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VP-36: Detection of ketorolac using disposable pencil graphite electrode surface

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A highly sensitive, and economic electroanalytical method was proposed for the electrochemical investigation of ketorolac (KEC) employing a pencil graphite electrode (PGE) as a sensor. Electroanalysis was done using the voltametric techniques to examine the electrochemical nature of KEC via cyclic voltammetry (CV) and differential pulse voltammetry (DPV) technique. The pH study revealed the participation of protons and electrons in the electrochemical mechanism, while the scan rate effect estimated that three electrons were involved during electrooxidation and the process was irreversible and diffusion controlled. The linearity range was between 2.0×10-6 and 1.0×10-3 M, while the limit of detection was 4.59x10-7 M. Pharmaceutical drug, real sample analysis and interference study confirmed the rapid assessment of the method which was rapid along with high selectivity, and preciseness for KEC detection. Further, the method established can be implemented for the determination of real and clinical samples.

VP-37: Corrosion protection of soft-cast steel in 1M HCl with araucaria heterophylla leaves extract

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The mass-loss, polarization tests, and electrochemical impedance spectroscopic (EIS) strategies were applied to assess the inhibition performance of the environmentally friendly inhibitor Araucaria heterophylla leaves extract (AHLE) for soft-cast steel corrosion safety in 1M HCl at 300 ±1K. The environmentally-friendly inhibitor creates a protective coat on soft-cast steel that decelerates the corrosion process in acidic environments. The percentage inhibition effectiveness, corrosion current density, corrosion potential, cathodic and anodic Tafel slopes being assessed. The outcomes of chemical and electrochemical research are almost similar. The inhibitor's inhibition activity was well illustrated by the AHLE adsorption on soft-cast steel follows the Langmuir adsorption isotherm. According to the study, AHLE is a mixed kind of inhibitor. Experiments were conducted with varying inhibitor amounts and temperatures. The calculated 〖∆G〗_ads^ovalues were in the range of -33.75 to -34.40 kJ mol-1 which discloses the corrosion inhibitory action is exothermic and spontaneous. SEM, FT-IR and contact angle techniques were used to determine the association of the AHLE on the metal surface.

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VP-38: Optical limiting application of cerium oxide/polycarbonate nanocomposite for comfortable night time driving

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The synthesized particles are found to be in the range of 40 to 60 nm. Polycarbonate is dissolved in chloroform and mixed with cerium oxide nanoparticles. The nanoparticles are dispersed using ultrasonication. The ratio is varied from 0.25, 0.5, 0.75 and 1 wt%. The obtained dispersion is coated on a polycarbonate sheet using drop casting. In this work, the optical limiting effect of cerium oxide/ polycarbonate nanocomposite is examined. The cerium oxide nanoparticles are synthesized using co-precipitation method. The absorptive characteristics are studied using luminous intensity (lux) meter and UV-Vis Spectrometer and compared to the plain sample.

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VP-39: ZnO nanoparticles based triboelectric nano generator for charging portable electronic gadgets

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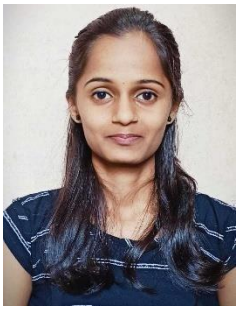

Triboelectric Nanogenerator (TENG) has been introduced recently as a novel, robust, and versatile technique for mechanical sensing system as well as harvesting mechanical energy to power electronics. TENG can be used for harvesting energy from different sources such as human activities, wind and water motion, and structural vibration. TENG operates based on the mechanism od contact electrification and electrostatic induction between two dissimilar thin film materials with very different electron affinity. In this experiment we fabricate a triboelectric nanogenerator which comprises of Polytetrafluoroethylene (PTFE), paper, Zinc Oxide (ZnO). This ZnO based TENG can be useful for charging portable electronic gadgets anytime and anywhere.

VP-40: A review on the draw-backs of nanosized electronic components, and their solution with spintronics

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Spintronics is a promising technology that aims to solve the major problems existing in today's conventional nanosize electronic devices. Realistically, this technology can combine the main functions of the modern semiconductor nanoelectronics and magnetic storage devicesin a single chip. Electrons have two fundamental degrees of freedom called charge and spin. Conventional nano electronic devices used only the charge of electrons for information processing using binary bits 0 and 1. The continuous developments in conventional nano electronics are depending on reducing the size of integrated circuits by reducing the size of components like transistors, and capacitors for their applications in random access memory, microprocessor, etc. The main aim of this work is to give a simple and clear picture to researchers who are beginners of research in this field. The present work reviews the history and development of memory devices. It also includes the present developments in spintronics beginning with different types of spin-valve devices, their working principle, about conventional MTJs along with recently developed different types of MTJ devices such as DI-MTJ and DMTJ. The review also describes the main characteristics of spintronic devices such as GMR and TMR effects along with different parameters that influence these effects and various writing techniques adapted for MTJs such as FIMS, TAS, and STT.

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VP-41: Extraction and characterization of nano-hydroxyapatite from sea-shell and their application in pest control

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In this study we focused on a simple and low-cost method for the extraction of nano-hydroxyapatite from sea shells. Nano- hydroxyapatite (nHAp), [$Ca_{10}(PO_4)_6(OH)_2$] is the main inorganic component of sea shell and is widely used in various applications due to its excellent property. The obtained nHAp is characterized by Scanning Electron Microscope (SEM), Transmission Electron Microscopy (TEM) and Fourier-transform infrared spectroscopy (FTIR). By aggregating nano-hydroxyapatite (nHAp) and a soluble Cu (II) compounds with nitrogen stabilizer shows promising results in the control of the pathogen called Plasmopara viticola, which is considered to be the most devastating disease of Vitis vinifera (Grape vine). It confirms the potential role of nHAp as an innovative delivery system of Cu (II) ions. In addition to nHAp and Cu (II) compounds, nitrogen stabilizer is used to maintain the stability of the crops. The present work indicates the possibility of improving the biological activity of a bioactive substance by modifying its structure through an achievable formulation with a naturally extracted material.

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VP-42: Nano level surface activity studies of quinazolinone derivatives as corrosion Inhibitors for mild Steel in hydrochloric acid solution.

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Quinozolinone derivatives namely E)-3-(3-hydroxybenzylideneamino)-2-(3-hydroxyphenyl)-2,3-dihydroquinazolin-4(1H)-one (SB-1) and ((E)-3-(5-bromo-2-hydroxybenzylideneamino)-2-(5-bromo-2-hydroxyphenyl)-2,3-dihydraquinazolin-4(1H)-one (SB-2) were synthesized and confirmed using elemental analysis, FTIR, and 1H NMR spectra. Further prepared compounds were tested as a new nano corrosion inhibitors for mild steel in 2M hydrochloric acid medium by chemical and electrochemical methods. Tafel polarization measurements clearly showed that, the synthesized inhibitors are of mixed type (cathodic/anodic) inhibitors and the maximum inhibition efficiencies 89.02% for (SB-1) and 80.74% for (SB-2) were observed in presence of optimum concentrations of inhibitors. The data obtained from EIS technique were analyzed through appropriate equivalent circuit diagram. The adsorption of prepared inhibitors on the mild steel surface which obeys Langmuir's adsorption isotherm. From the adsorption isotherm, some thermo dynamical data of the adsorption process were calculated and interpreted. Kinetic activation parameters such as Ea, ΔH^*, ΔS^* were calculated from the effect of temperature on corrosion and inhibition processes. The negative values of ΔG_{ads} showed the spontaneous adsorption of inhibitor on the metal surface. SEM, AFM, UV and FT-IR technique reveled that nano level molecular adsorption takes place on the metal surface and control the rate of corrosion to a greater extent.

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VP-43: Free radical scavenging capacity of a nutritionally and medicinally important seed *Coriandrum Sativum* L

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Oxygen is the life-giving, life-sustaining element .A free radicalis an atom, ion or molecule, possessing an unpaired electron in an outer orbit .It is harmful because in search for a pairing electron, the free radicaltakes one electron from a stable molecule, in turn the stable one becomes a free radical and the resulting chain reaction that can injure tissues and impair their functions and excess of Reactive Oxygen Species would lead to damage of body tissues . The antioxidants of plant origin with free-radical scavenging properties have great importance as therapeutic agents in several diseases caused due to oxidative stress. Antioxidants are abundantly found in vegetables, fruits, leaves, oilseeds, cereal crops, barks, roots, spices and herbs and crude plant drugs. In the present investigation, a high valued medicinally important seed Coriandrum sativum L commonly called coriander , having astringent, laxative, anthelmintic, aphrodisiac, and general debility was subjected to antioxidant assay by diphenyl picryl hydrazyl (DPPH) , hydroxyl radical scavenging assay (HO) and nitric oxide scavenging assay (NO) methods using petroleum ether, chloroform and methanol extracts of Coriandrum sativum. The petroleum ether extract was most active with IC50 value 24 µg/ml , 17 µg/ml and 63 µg/ml in DPPH , hydroxyl radical scavenging assay and nitric oxide scavenging assay methods compared to standard ascorbic acid . Followed by was chloroform extracts with IC50 values at 24µg/ml and 19µg/ml respectively in DPPH and HO methods compared to standard ascorbic acid (35µg/ml). Among all the tested extracts petroleum ether and chloroform extracts showed good scavenging activity compared to standard ascorbic in all conducted methods. The Phytochemical analysis revealed that petroleum ether and Methanol extracts showed the presence of flavonoids, steroids, chloroform extracts showed the presence of steroids and carbohydrates. These findings have proved that tested plant showed promising antioxidant activity which as validated it use in traditional medicine.

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VP-44: Investigation of mechanical characteristics of nickel-vanadium composite coating

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Abstract – Mild steel is a type of steel alloy, which contains a high percentage of carbon as a major alloying agent. Alloys are simply a mixture of one or more metals with non-metals, designed to give specific improved properties over the parent base metal. Steel is a range of alloys principally of iron, with 0.2% to 2.1% of carbon, acting as a hardening agent. As well as the carbon, there are many metal elements that are a part of steel alloys and have a great effect on their properties. The elements other than iron and carbon used in steel can be a mixture of some or all of these; chromium, manganese, tungsten and vanadium. These elements in addition to carbon, act as hardening agents. By hardening agents, we mean they create points within the iron crystal lattice layers preventing the layers from sliding past each other. They do this by attaching themselves to the interstitial sites within the crystal structure and act as a block on lattice movement. This is simply why steel is harder than iron, the addition of alloying agents. When the alloying agents are varied different grades of steel are produced with different practical industrial uses. The higher the percentage of carbon and other hardening agents within the steel the harder the steel will become but with a consequent reduction in ductility. By adding small percentages of vanadium to steel and aluminum creates ultra-high strength, super-light and resilient alloys. Vanadium's corrosion-resistant properties make it ideal for tubes and pipes manufactured to carry chemicals. Vanadium carbide coating was deposited on carbon steel (EN9) and mild steel using a thermal diffusion process. The corrosion behavior of the vanadium carbide coatings was evaluated by accelerated electrochemical tests. The corrosion resistance of the carbide coating was found to be superior to that of the untreated base alloys.In this we study on effect of Nickel-Vanadium composite coating obtained on mild steel by electrodeposition. Electrodeposited Ni coatings are widely used for corrosion protection but present some limitations in acid solutions.

VP-45: Investigation of corrosion and surface characteristics of nickel-vanadium composite coating.

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The paper deals with study on effect Nickel-Vanadium composite coating were obtained on mild steel by electrodeposition Mildsteel is not an alloy steel and therefore does not contain large amounts of other elements besides iron; you will not find vast amounts of chromium, molybdenum, or other alloying elements in mild steel Electrodeposited Ni coatings are widely used for corrosion protection but present some limitations in acid solutions. Vanadium is more corrosion- resistant than Ni in almost all aqueous media. Thus, it can be expected that the incorporation of Vanadium particles in a Ni matrix improves the corrosion resistance of the coatings.

VP-46: Investigation of corrosion and surface characteristics of Ni-Nb composite coating

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A coating is a covering that is applied to the surface of an object, usually referred to as the substrate. The purpose of applying the coating may be decorative, functional, or both. The coating itself may be an allover coating, completely covering the substrate, or it may only cover parts of the substrate The proposed project investigation of corrosion and surface characteristics of Nickel-Niobium composite coating. Mild steel is not an alloy steel and therefore does not contain large amounts of other elements besides iron; you will not find vast amounts of chromium, molybdenum, or other alloying elements in mild steel. Mild steel is prone to corrosion and deteriorates gradually therefore there is a need for suitable coating in order to improve the life of mild steel component.

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VP-47: Investigation of mechanical characteristics of Ni-Nb composite coating

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The paper is related to the electrodeposition of Nickel- Niobium Oxide composites on to the mild steel substrate. Mild steel is notan alloy steel and therefore does not contain large amounts of other elements besides iron; you will not find vast amounts of chromium, molybdenum, or other alloying elements in mild steel. Mild steel is proneto corrosion as it is not an alloying element. Niobium is more corrosion resistant than nickel. Therefore the nickel niobium is a better corrosion resistant coating. Here the tests related to the study of the profile as well as it's scratch resistance is studied. The tests have given a satisfying results making Nickel Niobium electrodeposited coating a reliable one in the related application.

VP-48: Overview of nanorobots in medicine: a brief review

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Since past few decades, a Nanorobots are widely discussed subject area with respect its design and applicability in medicine. In medical applications a Nanorobot plays a role of tiny surgeons, achieving the replacement of damaged cells; clone themselves to redress a genetic deficiency, drug delivery at cell level. The small size of Nanorobots enables it to take a significant part in tissue repair, it can attach itself to the white blood cells and squash it to the injured area. In this review article more emphasis is given for analysis of the development of interventional Nanorobots and its influence on health care in precision diagnostic and treatment. A hybrid robot, comprising of biological and artificial components presents higher benefits of miniature design of devices with embedded sensors and actuators, more functionalities. During past few decades, many micro-organisms and synthetic carriers have been combined, makes it capable to sense and react to the changes in its vicinity. Microorganism will attain higher thrust in reaching the target area, and size is tuned to the capillary size in the human body. A hybrid robot is reviewed in this paper for its design and applications. Nanorobots differ from a macro-robot with respect to its size factor and functionality, which makes it one of the best candidates for medical and pharmaceutical applications. At this moment of time, a nanorobot can be built using biological means, there is no technology at hand to establish nanorobots. This paper provides a detailed discussion about Nanorobots and its applications in health care industry.

VP-49: Effect of yogic practice on cognitive variables of sports men in Tumkur university

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Yoga is an ancient system of exercise from India. Yoga comes from the Indian word yuj, which means to bind together, to join or to unite. It is the union of the mind, body and spirit a holistic approach to your physical and mental wellbeing It is a system of exercise that combines stretching and breathing with a Relaxed awareness, Resulting in beautiful, toned body, complexion and positive attitude towards life.

VP-50: The effect of sportsmen participation on emotional intelligence among ug level student of Tumkur university

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Many educators and psychologists believe that students who receive an exclusively academic environment may be ill equipped for future challenges, both as individuals as well as members of the society. Certain instances come in our day to day life wherein the brightest students in a class did not succeed later in their lives as individuals having well rounded personalities as compared to their less intellectual counterparts. These examples are particularly evident in various fields like politics, business and administration (Singh, 2002). But then a question arises what is it that helps a person to succeed in life other than intelligence? Which human quality is it that helps people to function better in all spheres from career to personal life? With the dawn of 21st century, the human mind added a new dimension which is now being held responsible more for success than intelligence. This is termed as Emotional Intelligence and is measured as EQ (Emotional Quotient).

VP-51: Effect of sportsmen on academic performance of Tumkur university

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Sports and academic performance is a matter of concern for teachers, students, parents and researchers. The supporters of sports program in educational institutions say that participation in sports improves students' grades, academic achievement raises their educational aspirations and keep them in schools and colleges. Critics say that participation in sports deflects time away from the classroom and divert student's attention from study. They further say that it is not possible for students to achieve excellence and satisfaction in sports as well as in education. A continuing debate about the role of sports and academic achievement of students has sports and physical activities raise the level of alertness (mental and physical) and improve intellectual functioning of the participants.

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VP-52: Bio mapping of gangadonahalli lake & scientific remediation of lake

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Deteriorating water quality is becoming a major problem nationwide making it unlikely to meet the demand for fresh water for its growing population unless drastic measures are adopted. The Lake considered in this study is the Gangadonahalli Lake one of the major catchment area Lake for Arkavathi River & located at Gangadonahalli village Bengaluru North Taluk near NICE Road Bengaluru which receives water flow from Shivapura lake Karihobanahalli / Thigalarapalya lake& Andrahalli Lake which are located in BBMP city limits of Bengaluru The study aims to determine the polluting sources responsible for the poor water quality of the Gangadonahalli Lake and to suggest a scientific water remediation plan to rectify the same. According to the study of surface water quality of Arkavathi River the report reveals & assessed as bad quality. The study of above said lakes water qualities of Arkavathi River, and summarized the study on Lakes pollution control and remediation. The remediation aims to better the quality of Lakes by enabling it to be used for domestic and gardening/agricultural purposes. After comparing and analyzing different techniques and clarifying the concepts of remediation technology, based on the advances of Lakes remediation, and its approaches to alleviate the Lakes pollution problem that plagues the Gangadonahalli Lake.

VP-53: Polymer - Iron doped Aluminum Oxide Nanocomposite membranes for intensified antifouling property and heavy metal removal

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In this present investigation, the productivity and selectivity of the Polysulfone (PSf) membrane was ameliorated by adding Iron doped Aluminium Oxide ($Fe:Al_2O_3$). The nanoparticles were prepared by solution combustion method using aluminium nitrate nonahydrate and ferrous nitrate as aluminium and iron precursor respectively have a good surface area 108.24 m^2/g^{-1} with an approximate size of 50 nm. The prepared nanoparticles were characterized by XRD, FESEM, and BET. Polysulfone nanocomposite membranes were prepared by incorporating nanoparticles using diffusion induced phase separation (DIPS) method and characterized by various techniques such as FESEM, XRD, Zeta Potential, Tensile strength. The performance of the nanocomposite membranes were studied in terms heavy metal ion removal, water flux, porosity, BSA rejection. The prepared nanocomposite membranes exhibited 99% rejection of lead and cadmium, 70% rejection of mercury along with 210 LMH flux. Moreover, this work demonstrates a rational design of novel mixed matrix membranes exhibiting characteristics of hydrophilicity, surface charge, and porosity adequate to realize the efficient removal of heavy metals.

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VP-54: Synthesis, characterization of electrochemical studies of titanium oxide nanoparticle modified carbon paste electrode for the determination of paracetamol in presence of adrenaline

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In this work, TiO_2 nanoparticles were synthesized by co- precipitation method and characterized by XRD, SEM and EDAX techniques. The prepared nanoparticles were modified with carbon pasteelectrode for the detailed electrochemical investigations of Paracetamol [PA] in presence of Adrenaline (AD) using cyclic voltammetry [CV] and differential pulse voltammetry [DPV] techniques. The modified electrode showed good electro catalytic activity towards the oxidation of PA and AD.The LOD and LOQ were found to be 5.2 µM and 18 µM for Paracetamol,
4.2 µM and 14.1 µM for Adrenaline respectively. The same method can also be used for the determination of some bioactive molecules.

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VP-55: Influence of Eu^{3+} ions and temperature on conductivity of alkali lead boro-tellurite glasses

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The influence of Eu^{3+} ions on DC conductivity of alkali lead boro-tellurite glasses were studied in the temperature range of 343 to 483 K by using impedance analyser. The glass samples were synthesised by conventional melt quenching technique. The prepared glasses were considered for XRD measurements and XRD analysis revel the non-crystalline nature of the glasses. The complex impedance plot (Cole-Cole) versus temperature of glasses contains semicircles, but only one plot is perfectly fit with semicircle at 483K which is characteristic nature of materials having ideal Debye type relaxation. At 483 K, in Cole –Cole Plot the well-defined semicircle fit is sign of an equivalent parallel RC circuit. The Arrhenius behavior and compositional dependence of DC conductivity were studied by using Arrhenius plot. The estimated DC activation energy (E_{dc}) of all samples ranges from 0.201 to 0.232 eV.

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VP-56: A review on electrodeposition of zinc-nickel alloys

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Composite coatings can demonstrate ameliorated property performance as compared to metals and alloy materials. One category of composite coatings is composed of metal or metal alloys with a dispersed phase of nonmetallic nanoparticles. The integration of these nanoparticleshas been found to amend corrosion, wear resistance, and hardness. Engendering metal composite coatings utilizing electrochemical techniques can be salutary due to abbreviated engenderment cost, lower working temperatures, and precise control of experimental parameters.

Metal coatings such as zinc have been prosperously co-deposited with TiO_2, SiO_2, CeO_2 and mica particles and nickel has been co-deposited with a number of materials including TiO_2, SiC, Al_2O_3, PTFE and silicates. Zinc-nickel alloys have long been studied for a number of properties, most eminently corrosion resistance and recently their tribological properties. So in this review, we visually examine the general trends for nanoparticle incorporation, deposition mechanisms, system stability, microstructures of the coatings and general corrosion trends.

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VP-57: Mechanical characterization and experimental evaluation of impact resistance of wollostonite filled E-glass/epoxy composites subjected to thermal ageing

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The present work describes the development and characterization of polymer composites comprising of E-glass fibre reinforced in epoxy matrix with varying wollostonite as filler with varied percentage by weight. The developed composites are characterized with respect to their mechanical and wear properties. The present study involved in assessing the mechanical and tribological behavior of composites with varying filler percentage (No filler, 1, 3, 5, and 7 %) and the effect of filler percentage on the impact and wear behavior has been investigated. It is inferred that, the flexural and tensile strength of chopped strand composites records increasing trend with increase in filler loading. The wear behavior of E-glass epoxy wollostonite filler filled woven composites which are aged at RT (room temperature), +50° C and -5° C for about 75hrs are carried out using a Pin on Disc apparatus in dry condition with 4 kg (constant) load at 1200 rpm disc speed has been conducted. Results shows that addition of filler records decrease in wear rate of e-glass epoxy composites. The present study also revealed that the minimal weight percentage of filler results in considerable increase in impact resistance of GFRP composites has been discussed and reported.

VP-58: Preparation, damage repair and evaluation of GFRP composites with machine learning approach

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Composites have been found to be the most promising and discerning material available in this century. Presently, composites reinforced with fibers of synthetic or natural materials are gaining more importance as demands for lightweight materials with high strength for specific applications are growing in the market. The functional properties of various fibers available worldwide, their classifications and the manufacturing techniques used to fabricate the composite materials need to be studied in order to figure out the optimized characteristic of the material for the desired application. The present investigation aims to preparation of fibre reinforced plastics using mineral filler with varied percentage. The mechanical properties evaluation for prepared samples and comparative study on percentage reduction of its impact behavior after repairing the test samples as well as with different filler percentage and fracture studies on samples failed under impact loading has been studied. It is observed that there is considerable increase in impact resistance of fiber reinforced plastics with specified filler loading compare to the samples without filler. Present study also succeeded in implementing machine learning model for experimented samples concluding that the plot of different composite sample with varied filler percentage against absorbed energy shows the linear correlation with the machine learning approach.

VP-59: Preparation and evaluation of impact load characteristics of filler loaded fiber reinforced plastics

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Composite materials have been widely used in engineering applications because of their advantages compared to conventional metallic materials. For instance, composite materials have high specific strength, high specific stiffness, and high resistance to catastrophic loading. In the present work, research work has been successfully completed in developing the mineral filler loaded E-glass /epoxy composites with varied percentage by employing manual hand layup technique followed by compression molding technique. Prepared samples have been cured at room temperature for 24hrs and visual inspection of cured samples has been done to ensure proper binding and finishing of the samples. It is concluded from the results that, samples with at 1% filler exhibits high impact resistance compared to the rest. It is noted that there is considerable improvement in samples with minimal weight percentage against catastrophic testing due to proper bonding and low matrix cracks. Addition of further filler records gradual decrease in the performance in material toughness.

VP-60: Synthesis and characterization of TiO_2 and Zr, Co doped TiO_2 powder

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This paper discusses about the preparation of TiO_2 and various transition metals doped with TiO_2 powders such as Co and Zr. Un-doped TiO_2, Co-TiO_2, Zr-TiO_2 and Zr-Co-TiO_2 are synthesized using sol-gel technique. The crystalline nature of the powders was analyzed using X-ray Diffraction (XRD) method. Micro crystalline properties of powders were evaluated for surface morphological studies by using Scanning Electron Microscope (SEM) and elemental composition studies were done by EDAX (Energy Dispersive Absorption X-ray Spectrometer). XRD showed prominent peaks at 5.3210, 5.5420, 5.2140 and 5.6410 for TiO_2, Zr-TiO_2, Co-TiO_2 and Zr-Co-TiO_2 powders respectively. SEM images revealed the particle agglomeration and non-homogeneous distribution of particles. Particles were found to have cubic structures. The average particle size was found to be 146.5nm, 92.64nm, 176.4nm and 103.6nm for TiO_2, Zr-TiO_2, Co-TiO_2 and Zr-Co-TiO_2 powders respectively. EDX analysis showed large traces of Titanium and Oxygen.

VP-61: Synthesis and characterization of yttrium and cerium-based powders for high temperature applications

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Thermal Barrier Coatings (TBCs) are one of the significant forms of coating which exhibits promising properties for aerospace applications as it deals with very high temperature, corrosive and oxidative conditions. The nanostructured Thermal Barrier Coatings (N-TBCs) are widely employed in aerospace applications as they disclose unique and excellent properties like high surface to volume ratio, melting point and thermal properties due to their nano-sized structural behavior when compared to TBCs. This work focuses on the fabrication and characterization of yttrium nano-structured coatings obtained by sol-gel technique, which are then used as nano-structured thermal barrier coatings (TBCs). Titanium, cerium doped titanium and cerium-yttrium doped titanium nano-powders were synthesized using sol-gel method and were analyzed for properties that suited for aerospace applications such as thermal stability, oxidation resistance, heat resistance, phase stability. The characterization of these powders were carried out by using X-Ray Diffractometer (XRD), Scanning Electron Microscope (SEM), Energy Dispersive X-ray Analysis (EDX) and Thermo-Gravimetric Analysis (TGA).

VP-62: Synthesis, characterization & Structural Studies of (E)-4-(2-amino-3,5-dibromo benzylidene amino) phenol

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Nitrogen containing compounds is very widely distributed in nature and are essential to life; Schiff bases are condensation products of primary amines with carbonyl compounds gaining importance day by day inpresent scenario and are found to be a versatile pharmacophore for design and development of various bioactive lead compounds. Schiff's bases of aromatic aldehydes having an effective conjugated system are more stable and an aliphatic aldehydes are relatively unstable and readily polymerizable. Schiff bases obtained from aromatic aldehydes and aromatic amines have a shown number of applications in many fields including pharmaceutical, life sciences and chemical science including inorganic and analytical chemistry. Some Schiff Bases derivatives were reported to possess antimicrobial, anti-inflamatory. Moreover, Schiff Bases are also known to have biological activities such as antifungal, antitumor. A new Schiff base (E)-4-(2-amino-3,5-dibromo benzylideneamino) phenol was syntheized by 2-amino-3,5-dibromobenzaldehyde with 4-amino phenol.

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VP-63: Synthesis and characterization of novel pyrazole derivatives.

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A Novel compound bicycliztion strategy has been established,allowing a flexible and practical approach to examples of bicyclic 1(tetrahydro-2H-pyran-4-yl)-1,2,4,5,6,7-hexahydro-3H-pyrazolo[4,3-c] pyridine-3-one from low-cost and readily accessible tetrahydro-4H-pyran-4-one, tert-butyl hydrazine carboxylate, and 1-(tert-butyl) 3-methyl 4-oxopiperidine-1,3-dicarboxylate. The hexahydro-3H-pyrazolo [4, 3-c] pyridine-3-one were stereo selectively synthesized through a conventional method pyrazolo [4, 3-c] pyridine-3-one bicyclization with good control yield. The novel 1-(tetrahydro-2H-pyran-4-yl)-1, 2, 3, 4, 5, 6, 7-hexahydro-3H-pyrazolo [4, 3-c] pyridine-3-one bicyclization resulted in few examples of unreported hexahydro-3H-pyrazolo [4, 3-c] pyridine-3-one. These novels molecules open up wide area of biological activity.

VP-64: Electrochemical aspects of Ni/Co double hydroxides

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NiCo-layered double hydroxides (NCLDH) synthesized by a simple one pot sol-gel process using propylene oxide as gelation agent. Synthesized material is investigated for its crystal structure, morphology including specific surface area and electrochemical performance as supercapacitor electrodes. The specific capacitance of as-synthesized NCLDH is 1166 F/g, when the electrodes undergone charge/dischargecycling in 6 M potassium hydroxide at 1 A/g specific current. Enthrallingly, retention of capacity over 1000 and 2000 cycles found up to correspondingly 80% and 64%, at relatively high 30 A/g specific current. High capacity is ascribed to uniform porous nature of the material with considerable surface area. With an appreciable cycle life and charge storage capacity, the material prepared is an able contender for supercapacitor electrodes.

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VP-65: Polyethyleneimine – chromium oxide nanocomposite for CO_2 sensing application

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This resarch deals with materials, methods, experimental, characterization, and results and discussions related to polyethyleneimine – chromium oxide nanocomposite for CO_2 sensing application followed by analysis and correlation of the sensitivity properties for various formulations with the analysis results. The reason for the difference in sensitivity behaviour of samples with 0.25, 0.50, 0.75, and 1.00 wt % of chromium oxide (Cr_2O_3) in polyethyleneimine (PEI) coated on interdigitated electrode (IDE) prepared from copper-clad is discussed. Further, the variation in resistance vs gas concentration, repeatability, response time and recovery time is narrated.

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VP-66: Polyethyleneimine – cerium oxide – reduced graphene oxide nanocomposite for CO_2 sensing application

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This research deals with materials, methods, experimental, characterization & results and discussions related to polyethyleneimine – cerium oxide – reduced graphene oxide nanocomposite for CO_2 sensing application followed by analysis and correlation of the sensitivity properties for various formulations with the analysis results. The reason for the difference in sensitivity behaviour of samples with 0.25, 0.50, 0.75, and 1.00 wt % of cerium oxide (CeO_2) and reduced graphene oxide (rGO) in polyethyleneimine (PEI) coated on interdigitated electrode (IDE) prepared from copper-clad is discussed. Further, the variation in resistance vs gas concentration, repeatability, response time and recovery time is narrated.

VP-67: Polyethyleneimine – chromium oxide – reduced graphene oxide nanocomposite for CO_2 sensing application

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This research deals with materials, methods, experimental, characterization and results and discussions related to polyethyleneimine – chromium oxide – reduced graphene oxide nanocomposite for CO_2 sensing application followed by analysis and correlation of the sensitivity properties for various formulations with the analysis results. The reason for the difference in sensitivity behaviour of samples with 0.25, 0.50, 0.75, and, 1.00 wt % of chromium oxide (Cr_2O_3) and reduced graphene oxide (rGO) in polyethyleneimine (PEI) coated on interdigitated electrode (IDE) prepared from copper clad is discussed. Further, the variation in resistance vs gas concentration, repeatability, response time and recovery time is narrated.

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VP-68: Bi-metallic layered double layer hydroxide as an electrochemicalcatalyst for hydrogen evolution reaction

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All over the globe, there is an increasing energy demand, at present, the energy is furnished by conventional sources like coal, hydrothermal, geothermal, nuclear power, fossil fuels, and sustainable paths like solar energy, wind energy, and tidal energy. Each energy sources have their drawback. the main source way for energy is fossil fuels but this ends up with global warming and global pollution. Due to this now everyone sre looking at energy from renewable sources, but these sources are intermittent. So, the energy is to be stored, different options like a battery, capacitor, and supercapacitor are available to store energy. But these devices have harmfulness' to mankind and pollution to the environment. So researchers are looking for a greenway to store the energy. The most acceptable greenway is a water-splitting reaction yielding molecular hydrogen and oxygen. Our work ascertained electrochemical hydrogen evolution by Ni-CO LDH. The synthesized catalyst shows very low overpotential at a high current density (492mV at 100 mA/cm^2). Cylic-stability is studied by cyclic voltammetry and Chrono amperometry techniques and morphology of Ni-Co LDH is conformed or analyzed by XRD, SEM and TEM.

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Paper 1

Mechanism of a Bad Bank to Reduce Stress Assets for Achieving Economic Growth and Financial Stability

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The setting of Bad bank for purpose of resolving the Non-Performing Assets/Taxi Assets. United States (US) based Mellon Bank created the First bad back in 1988. The government created Stressed Asset Stabilization Fund (SASF) in 2004 when the Industrial Development Bank of India (IDBI) was converted into Bank. The 2008 Financial Crises, Coronavirus Pandemic 19, implementation of Bankruptcy Code and the recent amendment to the Banking Regulation Act creation of a 'bad bank mechanism is assessed the bad loans of corporate, individuals, Small and Medium Enterprise's (SMEs), PMMY and the true extent of stressed assets. Bad Bank mechanism has been implemented in other countries including Sweden, Finland, France and Germany, Japan to set up a bad bank in the name of Credit Co-operative Purchasing Company which bought the stressed assets of the Japanese banks at a discount. Indian Banking Assignation as submitted the proposal to RBI for setting up Bad bank mechanism to reduce the NPA has an impact on the Gross Domestic Product (GDP) of country and If NPA is reduced from the active balance sheet of Financial institutions are helps in maintaining financial stability and nurturing the economic growth. This article discussed the mechanism of a bad bank to reduce stress assets for achieving economic growth and financial stability. However, numerous studies are being carried out earlier in this arena but there are vital possibilities for more research in this field.

Paper 2

Corporate Expectations from Management Graduates – Gap analysis

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Education plays a remedial role in balancing the socio-economic fabric of a country. India has made rapid progress and is well poised to being a knowledge economy. The knowledge becomes meaningful when it gets the skill of applying it at a right time. In the last three decades, the corporate sector is changing drastically across the globe and is delivering the products and services demanded by the challenging and changing needs of customers and clients. Subsequently, the business leaders who manage this corporate world expects dynamic management graduate who can possess required skills, knowledge, etc. The research paper aims at highlighting contemporary challenges that a management institution is facing while meeting corporate expectations. The study was carried out by exploring the existing literature sources. The study suggests that industrial collaborations, syllabus designed as per industrial expectations, etc plays important role in meeting the corporate expectations from a management graduate.

Paper 3

Rethinking Gandhi's Perception on Women

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Gandhi stood for enlightening the status of women in Indian society to attain the salvation of Mother India. He had recalled the ancient Vedic period where they enjoy high social status. Society had not been stagnant through the ages. A period came when they had lost their dignity. He saw the domination of men upon women, and the latter became the victims of social evil practices. It led to the development of an inferiority complex. He was critical of such practices that hinder women's dignity. He tried to uplift the wretch condition of Indian women. He envisaged women as a significant force in establishing a new socio-political order. He worked to bring Indian women into the mainstream of socio-political life. He invited them to play an active role in the struggle for independence. His efforts became instrumental in generating conditions for the women in curbing the restraints of domesticity. The paper clearly reviews Gandhi's visions on women and their traditional problems in Indian society. It highlights his role in bringing them into the mainstream of the nationalist movement.

Paper 4

Bulls and Bears in the Present Reality

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In the present scenario, Bull and Bear play a vital role in the emerging series of changes. This paper speaks about the effect of Bull and Bears on the normal market. It specializes in the market in terms of finance. It also provides a market that is volatile and risky to invest in. This paper also deals with the bullish and bearish environment in the present stock market. It also speaks about the challenges and the difficulties faced by the investors. Bulls and Bears make the market unpredictable and hence curtails the mobilization of finance. Finally, this leads to the growth of Bulls and Bears in the Stock Market.

Paper 5

Study Of Covid-19 Impact on Teaching Community in Border Area of India

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The COVID-19 pandemic has made the biggest disturbance of education frameworks in mankind's set of experiences, influencing almost 1.6 billion students in excess of 200 nations. Terminations of schools, Colleges and other learning institutions have affected over 94% of the world's understudy populace. This has brought sweeping changes in all parts of our lives. Social separating and prohibitive development strategies have fundamentally upset conventional instructive practices. Returning of schools after unwinding of limitation is one more test with numerous new standard working methodology set up.

Inside a limited ability to focus the COVID-19 pandemic, numerous scientists have shared their chips away at educating and learning in an unexpected way. A few schools, universities and colleges have stopped up close and personal lessons. There is a dread of losing 2020 scholastic year or considerably more in the coming future. The need of great importance is to enhance and carry out elective instructive framework and appraisal procedures. The COVID-19 pandemic has furnished us with a chance to make ready for presenting advanced learning. This article expects to give an exhaustive report on the effect of the COVID-19 pandemic on internet educating and learning of different papers and show the way forward.

Paper 6

A Case Study of Mrs. Bector Food Specialties Ltd

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In these days, women are exhibiting their entrepreneurial spirit and competencies. They have come to the forefront of development process and have proved themselves successful in their multitasking roles at home and office. Entrepreneurship among women improves the wealth of their families and the nation as well. Some women have managed to break the proverbial glass ceiling against the odd and have established their businesses successfully in food processing sector. Women are more inclined for food processing enterprises since they spend most of their time in the kitchen normally. Many women have the expertise in preparing new cuisines, so they start small and grow further to become a much-acclaimed food processing entrepreneurs. The food processing industry in India has great potential and it brings about the synergy between the consumer, industry and agriculture. Therefore, there is a need to inspire, encourage, motivate and co-operate with women entrepreneurs for developing the spirit of enterprise among every segment of the society. The purpose of the paper is to highlight the success story of Mrs. Bector in the food processing sector and the challenges faced by her. This study proved that Mrs. Bectors Food Specialties Ltd. owned by Mrs. Bector, based at Punjab has enough growth opportunities but to sustain itself in the market, the company has to pursue more competitive strategies to widen the operations and customer base.

Paper 7

Impact Of Research Venture In Enhancement Of Analytical Skills Of Students

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Purpose: This study aims to ascertain the challenges faced by student researchers and to analyze the contribution of research to analytical skills of students. The major purpose of this research is to spread the importance of research activity in order to make the post graduate programs effective. Hence this study attempts to encourage research in post-graduation in order to improve the quality of education.
Methodology: Structured questionnaire is been circulated using Google forms targeting the post graduate students in the city of Mangaluru. 220 responses were collected using online data collection tool i.e. Google form. Descriptive statistics is been used to describe the collected demographical data and research practices of students. One-way ANOVA is been used as a inferential statistics to draw a conclusion from the analyzed data.
Findings: This study revealed various challenges faced by student researchers and various factors motivated them to take up research venture. At the same time this research found the significant impact of research venture on analytical skills of the students.
Originality: This study is pertinent to identify the challenges faced by the post graduate students in research and to give the feasible suggestion to overcome these challenges.
Practical Implication: this study is pertinent to various educational institutions and students to adopt research activities very frequently. As the findings of this study revealed research activity contributes to analytical skills leading to improved quality of education.
Paper Type: Analytical Paper

Paper 8

Awareness And Usage of Mobile Wallets Among Unorganised Sector Workers – A Study with Reference to Mangalore City

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All countries around the globe adopting cashless economy as a norm. India is also no exception to this. Even though digital transactions were performed by handful of people in India since very long. It has got momentum after launch of Digital India campaign in 2015. India is moving towards a cashless economy with increased use of credit cards, debit cards, digital wallets, etc. Online Shopping, E-Cash, E-Commerce, Electronic Fund Transfer, etc. are adopted by Indians. Now-a-days use of mobile wallets are high in its number when it comes to transfer of funds, online food ordering, online shopping, etc. Features of e-wallets are made so simple that it makes common man to go for it instead of carrying heavy wallets. It is found that cashless economy would facilitate transparent, effective and speedy transactions but there are many practical problems in its nationwide usage and implementation, especially the security threats pose a major challenge. In the case of unorganised sector workers, they are not able to make use of these e-platforms due to various reasons like poor infrastructure, lack of knowledge on the use of digital platforms, illiteracy, poverty and so on. The present paper is an attempt to understand the awareness and adoption of e-wallets for day-to-day uses among unorganised sector workers.

Paper 9

Neuro - Experimentations in Emotive Continuum

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Purpose: The arrival of neuroscience, along with neuromanagement, neuroeconomics and neuroimaging, and accompanying technology countenances precise cataloguing of emotional continuum. Emotional panaches and anxiety are gateways to investigate central cranial systems along with inherent demonstrative statuses or individualities. Based on neuro - scientific experimentations and findings, a taxonomy of emotional panaches (resilience, optimism, social intuition, self-awareness, context-awareness, and attention) and emotive perspectives have been analyzed with a 'forward to and fro backward linkage' has been architected.

Design/Methodology/Approach: The study develops a psychometric measure of emotions and anxieties based on experimentation and experiential analyses. In experiment number one, on Emotional Panaches, a total number of 132 prospective Managers (72 males and 60 females) are individually administered a 60-item scale of emotional panaches. In addition, two short versions of physical health and depression are administered. A scrutiny of group difference across male and female Managers have been calculated. In experiment number two, on Anxiety Neurosis, 134 prospective Managers (58 males and 76 females) were sampled for psychometric measure of anxiety. **Objective:** The basic objective concerns 'forward to and fro backward linkage' of emotional panaches (resilience, optimism - pessimism, social intuition, self-awareness, context- sensitivity, and attention) and anxiety neurosis across two gender groups of prospective Managers.

Findings/Result: The study finds interesting inferences as regards performance and productivity from an emotive continuum perspective. However, as regards anxiety perspectives from Big Five Factors, there were neither gender nor stream differences but extraversion and neuroticism emerged as stable predictors.

Implications: The implications of findings are that emotional continuum would embrace anxiety in the Managerial dynamics. There is a need to identify stable behaviour predictors in potential sustainable quotient providers. It is posited that social assertiveness is a core construct that determines efficacy of sustainable quotient service execution. It is suggested that interventions programmes to promote extraversion (sociability) and to inhibit neuroticism (emotional instability) be directed towards upgrading capacity building in potential Managers.

Originality/Value: An experimental research based on a combination of neuroscience and management to propose a new dimension to decision making

Paper Type: Experimental Research.

Paper 10

An Agricultural Risk Assessment Integrating Financial and Technological Solutions

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Purpose: The intent of this paper is to take a glimpse at agricultural risk assessment from some financial and technological standpoint making a solid dispute for transferring risk management solutions to a sustainable actuarial regime, as well as leveraging technical developments in issues such as climate change, distant surveillance systems, and ICT in establishing preventative measures, improving the efficacy of tools for risk pooling, sharing, and transfer, and other mitigating measures.

Design/Methodology/Approach: The study is based on secondary data compiled from different journals, web sites and related information from newspapers, articles.

Findings: The risk management associated with agriculture abridges the fundamental traits of risk management, which comprise identifying risks, assessing risk, determining risk management techniques to adopt, implementing the methods, and monitoring and evaluating the efficacy of the tools and strategic approach.

Originality/Value: The study acknowledged risk management allied to agricultural activities attempts to safeguard agricultural corporations, farmers, and government agencies against contingencies resulting from unforeseeable catastrophes, as well as strengthening persistence at varying tiers.

Paper 11

Effect of Corporate Governance on Investor's Decision

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The present article studies that an investor's investment decision is influenced by both internal and external variables. Human psychology has an internal role in the investing choice, whereas corporate governance is an external influence. Corporate governance plays a major role in the investment decision-making process by revealing all elements of business information, but investors understand the information according to their own assessments and assumptions based on their psychology. As a result, a firm's transparency hardly impacts in investment decisions, and it only works to a limited extent; the rest of the investment selection process is dominated by human behaviour. However, the firm is transparent, there is no guarantee that the investor will always act rationally when making a choice for investment. Every investor should make rational decisions about their investments. Therefore, it is an investor's responsibility to follow the information provided by the firm, although some investors fail to do so. As a result of investor psychology, investors' investment decisions are beyond the reach of business transparency. The study implies that a behavioural survey will be useful in determining the factor influencing investors' investing decisions.

Paper 12

Analysis of Information Technology Enabled Services [ITES] in India

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Primarily, the software industry in India was worth Rs. 158.9 billion (US$ 3.9 billion). If the value of in-house development, which is taking place at many large corporates, is added then the figure would touch around Rs. 190 billion (US$ 4.6 billion). This phenomenal growth has not been achieved overnight. The C.A.G.R (Compounded Annual Growth Rate) for the Indian software industry revenues in the last five years has been 56.3 percent. Here the C.A.G.R. for the software export industry has been 60.71 percent while that for the domestic market has been 46.05 percent. The Indian Information Technology (IT) and Information Technology enabled Services (ITES) sectors go hand-in-hand in every aspect. The industry has not only transformed India's image on the global platform, but also fueled economic growth by energizing higher education sector (especially in engineering and computer science). The industry has employed almost 10 million Indians and hence, has contributed a lot to social transformation in the country. Furthermore, Indian firms, across all other sectors, largely depend on the IT & ITES service providers to make their business processes efficient and streamlined. Indian manufacturing sector has the highest IT spending followed by automotive, chemicals and consumer products industries. Indian organizations are turning to IT to help them grow business in the current economic environment. IT is seen as a change enabler and a source of business value for organizations by 85 per cent of the respondents, according to a study by VMware. This paper highlights the factors affecting service sector in exports related to information technology. The paper, additionally, underscores the performance & growth of IT & ITES Industry in India.

Paper 13

Quality of Higher Education: ISO 21001, and EFQM Model 2020 as Trigger for Improvement at HEIs

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Generally, developing a quality system in higher education institutions is one of the most important steps that universities, institutes, and research centers should develop in a way that improves their work and ensures the effectiveness of the educational process they provide. Considering the development of the higher education industry, and specifically the development of internal and external quality assurance during the past decades, and the last twenty years of the twentieth century, in particular, many quality assurance protocols have emerged and helped higher education institutions towards improving and enhancing their QA units. Moving forward in this sector, two main institutions have emerged, and provided their standards to improve quality systems and institutionalization in higher education institutions, namely the ISO - International Organization for Standardization ISO 21001:2018, and The European Foundation for Quality Management (EFQM) Excellence Model. This research paper seeks to clarify the role that each of these two standards plays, the points of compatibility and differences between them, and their importance in improving quality standards in higher education institutions. This research paper also provides many recommendations for higher education institutions towards making the most of these two standards.

Paper 14

Employees' Participation in Corporate Social Responsibility (CSR) Initiatives – A Study

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Corporate Social Responsibility (CSR) activities remain important factors for the corporates to gain favourable stakeholder attitude and it is an attempt to maximize business benefits. Today, corporates are trying to maximize their profits by different ways and one through is of through CSR initiatives. Employees are one of the key important stakeholders in the overall management of business. The Stakeholders theory stresses upon multiple constituencies impacted by business and employees have the major role in it. This study focuses on employees' participation in the CSR initiatives of the corporate will not only enhance the business performance also it brings a pride feel for the employees in the organization to spread the good deeds of the organization. This study paper presents the data of four major large-scale industries out of which, two are public and two are private industries of the Dakshina Kannada district of Karnataka State. The data was collected through the interview method of the CSR Cell members. The study highlights the need for employee participation and involvement in the CSR initiatives as employees feel empowered to do their best work through a steady stream of recognition, appreciation, motivation, productivity and profits improve right alongside employee morale and company culture. The discussions were carried out with the CSR Cell members based on CSR cell, their planning and execution of CSR activities. The deficiencies have been observed and the recommendations have been provided to improve the CSR initiatives.

Paper 15

Women's Participation in handloom industry –A case study of Chendamangalam, Ernakulam (Dt.) Kerala.

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Purpose: Research is the systematic investigation into and study of materials and sources in order to establish facts and reach new conclusions. This study aims to analyse the socio-economic conditions of female weavers in Chendamangalam handloom society, Ernakulam (Dt.). The main purpose of the study is to bring to the notice of the society, the difficulties faced by women weavers in the handloom industry.

Methodology: The present study is intended to adopt the Descriptive Research design, is based on both the primary and secondary sources of data. The primary data is collected with the help of direct interview to the respondent to collect the information pertaining to the socio-economic conditions of the female weavers in Chendamangalam taluk. The secondary data is collected from books, journals, newspapers, articles and government websites.

Findings: This study found that most of the female weavers of Chendamangalam handloom society are very poor from economic point of view. They only get meagre income. Female weavers are suffering from various health problems such as low vision, back pain, leg pain and also mental stress and strain. The educational status of the women weavers is also poor, only less educated persons engaged in this sector.

Practical Implication: To bring the notice of the society, the difficulties faced by women weavers in the traditional oppressed industry and thereby to find a lasting solution from the government and others.

Paper Type: Descriptive study

Paper 16

Understanding Consumer Intentions Towards Cryptocurrency Usage

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Purpose: Due to the ongoing technical progress and innovation that blockchain technology brings, the cryptocurrency industry has been regarded as revolutionary. Many people feel this is the next phase for human race, similar to how fiat currency superseded gold. Cryptocurrencies were designed to provide a way of saving or earning money for the unbanked, to minimize expenses and energy usage, to provide data transparency, and to eliminate financial intermediaries. It is undeniable that the cryptocurrency market has sparked a debate, with some eager to learn more about the market while others dismissing the idea of embracing this cutting-edge technology entirely.

Design/Methodology/Approach: Studying several theoretical frameworks to develop a conceptual model. The questionnaires were disseminated and gathered from Bangalore cryptocurrency users using snowball sampling.

Findings/Result: The behaviour of cryptocurrency users is said to be influenced by Effort expectation, performance expectancy, social influence, and Facilitating factors, according to the created conceptual framework. From the standpoint of consumer behaviour, this article examines the important conditions for the successful growth of a cryptocurrency. Using a theoretical framework for technological adoption.

Originality/Value: To research consumer behaviour regarding cryptocurrency usage, a new conceptual model was constructed using the TAM model.

Paper Type: Research Paper

Paper 17

A Study on Awareness of Financial Literacy Among The College Students With Special Reference To Puttur Taluk.

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Financial literacy is increasingly important as it has become essential that individuals acquire the skills to be able to survive in the modern society and cope with the increasing diversity and complexity of financial product and services. Financial literacy is the education and understanding of various financial areas including topics related to managing personal finance, monetary aspects and investments. This concept focuses on the ability to manage personal finance matters in an efficient manner, and it includes the knowledge of making appropriate decisions about personal finance such as investing in insurance, real estate, etc. Financial literacy helps individuals become self-sufficient so that they can achieve financial stability.

At present the younger generation, especially the students are lacking in their financial decisions. they love spending rather than saving therefore it is very important to encourage the students to develop the habit of saving and they should be aware about the various financial services and facilities provided by the banks and other professional bodies whichwill help them to make sound financial decisions and also help to plan for better future. The main objective of the study is to analyze the level of financial awareness among the college students and to determine the need for financial awareness programin college campus and also to find out the various factors that determines the level of awareness possessed by the college students. Both primary and secondary data has been used in this study. Convenient sampling method is used in collecting the data and this study surveys 30 college students belonging to Puttur area to examine their awareness on financial literacy. An attempt has also been made by this paper to understand the importance of financial literacy program and its importance in the curriculum.

Paper 18

Business Responsibility and Sustainability Reports – a way forward to Corporate Sustainability Disclosures in India

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Purpose: Business Responsibility Reports were mandated for listed companies by SEBI, by adding clause 55 to the listing agreements. Since then reporting on sustainability has seen an increasing trend amongst the corporates. This paper aims to understand the Business Responsibility Reports by analysing the contents of BRRs of selected companies.
Design/Methodology: This study is based on the published reports by the companies during the last five years and papers published during the same period.

Findings: Academics, practitioners, and regulators have studied and underlined the importance of Business Responsible Reporting in reducing information irregularities between insiders (management or institutional investors) and other stakeholders. Business Responsibility Reports are providing a way forward to the corporates in India to step towards global sustainability reporting.

Practical Implication: This study will help in understanding the contents of Business responsibility reports and also pave way for further research in BRR dimension. It is also useful for the students to enhance their knowledge of Corporate Sustainability Disclosures.

Originality/Value: This paper is one of its kinds in the research related to Business responsibility reports in India. Analysing the contents of BRRs are new studies and will contribute to the research in this area.

Paper 19

SWOC Analysis of the Information Technology Rules, 2021 on Social Media and OTT Platform

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The use of internet is dominated in India by Over the top (OTT) content providers and social media especially during the covid-19 outbreak, where people were advised to maintain distance and isolate themselves. This eventually triggered fast surge in social media and OTT usage. Already established television and theater industries couldn't make much because of frequent change in SOP (Standard Operating Procedure) by Government of India (ministry of information and broadcasting). This increase in the usage of OTT and social media compelled government of India to regulate the social media including OTT platform. It issued some serious guidelines so as to self-regulate these platforms. Thus restricted them to limit freedom of speech and freedom for expression, so that it prohibits political, outrage religious sentiment, child pornography, encouraging terrorism and other legally prohibited content. The SWOC analysis performed in this work is based on review on several relevant stakeholder's websites and previous studies on OTT and social media. Further we have accessed and framed Strength-Opportunity(SO), Weakness-Opportunity(WO), Strength-Challenge(SC) and Weakness-Challenge(WC) strategies for smooth implementation of IT rules. The present study will analyze the impact of regulations framed by Ministry of information and broadcasting on social media and OTT platform. Several issues are addressed in this study mainly regarding fundamental rights of an individual and impact of parental control over usage pattern of the children which will contribute to recognize the future of social media and OTT content providers.

Paper 20

Need of Psychological Well-being in Reducing the Juvenile Delinquency

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Emotional and psychological health and well-being of adolescents is a matter of issue for discussion, but it is always rarely discussed area of research. In a wider aspect identifying the mental well-being of adolescents is very vital for them, their family as well as the society. The psychological needs of adolescents are not an area where there is much debates and discussions are going on and which can lead to the increase in juvenile delinquency. It is in the background of scarcity in the literature in this area, the review has conducted to understand the psychological health aspects of adolescents. This literature review has adopted narrative format to describe the scenario. The major objectives of the literature conducted are knowing the presence of psychological disorders among adolescents which leads to crimes, identifying the impact of existence of psychological issues among adolescents, on themselves and society in general and proposing and discussing the need for implementation of mental health services for early identification and management of mental health problems among adolescents. The data of National Crime Records Bureau of 2019 clearly indicated that the number of crimes is increasing in every year among juveniles. The data shows that about 2,677 crimes committed by juveniles were reported in 2017 whereas, in 2018, 2,388 crimes were reported. In 2019, around 2,760 crimes were committed by juveniles in conflict with law. It was very evident that the relationship between mental health problems and juvenile crimes is very complex. It was found from the literature review that there are some externalising disorders and substance use disorders which will increase the likelihood of delinquency and violence.

Paper 21

An Overview on NASSCOM Foundation

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NGO are non-governmental organisations that work for society and are therefore well aware of society's problems and areas for change. Many NGOs operate on a variety of societal issues. As a result of this enormous advantage in reaching the needy, NGOs and voluntary groups play a critical part in the establishment of a healthy and better environment in developing countries in the corporate social responsibility model.

The present study is in Conceptual in nature and secondary data were utilized. The findings of the study provide the conceptual framework for CSR operations, as well as an assessment of how the NASSCOM foundation keeps its promises to all stakeholders, including specific activities, programmes, and initiatives. In order to determine the business's target area, the study focuses on the foundation's CSR implementation.

The analytical framework provided an overview of NASSCOM foundations CSR programmes, including scope for debates on emerging themes in development, efficient techniques, and scalable models for long-term impacts.

This will go through how NASSCOM works with software and service companies to establish CSR programmes. This study will concentrate on the collaborative projects that corporations and software firms conduct in coordination with NASSCOM as part of their CSR initiatives. By using this research model, we can deduce that the NASSCOM foundation needs to create action platforms that promote discourse throughout the IT-BPM sector and encourage the sharing of best practises on diverse methods in order to create a roadmap for an inclusive India.

Paper 22

Advancement in Agriculture and its implication on Small Farming Families

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Agriculture sector plays a strategic role in the overall development of a country. In India, the contribution of agriculture sector to the economy is very high, in terms of providing principal means of livelihood to around 58 percent of rural households and contributing to 25 per cent of the country's Gross Domestic Production. Nearly everyone working on the future of advancement in agriculture is focused on efficiency. A wide range of technologies will enable the transition of modern agriculture in the field. If modern agriculture is applied widely in the near future, millions of farmers will be able to benefit from the acquisition of real-time farm information. Farmers need not spend significant amount of time on acquiring farm data and will have access to disaster warnings and weather information when a disaster event occurs. Studies based on personal interviews with farmers indicate that there were incidents of widespread crop destruction led by powerful agricultural labour unions, targeted at farmers, who switched to cultivate more profitable crops. There had been a significant rise in the wage rates of agricultural laborers under the wage bargaining pressures of the trade unions, which were highly politicized. There had been an aversion in the young generation towards working in the agriculture sector, due to the poor profitability of farming and high social prestige provided by government jobs.

Paper 23

Exploring Workforce Diversity and Inclusion- A Way To Better Business Performance.

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Purpose: Businesses are often regarded to benefit from workforce diversity since it broadens their expertise and viewpoints. The modern work environment is quite dynamic, due to the implementation of digital technology, the availability of opportunities all over the world, the readiness to migrate, migration, and so on. In terms of the global character of labour and the diversity of the workforce, the business scenario is dynamic. In today's fast-paced and expanding corporate economy, business and worker management is becoming increasingly difficult. To gain a competitive advantage in the market, organisations all over the world must make the most efficient use of their human resources.

Design/Methodology: This study is based on the secondary data which includes published sources like journal articles, books and websites.

Findings: The study examined at how fostering diversity and inclusion in the workplace can benefit the company. The diversity dimensions allow for in-depth examination of many dimensions that contribute to workforce diversity. Managing diversity is a difficult endeavor that comes with numerous hurdles, but when done well, it may provide numerous benefits.

Originality/value: This study investigates the relationship between workforce diversity and inclusion, which has higher implications for enhanced business success since diverse people contribute innovation and knowledge, which will boost the firm's and employees' productivity and performance.

Paper 24

How Digital Banking Has Brought Innovative Products and Services to India

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Banking used to be a time-consuming operation. Customers had to preserve physical records of their transactions or financial history. Digitalization, on the other hand, has now made it possible for anyone to get a taste of paperless banking. The advancement of technology has been rapid and primary driving force behind India's banking sector's expansion. Customer expectations are rising. Banks developed innovative products and services to ensure customer satisfaction. Digitalization has redefined banking operations, products and services. Customers can perform transactions smoothly with higher speed, accuracy, and convenience. It has modified the way banks connect with their customers. The year 2020 highlighted the dire need to adapt to digital technologies across all sectors as soon as possible. Digital Banking Includes Activities Like Cash deposits, withdrawals, and transfers, Bill Payments, Account management and services, Applying for financial products, Loan Management, Portfolio Management, Investment in financial services.

Paper 25

Impact of Covid-19 on Household Food Waste in Indian Scenario

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November 2021

Purpose – People's purchasing and consuming patterns have been substantially influenced by the Covid-19 outbreak. The widespread concern of food scarcity has resulted in an increase in the buying of food to be stored in households. Excess food purchases would result in food waste in the home, which would have an impact on the environment. Covid -19 has had a significant impact on businesses and households across the country; this study will indicate whether or not household food waste has improved during the lockdown period. This study helps to understand the changes of customers' consumption behaviours and attitudes regarding household food waste in order to avoid and reduce it.

Methodology –This research study is based on secondary sources acquired from extensive literature, case studies, journal articles, and internet searches.

Findings – According to the findings, consumers are becoming more aware of food scarcity and are taking proactive actions to prevent food waste in their households. The influence of Covid 19 has also served as a warning in every home about the environmental consequences of food waste and pollution. This has enabled people to collaborate from the comfort of their own homes, and they are more cautious about purchasing food and storing it in order to reduce waste. Because of the pandemic, the community's broad waste patterns have slowed, protecting the environment in the process.

Research limitations/implications – Household food waste is one of India's growing problems. People are suffering a crisis due to the pandemic, which has resulted in food scarcity. Because waste is one of the country's existing challenges due to its vast population, inefficient waste management methods must be fixed to reduce the possible risk of food waste contamination in households and businesses.

Originality/value – There is a high demand in India for an efficient strategy to prevent future contamination of food waste by the recently developed COVID-19. With the rise in population and urbanization, people have to transform themselves into a more efficient in handling the situation of food scarcity by understanding the problem of waste that will help themselves and environment to the greatest. This research intends to address the challenges of waste generated by home communities, as well as potential methods and back-up plans for overcoming the food waste disaster with long-term solutions.

Paper type: Case study

Paper 26

Indian Milk Industry Analysis

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In 40 years, India has increased its milk production to the point that it is now the world's largest producer, with a gross output of 84.6 million tonnes in 2001. Despite the fact that the majority of dairy farmers are illiterate and operate meagre, marginal operations, the Indian dairyindustry has achieved the strength of a producer-owned and professional-managed cooperative structure. Despite the fact that the majority of dairy farmers are illiterate and operate small, marginal businesses, selling milk is often their only source of income. Over 10 million dairy farmers are members of 96000 local dairy cooperatives, which sell their milk to one of 170 milk producers' cooperative unions, which are sponsored by 15 state cooperative milk marketing federations. It has accepted plans for joint ventures (JVs), international partnerships, industrial licenses, and units that are solely focused on exports. With its vast potential, India's food processing industry has emerged as one of the most important drivers of economic growth and development. Although the country's GDP growth rate rose from 3.5 percent in 2002-03 to 9 percent in 2006- 07, the analysis is promising. During the same time, the Food Processing Industry grew from 7% to 13.1 percent. India has been and continues to be one of the world's largest food producers, but it accounts for less than 1.5 percent of global industrial food trade. This means that both investors and exporters have a lot of room to develop. Increased urbanization, better living standards, and the practical need of dual-income families all point to India as a major market. India's growing urbanization, rising living standards, and the practical need for dual-income families point to significant business opportunities in the food processing and retail sectors. India, as one of the world's largest producers of food grains, is ranked second in the world for the production of fruits and vegetables and first in the production of milk, providing much-needed food security to the nation. In this paper, we looked at the following topics: priorities, data sources, milk production in India, foreign trade, livestock population in India, different breeds of cows, feed and fodder quality, operation flood, SWOT study, and improvement suggestions.

Paper 27

Impact of Government Welfare Schemes on Empowerment of Minority Women in Karnataka

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Purpose: Even though government had taken many initiatives for the empowerment of minority women but the success of such initiatives is questionable. A strong tool for perfect empowerment requires financial independence and self-reliant, and this can be achieved only through financial support. With this intention, a present study conducted to evaluate the impact of awareness and utilisation of various welfare schemes on empowerment of minority women.
Design/Methodology/Approach: A study conducted in Karnataka by taking 388 minority women as a sample unit. Simple random sampling techniques used to select sample unit and primary data collected using structured questionnaire. Hypotheses are developed to support the primary objective and tested with simple regression analysis.
Findings/Result: The study found that minority women have very low level of awareness and utilisation of government welfare schemes which has adversely affected the overall development of minority women. This study suggested to take awareness program for minority women in rural areas to achieve overall empowerment in India.
Paper Type: Analytical Paper

Paper 28

A Systematic Review of Security In E-Com

Pavan Naik

E-commerce implementation is a crucial process for organization to make it successful and beneficial. As a consequence, intensive research works in the area of e-commerce and management implementation from a diverse range of views and findings have been studied by many researchers. B2B, B2C e-commerce implementation has yet been undertaken in an understandable manner in the context of a full life cycle of information systems development. This paper provides a systematic review of existing research studies on e-commerce.

Consumer discloses their private information to merchants when shopping online or responding to marketing campaigns despite their privacy concerns. Such disclosure is invaluable for business. Thus, it is crucial to understand Why, How and with what outcomes consumers decide to share their information. However extent evidence on this topic remains fragmented and inconclusive. This study aims to establish how information disclosure in e-commerce has been defined, consolidate, review conceptual foundations and methodologies and provide recommendations for further research. Therefore, we can conduct a review of studies. Our analysis reveals on how studies and elements that plays a role in it. To help set directions for future research.

Paper 29

Impact of Artificial Intelligence on Human Resources Management

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Artificial intelligence help the company and industry to work in faster way and efficient ways to complete the work artificial intelligence is entering into various department like Human Resource Departments, ,Finance Department ,marketing and production department with using Artificial intelligence system organisation can able to inform the existing performance and day-to-day business the core objective of the study was examining the impact of artificial intelligence on Human Resource Management and its benefit the research study has concluded that are in fact of larger into the various function carried out in Human Resource Department, thereby Robotics companies can handle recruitment ,hiring ,analyse the data collecting the data grid using the work clothes at workplace .

Paper 30

Renaissance phase in Higher Education in India - NEP and Its Implications - An Empirical Insight

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The announcement of NEP 2020 was purely unexpected by many. In the midst of all the negativity enveloping the world as a result of the issues created by the Covid-19 epidemic, the Government of India's New Education Policy (NEP 2020) was a welcome shift and fresh news. The changes that NEP 2020 has recommended is very innovative and focused mainly on developing key knowledge, skills and attitude in students and is a paradigm shift encouraging varied innovative practices. Though the education policy has impacted school and college education equally, this paper is an empirical study among higher education academicians to ascertain their perspective and level of preparedness to the challenge of NEP 2020 and its impact on Higher Education. This paper also outlines the salient features of NEP and analyses how they affect the existing education system.

Paper 31

A Study Onboarding the Employees

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Onboarding is the process of guiding and providing information about the company to new workers when they are hired. Onboarding begins soon after the workers are hired for particular jobs before they receive the documents and other necessary items through their personal ID address. As it will be necessary for new hired employee to learn, guide, motivate and orientation about the company so when the date comes they can work to it. Through the company's learning portal, the newly hired employees can start filling their onboarding forms by taking the training and other basic requirements using their personal accounts. Soon after they start working their progress, it will be connected to the companies email id address so that the company does not occur any lost in data and files. Onboarding helps to guide the newly employees. The main purpose of this assignment or research is 3to know more about the Indian companies and their usage. Many foreign companies have come forward with foreign investment in Indian business and due to this the competition in Indian market taken place. The multinational company, Amazon launched its office in many places in the India.

Paper 32

Empowering Women Entrepreneurs: Government Initiatives in India

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Purpose: The spirit of entrepreneurship of any nation contributes to the growth of that country. Entrepreneurship plays a crucial role in economic development. Women can play a key role in entrepreneurship development. Gender equality and women entrepreneurship are closely related. There should not be any gender biases between men and women. The Government of India took several measures to increase the participation of women entrepreneurs in the growth and development of the country. All the successive five-year plans focused on women empowerment through women entrepreneurship programs. Indian women slowly started to join the business arena of the country. They are emerging as potential entrepreneurs. However, judging by their representation, the percentage is not sufficient. Hence, more initiatives are required to increase the number of women entrepreneurs through women entrepreneurship programs. This paper aims to appraise the requirement of women entrepreneurship initiatives for the empowerment of women entrepreneurship in India.

Design: Secondary data: This study is based on the secondary data which is retrieved from the various scholarly papers, websites.

Findings and results: Women comprise only 15.4 per cent of top-level executives of Fortune 500 companies, and there is a glass ceiling, and they may be subject to different expectations than their male counterparts. With the women socialization, discrimination perpetuated by Indian culture, gender differences in education, the perception of leadership style differences, we can see some ray of hope, we can see some encouragement; due to this, women leadership started receiving much importance.

Practical implication: This study may help the women to know about the various schemes of the government so that they can get more and more benefit out of that. In the same way it may help the government to evaluate the effectiveness of the various schemes implemented for women empowerment.

Originality/Value: Paper type: conceptual paper.

Paper 33

New Technological Innovation in Data Collection: Data Quality, Cost and Flexibility

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Purpose: online data collection tools are more popular in now a day. Most of the researchers, academician, government officials, research organizations are adopted in a best possible manner. This study is an attempt to assess the effectiveness of data collection tool to the researcher in new era and at the same time it also measures the quality and flexibility of data collected by researcher by using online data collection tools. The main purpose of this study is to spread the usefulness of online data collection mechanisms.

Methodology: This study is a qualitative research based on secondary data. For this study, we have under gone a systematic search of relevant articles from Google Scholar, Web of Science, MEDLINE, Scopus to identified and analyzed. And also, some of the information gathered from different books, newspapers and government statistics in different form from various sources.

Findings: This study found various benefits of online data collection tool like cost effectiveness, flexibility and large sample size. At the same time online data collection tool has certain disadvantages relating to validity of the data collected and it forms an obstacle in review process.

Practical Implication: This study will be helpful to know the various advantages and challenges of online data collection tool. This study will be a guide to Researchers and academicians to make the effective utilization of online data collection tool.

Paper Type: Conceptual Paper

Paper 34

Electric Vehicle: Awareness, Opportunity and Challenges In Rural And Semi Urban Area

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Purpose: Electric vehicles can be called as the future of worlds transportation. It brings changes in as many fields like business, ecology, power management, finance, technological awareness etc. India has taken this new wave of transportation whole heartedly. The core of the country in its rural areas. The main purpose of this study is to know how helpful these electric vehicles in rural and semi urban areas, how well the population have understood this new technology, what are the issues that the electric vehicles need to meet to stay in the business of rural and semi urban areas and to know the awareness gap of the population of rural areas. In this study a taluk named Kadaba from Dakshina kannada has been chosen for the study.

Methodology: Data has been collected from the electric vehicles' showrooms, users and non-users of Kadaba taluk from face-to-face interview and telephonic interview.

Findings: There is a progressive demand for two wheelers in Kadaba taluk. The two wheelers are mainly used by people who need to travel daily for job, business or field work within 100km. Three wheelers and four wheelers are less in number. Unavailability of the charging point is the main reason of it.

Practical Application: This study will help to understand the mind set of rural population and the gap of awareness about Electric Vehicle. This will help Electric Vehicle Manufacturers to undertake proper awareness program to educate the population and to carry out continuous and effective marketing strategies about three and four wheelers.

Paper 35

Women, Inclusive Development and MDGs – Problems, Challenges and Prospects for India

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Two ideologies, women empowerment and inclusive growth, have recently converged in development policy and planning, both internationally and nationally. Economic development has benefited the most, since it has become more extensive and quantitative. Women in general, and rural women in particular, are taking the lead in a enabling effort to overcome exclusion. However, a number of issues remain. Other sectors, such as education, health, and career, do not have the normal female biological edge. India's gender equality report card paints a bleak picture. There are 138 nations with a better ratio than India's. This issue needs to strengthen their position in society's power structure so that their voices are heard in all decision-making circles, not just at home. The necessity for total security for women is a essential need. This goes beyond addressing socio-cultural obstacles and ensuring that social victimization is avoided. It is advocated for making current socioeconomic and political-legal structures accessible to marginalized women on the one hand, and for building new and more channels for increasing women's involvement and production for meaningful and purposeful growth, i.e. inclusive development. In light of the Millennium Development Goals, this study attempts to assess the current status of women in India in their many roles and duties in the globalization age (MDGs).

Paper 36

A Study on The Techniques for Improving the Quality of Higher Education in India

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Higher education is very important in growing countries like India, because the countries entire development depends on the people with the innovative mind. Higher education is the process of learning, where the utility of skill cannot be achieved without the acquisition of previous skills or previous knowledge. Due to upgradation of modern learning technology and delivery models, the higher education system is slowly responding to the changes in the system and fails to anticipate or shape the career. The syllabus or a curriculum which has remains almost unchanged for decades. The system of evaluation focus on memory rather than understanding that is why learning and creativity are reducing in a system. The educational technology services helps students take advantage of the wide array of technology that supports the need of students who learn differently. The overall growth of the country can be achieved by improving the quality of education what we provide. There are many important quality management, methods, tools and techniques that have been fully tried out in industry which could be adopted in the field of education such as digital class room, Students communication through social media, Improving faculty education, Experimental learning etc. Using these tools and techniques quality of an education can be polished and improved. This paper strongly supports the need of higher education and how to improve the quality of our country by using effective techniques and achieve higher goals in mere future.

Paper 37

A Conceptual Review on Artificial Intelligence And E-Commerce

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In recent years, e-commerce has made remarkable achievements. While enjoying the convenience brought by e-commerce, people also put forward higher and higher requirements for it. The emergence of artificial intelligence technology opens up new ideas and patterns for the development of e-commerce. According to market research firm, by 2020, more than 80% of customer service jobs will be replaced by artificial intelligence. Alibaba, amazon and other companies will use artificial intelligence technology to conduct comment mining, develop chatbots, make product recommendations and process big data.

Artificial Intelligence has progressed to the point where it has become an essential component of the eCommerce industry. Considering this advancing trend, many eCommerce businesses have begun to use different forms of artificial intelligence for understanding their customers' buying behavior, offering relevant products at the right time, and identifying competitors' strategies by enabling AI reliable analytics.

Overall, considering these benefits of AI to Ecommerce, there is no doubt that the new automated and user-friendly artificial intelligence applications are already beginning to have a significant influence on the Ecommerce world. For companies wishing to stay competitive, it will be crucial to take into account and spend time integrating the various purposes of AI. AI in eCommerce has improved the entire experience of online buying & selling and adding a personal touch to the customer experience.

Paper 38

Paradigm Shift: A Study & Analysis of The Role of Technology and The Internet in Re-Defining Education

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It is very important changes that happens when the usual way of thinking about or doing something is replaced by a new and different way. Different institutions in different countries adopt different paradigm & pattern of education systems by considering the tradition and culture and adopt different stages during their life cycle at school and college education levels to make it effective. Technology in fresh years has been combined not only as tool to support learning, but also considered as one of the chief constraint for reforming education paradigm and pattern. The immense impact of digital technology on education can be considered as one of the achievement of 21st century. Digital technology is driving change through society and is re-defining what it means to be 'educated'. Growing up with this level of technology means growing up with a completely unequalled amount of information at your fingertips. The infusion and integration of the new information technologies in the teaching and learning have had an immense impact on the educational environment. Invention and fruition of technology have been improved education learning by adding various augmentations, substitutions, or blending of new pedagogical approaches and technologies that have improved education and learning.

This paper highlights on various paradigm & pattern adopted for the use of digitial technology and e-learning with impressive transformation in education system, and compare them with the currently adopted system. Various innovations and predicted implications of paradigm shift on the Indian higher education system along with its merits are discussed. Finally, some suggestions are proposed for its effective implementation towards achieving its objectives.

Paper 39

Emergent Trends and Implications of ICT In Hospitality and Tourism Sector

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Purpose: IT is gradually reshaping the fundamental structure of industry and society More strategically (Buhalis, 1998, 2003). This article identifies the emerging trends in IT and its relative application that are critical for the competitive operations of the tourism and hospitality organizations. This paper will also explore recent developments and use of several electronic platforms in Hospitality and Tourism.

Design/ Methodology/Approach: The present study employed exploratory research methods. The data used for this research is secondary data which is derived from journals, websites, brochures etc. It is essential to assimilate Information and Communication Technology (ICT) and Tourism for the development of Tourism Industry. Information Communications Technologies (ICT) plays a major role in tourism, It is analysed that ICT has enhanced productivity and competitiveness of travel firms. Therefore, the Integration of ICT in the tourism industry leads to the success of tourism enterprise.

Findings/Result: The results of the research showed that there are numerous apps that are developed exclusively pertaining to tourism industry that deliver tremendous information about travel – time, place, direction, Discounts, Loyalty rewards, linking with other people, ease at spotting a destination and Referrals on stay/ food. Due to these digitalization, it has been revealed that internet has dominated and replaced information from travel agent or tour operator.

Originality /Value: The paper is all about the use of IT in tourism and hospitality industry such as meeting information requirement and managing operation and innovation process. The study also determines how ICT affects the hospitality and tourism segment and manager's perspective about the role of ICT in the tourism and hospitality industries. The study attempts to show how ICT proves to be a competitive weapon for various stakeholders.

Paper Type: Conceptual Paper

Paper 40

Employee Engagement Through Continuous Training and Development

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Employee Engagement is an essential aspect towards achieving organizational objectives. Human resources in each organization plays a very vital role for the smooth functioning and realization of goals. Employees can be engaged for various reasons to an organization. At the same time the organization is lucky if it has a larger percentage of engaged human resources. A number of factors contribute towards employee engagement. A Robust positive organizational culture, good leadership style, Challenging Job role, learning environment, good training and development practices, a trustful environment are a few factors to name.
This Paper is an attempt to identify companies which have very good training and development programs. It is an elaboration on how the identified companies differentiate themselves with respect to the training programs. Training activity is treated as an investment and through continuous training and development the organization attempts to engage employees. The entire training process is planned and executed in a unique way so that the training objectives are achieved.

Paper 41

Challenges in Logistics Operations and Service Practices in Organized Retail Store: A Study on Future Group Outlet Mangalore

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Purpose: A high-quality logistics and supply chain team is indispensable for the success of retail store. The working pattern in logistics department has to be put in place to give way for better outcome and smooth flow of work. The current leaning of the changes in global business is making logistics an important function in the development and growth of business and industries in all sectors. Boom in e-commerce business and initiatives like MAKE in India, will certainly bring sizeable growth for Logistics Service Providers (LSPs).

Methodology: This paper is a case study approach to examine the wide-ranging logistics tasks, functions and the challenges faced by the company in logistics and the service practices towards its customers at future group outlets in Mangalore. The ABCD analysis on the logistics operations and services to its customers gives the idea regarding the strong functioning of the store in the location which is demanding for quality products. The strategies which can provide ideas for a systematic work flow system helps in delivering and maintaining quality service towards its customers and thereby increase the overall store performance in the sales numbers and customer satisfaction to retain loyal customers.

Findings: The Company has a clear understanding of logistics important for a retail store and have set a specific sequence designed as process with a series of strategies supporting the logistics team to overcome the challenges and have an upper hand in the market.

Originality: These findings are based on the available secondary data and the different identified strategies to serve the customer visiting the store. The retail store needs to address the challenges faced in carrying out the logistics operations

Paper Type: Conceptual Research

Paper 42

Global Economics Collapse since 2008 to 2013- Causes, Consequences & Measures

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The causes of the financial crisis are complex. Mainly the excessive debt burdens of Western especially US households particularly in the last decade. Within this context, the crisis was triggered by the proliferation of mortgage loans, the famous subprime loans granted to low income households. The specific about them was high interest rates and long repayment period which targeted modest households with relatively high risk of default. In order to attract clients very low interest rates prevailed at the beginning was increased significantly after few years. During 2000 US had good Economic Growth raising confidence of the traders with then popular subprime credit which nearly six million low income households, were on the threshold of receiving these loans. Many households opted for subprime loans had to default as they could not meet the brutal increase in their monthly repayment. These defaults were amplified by the spike in US interest rates starting in 2004 and by the unexpected fall in real estate prices during the beginning of 2006. The securities linked to these sub-primes quickly lost their value, which is when the complex financial products showed their truly toxic character. Banks stopped transacting since it has no longer confidence upon the financial products available in the market. This lead to the gigantic financial paralysis initiated through inter banking crisis of July 2007. Major Banks were either totally or nearly bankrupted. In order to reduce the risk of stocks and bonds which are losing value and hedging the risks inherent to financial speculations, banks created complex financial products and hedging instruments in the form of derivatives allowing to sell a portion of risky subprime securities. This paper analyses the causes, consequences and measures to overcome the global economic recession.

Paper 43

Exploring Convergent Validity for Select Employability Skill Constructs

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Construct validity is the accumulation of evidence to support the interpretation of what a measure reflects. Modern validity theory defines construct validity as the impactful concern of validity research and also subsuming all other types of validity evidence. Convergent validity refers to the degree to which two measures of constructs that theoretically should be related, are in fact related. A successful evaluation of convergent validity shows that a test of a concept is highly correlated with other tests designed to measure theoretically similar concepts. Employability Skill Construct is a desire of study for various HR and Placement Departments around the world for staffing purposes. Therefore, this study attempts to determine convergent validity among select employability skill constructs to conceptualize latent variables or factors ascertaining availability of skills in job seekers.

Paper 44

An Emerging Trend in Mobile based Payment System- A Case Study of Unified Payment Interface (UPI)

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The world is living in the digital era & is dominated by "Digitalization". The most emerging trend of digital payments have become the prime concept when Prime minister Narendra Modi announced digital India program with a great vision to transform India into A knowledge economy a digital empowered society which is faceless, cashless and paperless. The digital India initiative resulted in tremendous growth in use of mobile phones and internet which directly contributed the growth of digital payments. Some of these include debit/credit cards, mobile wallets, internet banking, Unified Payment Interface (UPI) service, unstructured supplementary service and so on. Under the direction of RBI, national payment corporation of India (NPCI) took the initiative under the provisions of payments & settlement systems for creating robust payment and settlement infrastructure in India brought a innovation in the retail payment system with the help of technology known as Unified payment Interface (UPI) & BHIM which are termed as the most revolutionary products in the payment system. Post demonetization, digital payments have emerged as an alternative to the traditional methods of payment & resulted in speeding up the transaction cycles. The most important features of digital payment methods are simple, easy accessibility, more convenient & provide customers the flexibility of making payments at anytime from anywhere in the world. UPI is a mobile centric real time interbank payment system which universalized digital payments in India. The objective of the study is to understand the growth & progress of UPI over the years. The study is conceptual research case study and secondary sources are used. Analysis have been done using ABCD analysis. It has been found that there is a remarkable growth in UPI in last couple of years due to customers transformation towards contactless payments over traditional methods of payments.

Paper 45

Indian Cement Industry Analysis

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At present, the Indian Cement Industry (ICI) is spread all over the country, from north to south and east to west with most modern cement plants with latest technologies. There are about 84 large cement companies, which operate about 221 cement plants with an aggregate cement capacity of 444 million tonnes per annum (MTPA) as of 2015-16. The ICI plays a pivotal role in the national economy. It is a cyclical commodity with a high correlation with GDP, generating substantial revenue for government both state and central as well as a sourceof employment opportunities. Cement is the basic building material in India and is used extensively in urban housing, industrial sector and developing infrastructure. Consumption ofcement is taken to be an indicator of economic development. The greater the infrastructure growth of a country, greater will be the consumption of cement. But nowadays ICI facing certain difficulties like under capacity utilization, inadequate machinery, operating cost, inefficiency of operations, infrastructure problems etc. The removal of these barriers can helpthe industry to the progress its performance in the future. The present study was designed to investigate the growth of ICI since 2011, in the terms of growth of plants, installed capacity, production, consumption as well as problems and prospects. This study is purely based on secondary data. The secondary data were collected for a period of 6 financial years (2011- 2016) from the data base made available and maintained by various agencies, organizations, annual reports of companies etc for the purpose of periodical analysis of the industry. In orderto effective study of ICI the technique of graphical presentation of data is used, which facilitates to understand the performance of the industry. In the end of the present study some implications and conclusion were incorporated.

Paper 46

Impact of Information Technology on Retailing Sector

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Due to increased globalization in retail sector, information technology has its impact on retail sector ,in terms of point-of-sale and point-of-supply. The increasing globalization of retailing, constant connectivity, contextual relevance, and a multi-screen world are changing both online and offline shopping. As the in-store experiences blur, it is opening up exciting new possibilities for forward-thinking retailers. Today's retail business is highly dependent on information and if barriers are not met, a thriving business will soon be doomed . Today, the information technology (IT) investment in the retail sector has increased significantly. IT plays an important role in the management of complex retail operations. Market knowledge, as well as control of data and information is essential to obtain a competitive advantage in the retail sector. Technology has changed buying behavior of customer everywhere. The increased deployment of new technologies such as smart mobile devices and social networks and the growing importance of in-store technological solutions create new opportunities and challenges for retailers. with enhanced speed and flexibility information technology has entered into each and every part of retail whether it is market knowledge or control of data and information to obtain competitive advantage or retailer's day to day operations. So, this paper presents the results of the impact of information technology in retail, new business models, and the future role of traditional stores as e-commerce advances , importance of information technology in the retail sector , IT involvement in Retail , its impact on customer's preference and buying behaviour in small towns and cities. It also tries to find out the changes in the lifestyle of customers in developing cities, their exposure to brand and luxury products..

Paper 47

A Study on Advertising Industry

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The advertising industry research article is to examine the eight decades of Indian advertising From the Indian independence to contemporary India. with the introduction of advertising in the 20th century, work opportunities in the field of newspapers, radio, television, mail, magazines and now the internet. This research article helps to examine and to evaluation of Indian advertising paper will also discuss about the recent developments or trends In Indian advertising industry. The changing Indian economic, political and social scenario with changing consumers Needs with children and women's role in Indian advertising. Indian advertising is long and informative journey. Indian advertising has changed significantly with advance and with digitalized technology the added creativeness ,unconventional method and with different ways to present product/services in the competitive market environment .this article helps in forecast the challenge and Led's towards the way of solution .Advertising Helps In computations of completive analysis and forecasting about the future uncertainties and describes market size With improved ratio of advertising industry .Gearing towards digital future. We have analyzed the finical structure and the rate of growth, process in predictive analysis and their impact on advertising and the suggestion to solve the affairs and major impact of cvd19 Pandemic on the consumer behavior and the structural engineer. External analysis of PESTEL analysis lads to advertise development And CSR of the company and examine their strategies using the SWOC framework as a case study.

Paper 48

Impact Of Pandemic on Imports in India

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The import tariffs in India during COVID-19 are presented in this report. The writers looked at India's imports in a nutshell. Tax is a legislative agreement on state revenue imposed by the government on workers' income, company earnings, and the cost of various products, services, and transactions with the goal of covering government costs and promoting the country's overall growth. Because India is a developing country, import taxes are high due to the government's aim of promoting domestic industry. In India, all imports are subject to a tariff. The economy's trade activity, which the economy practices to be the best, is a fundamental aspect that assists it is doing well and having a solid economic state. India, the world's seventh-largest economy, has raised import tariffs as its gross domestic product shrinks owing to the pandemic's economic impact. India's export and import policy is referred to as the Exim policy. Certain laws and regulations must be addressed during the export and import of commodities under this policy. The COVID-19 pandemic is a worldwide epidemic that is now wreaking havoc on India's economic progress.

Paper 49

Maritime & Inland Waterways Transport Industry

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The transportation of people (passengers) or products (freight) via waterways is referred to as marine transportation. Historically, maritime transportation has been extremely important. As a result, inland maritime transportation has proven to be one of the well-organized and well-founded means of commercial freight transport. Inland waterways are typically touted as dependable, clogfree, cost-effective, and ecologically friendly modes of transportation. Throughout recorded history, marine freight transportation has been widely employed. The rise of aircraft has lessened the importance of sea transport for passengers, however short journeys and pleasure cruises remain popular. Despite shifting exchange rates and a premium added to freighting costs for carrier businesses known as the currency adjustment factor, shipping by water is less expensive than shipping by air. Shipping is used for a variety of reasons, including business, pleasure, and military objectives. While large inland transportation is no longer as crucial as it once was, the world's major waterways, including numerous canals, remain vital to global economies. Water can transport almost any material; but, when material delivery is time-sensitive, such as perishable vegetables, water transport becomes impracticable. Still, with frequent schedulable cargoes, such as trans-oceanic shipment of consumer goods – and especially for big loads or bulk cargoes, such as coal, ores, or grains – maritime transport is very cost-effective. Cheap water transportation by canals, navigations, or shipping by all forms of watercraft on natural waterways is said to have aided cost-effective bulk transport during the industrial revolution.

Paper 50

Air Cargo Industry in India and Its Global Scenario

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Air cargo has a significant role in the international trade and economic growth of the country. It is the movement of high-value or perishable goods from the place of its origin to its destination. India is seen to be developing as one of the fastest-growing air cargo markets in the world. Although air freight accounts for less than 1% of global trade, it contributes 35% of revenue. With the globalization of trade and economic activity, it is anticipated that air freight demand will rise faster than passenger traffic. The air freight industry is examined using SWOT, PESTLE, ABCD, and other analyses. The competition between air freight companies is emphasized in the analysis: dealing with new situations; GDP contribution and CSR practices are examples of developments. The increase in demand for air freight has a natural effect on the revenue produced by the industry.

The growth of e-commerce has also contributed to rising demand in the air freight market. It is predicted to be the most significant in Asian markets. The main objective of this paper is to explain air cargo operations in India and around the world, as well as the opportunities and threats they face, and how they try improving their service through CSR activities and how they try saving the atmosphere through various strategies. Airfreight will continue to be the only choice for shipping high-value commodities, perishable goods according to our research. Airfreight is considered the fastest mode of transport. The COVID-19 pandemic has posed numerous challenges to the industry's development. However, the industry is ready to meet the obstacles, exceed sales and take the lead in the sector.

Paper 51

Industry Analysis – Cottage Industry

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The commodities that are being produced by cottage industries are basically consumable ones and are produced through the utilization of the traditional techniques. Cottage Industry especially started its function in the country sides of a country where unemployment along with under-employment are prevalent. Thus, this industry helps the economy by absorbing a huge amount of surplus labor of the rural economy. Another glaring feature of Cottage Industry is that it is not a mass producer of commodities. The main risk that is being faced by this industry is from the factory based medium or large industries which are again capital intensive in nature. This is because of the fact that these large industries utilize all sorts of cost effective technologies which enable them to supply the products at low price. On the other hand, The Cottage Industry is basically labour intensive and utilizes traditional techniques in production process which are generally not cost effective in nature which escalates the price of their product. The products supplied by the Cottage Industry thus face risk of extinction if they don't receive enough financial or other form of support from the government. The Cottage industry have always had an important role in Indian economy. it helps in export and it provides most employment to rural youth after agriculture. In cottage industry products are produced at low level and work is done by skilled workers. Furniture, woods, bamboo products, products made from glass, khadi, handloom, handicrafts products are major part of cottage industry. every state and region of India have some expertise in producing some special products.. Chicken work of lucknow and Kashmiri shawls are famous for their embroidery. These products mainly produced by cottage industry. these products need marketing and branding but cottage industry lacks financial support so they can not apply the marketing strategy of medium and large industry. They need a paradigm shift in marketing. this paper aims at study the marketing strategies of cottage industry.

Paper 52

Impact of Covid -19 on the Work-Life Balance of Teachers in Mangalore

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Purpose: Individual's career and personal lives have a complicated relationship. Work life balance is made up of three words work, life, and balance. It entails setting right priorities between work (career and aspiration) and life (health, pleasure, leisure, family, and spiritual growth), with contentment and excellent functioning at work and at home with little role conflicts. It can have a variety of interpretations for multiple individuals. However, work-life balance refers to an individual's ability to balance the emotions, behaviors, and time demands of paid job and family obligations at the same time. A teacher is a tremendous source of knowledge, prosperity, and enlightenment; they are a gift that helps us to succeed in our careers. Every teacher strives to strike a healthy balance between work and personal lives. This paper delves into the difficulties educators faced as a result of the pandemic.

Methodology: The data is gathered from both primary and secondary sources. The primary data has been collected using Google Forms, while the secondary data is gathered from google, online journals and news articles.

Findings: According to 83.8% of the respondents (teachers), Covid has brought both positive and negative changes in their work - life balance. Few Positive changes include reduction in the number of classes, saving of physical energy and having more family time. Few negative changes include more time for class preparation, reduction in salary, adapting to online mode, adapting to the technology and keeping track of students online. As every individual is unique and different the factors that contribute to happiness vary. Some people find happiness at work, others with salary, and a few people find happiness in their family. 81.3% of respondents felt that their work was depressing and exhausting during online mode of education, and they found various strategies to cope with it.

Research limitations: This study focuses on Mangalorean teachers, the data was taken during lockdown, so the respondents' perceptions may have changed and the sample size may be too small for inference.

Originality value: This paper focuses on the influence of the pandemic in the life of teachers in Mangalore.

Paper type: Primary Explorative study.

Paper 53

Impact Of Covid -19 On Mental Health of Facultiesand Students – A Study on Selected Colleges

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Covid-19 pandemic has brought about unanticipated changes in the field of education. Rapid changes in imparting education was neither helpful to faculties nor the students. Faculties have to come across with typical problems in their profession which made them literally suffer. Some of the faculties even left teaching profession, as they suffered financial crisis and also increase in workload imposed to them by management authorities in private institutes. Students were deprived from receiving quality education and substantial inputs from the same. Regular class could not be conducted and method of teaching was shifted to online. This paper discusses the impact of covid-19 on faculties and students post covid-19 especially in private institutes.

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Paper 001

EMERGING TRENDS IN BANKING SECTOR IN INDIA

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The spine of the monetary machine, especially the Bank quarter, has seen enormous changes nowadays. Typically the new changes might be a results of financial changes for the explanation that flexibility. Monetary quarter change gives the considerable operational adaptability and utilitarian self-rule for banks, in this way developing delivery, efficiency and output. In the current period, the agreement of globalization is similarly having an effect at the Indian Banking Market. Because of the developing increment of worldwide exchange and move - range monetary premium, bank side interest has likewise increased and banks are at present entering new financial games. The Economic Sector that the Banking zone is the greatest player, has a predominant capacity inside the money related improvement of men and women just as global areas. Banks have command over a lot of money in supply. He could be a major upgrade for the monetary advancement of a rural. Hence, a strong bank and monetary area is considerable for the of the usa to visit be a high level you. S. A.. This is certainly important to develop, make occupations, make riches, dispose of destitution, empower landmark side interest and increment net home item. Presently bank is called modern banking. Data advancement is prompting new advancements in object design and transfer in the bank and account businesses. Client transporter and client delight are the key outcomes. In the end the financial 1 / 4 should get a handle on the new endeavor model with the guide to build customer the board and conduire with a distribution of product and cost control to live eventually and contributions.

Paper 002

SURVEY OF APPLICATIONS OF DEEP LEARNING IN MEDICAL IMAGE PROCESSING

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Medical practitioners all around the world make extensive use of medical imaging diagnosis and treatment of different diseases and conditions. The use of machine learning to identify patterns from images produced stellar results, thus acting as a decision support system for medical practitioners. Later, as the complexity and quantity of the data grew abound, traditional ML algorithms became insufficient to handle the problem. Advances in high performance computing and machine learning set the stage for deep learning to go main stream. A deep learning approach to medical image processing will enable a system to choose and extract the ideal feature set. It can diagnose the disease based on the example data and can provide actionable information to the medical consultant. Earlier algorithms suffered from several drawbacks. They were time consuming, based on expert knowledge and required a lot of time in identifying and tuning the features. As for deep learning, feature extraction is automatic and fast. Deep learning models can efficiently handle the complex nature of medical images. This paper examines the application of deep learning techniques in various phases of medical image processing and conducts a study of some cases where such systems have been successfully implemented.

Paper 003

A STUDY ON INTRUSION DETECTION SYSTEM FOR IOT ENVIRONMENT BASED ON MACHINE LEARNING

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IoT is now becoming an inevitable part of everyone's life. Internet of Things connects many devices, sensors, applications via wireless or mobile networks to fulfil the required tasks. IoT invests interest in various fields like agriculture, healthcare, smart cities, homes, cars, transportation, etc. Today IoT is being used extensively to lessen the burden of humans. Even though IoT eases human life but also opens to different security challenges. Security must be a priority while across the value chain from the device manufacturers, IoT Service providers, Retailers and consumers. Adopting IoT in a sensitive environment is really a challenging task because of subtle data. This may cause hazards for the nourishment of IoT in the coming days. In light of this, we try to examine the various factors that contribute to the challenges of IoT security. Intrusion Detection System can be used for the security of data as well as devices over the internet. In recent years Machine Learning techniques are applied in the detection of threats in IDS. The main objective of this paper is to make a comparative study on various machine learning algorithms that can be applied in IDS.

Paper 004

APPLICATION OF ARTIFICIAL INTELLIGENCE IN HEALTHCARE: PRESENT USAGE AND OPPORTUNITIES IN FUTURE

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Artificial Intelligence (AI) is the branch of computer sciences that emphasizes the development of intelligence machines, thinking and working like humans. It is bringing a paradigm shift to healthcare, powered by increasing availability of healthcare data and rapid progress of analytics techniques. AI can be applied to various types of healthcare data (structured and unstructured). Forms of Artificial Intelligence (AI), like deep learning algorithms and neural networks and classical support vector machine are can be used for structured data. As well as natural language processing for unstructured data. Using these data AI can be used to automatically spot problems and threats to patient safety, such as patterns of sub- optimal care or outbreaks of hospital-acquired illness with high accuracy and speed. The goal of the research is to make a representation of current usage of AI in healthcare and its future use.

Paper 005

A COMPARATIVE ANALYSIS OF LOGISTIC REGRESSION ALGORITHM, K MEANS CLUSTERING ALGORITHM AND HIERARCHICAL CLUSTERING ALGORITHMS FOR CLASSIFICATION OF DIABETES

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Diabetes is one of the leading diseases that cause blindness, and it can occur when the blood glucose level goes beyond an acceptable range. The diabetes can lead into many complications like Eye disease, Foot problems, Gum disease, heart disease etc. Generally, Diabetes is asymptotic in nature, so it is very much necessary to diagnose the result at an early stage itself to avoid the complications. This paper discusses about the binary classification of diabetes (ie) is the patient is diabetic or not using different machine learning algorithms. A statistical Free open-source dataset from National Institute of Diabetes and Digestive and Kidney Diseases as part of the Pima Indians Diabetes Database has been used to study about the presence of diabetes. It has got 768 instances with 9 different features like Pregnancies, Glucose, Blood Pressure, Insulin, BMI, Diabetes Pedigree Function, Age, and outcome with 0.1% missing values. Different preprocessing techniques like missing values, outliers have been used before training the dataset with different Machine learning algorithms like logistic regression, K Means algorithm and hierarchical clustering algorithms. The results obtained through these algorithms has been compared. Various visual representations has been used to portray the results obtained through this algorithms.

Paper 006

MACHINE LEARNING ALGORITHM FOR HOUSE PRICE PREDICTION

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Machine learning is one of the cutting-edge technologies that can be applied to analyse huge volume of data. Machine learning algorithms guarantees to produce better accurate solutions which would help decision making process. Machine Learning techniques have been applied in variety of domains. This paper concentrate on the application of Linear regression algorithm for the prediction of housing price. An open dataset has been used to implement the algorithm. The dataset has 414 instances with 8 features like age, distance to the nearest places. Different pre-processing techniques like missing values, outliers have been used before training the dataset. The RMSE error and MSE has been used to evaluate the house price production and it is found that the algorithm produces very good results. Various visual representations have been used to portray the results obtained through this algorithm.

Paper 007

ENHANCING SOFTWARE MAINTAINABILITY AND SOFTWARE QUALITY BY DETECTING AND COMBATING CODE SMELLS IN OBJECT-ORIENTED PROGRAMMING

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Background/Purpose: Code Smells are usually the situations that arise because of bad programming practices or poorly written program code. They are not considered errors but are technically incorrect implementations. These can arise due to various strategies and concepts that are adopted to code or sometimes due to the logic that is being used. A Java code is in no way an exception to the presence of Code Smells. In fact, it is more susceptible and vulnerable to Code Smells than many other languages. In this paper, we try to present various Code Smells that we come across in Object-Oriented Programming with special reference to the Java programming language and also discuss a few tools and techniques to resolve them.
Objective: To enhance Software maintainability and Software quality by detecting and combating Code Smells in Java.
Design/Methodology/Approach: Analysis and presentation of information collected from various scholarly articles and web articles. Also, source code examples and their implications on the concept.
Findings/Result: Based on our study and analysis, we did find that software maintenance becomes difficult and software quality also deteriorates because of the presence of Code Smells in Software. Also, Code Smells are likely to affect the speed of execution and the appearance of the code.
Research limitations/implications: The examples, analysis and solutions mentioned in this paper are limited to Java Programming. However, it can be seen in other programming languages too.
Originality/Value: This paper focuses on various Code Smells that are normally seen in Java. There are also some tools and techniques that are discussed to overcome the same.
Paper Type: Exploratory research.

Paper 008

THE ROLE OF BIG DATA IN EDUCATION

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The use of big data has radically changed most area and education is one of the most prominent areas affected by this change. In recent years, educational institutions - from primary and secondary schools to universities and online educational service providers are able to collect, use and share data more easily and quickly than ever before. This research paper aims to explore the role of big data in education. The exponential growth of this data will lead to the study and provision of techniques needed to deal with the importance and knowledge of this data. Recent years changes in Big Data Architecture, Big Data Analytics and Big Data Technologies helped extensive usage of big data for decision making. Therefore the development of the problem-based approach and open research problems gives researchers a new horizon.

Paper 009

IOT-INTERNET OF THINGS IN HEALTHCARE

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In in the fields of electronics and computer science combined result, technological advances are formed with the realization of IOT(internet of things), connected healthcare, and smart concerns. The impact related to IOT in healthcare still has significant stages of development in the early days. The networked sensors are used in it that is embedded in living environments for the possible gathering of rich information with mental and physical health. This research work tries to comprehend and review the applications related to IOT with custom-made healthcare for excellent achievement at a reasonable cost. The explanation is given out in brief with IOT over which functions are used in the combination of sensing and wireless techniques with the implementation of healthcare applications. Here, the brief clarification is also given out with the challenges and opportunities for IOT. The research also highlights the opportunities and challenges for IOT in realizing the vision of the future of health care. Telemedicine is defined clearly in the research with different terms and conditions.

Paper 010

CRITICAL EVALUATION OF IT AND ITS IMPACT ON WAREHOUSE OPERATIONS AT A LOGISTICS COMPANY IN OMAN

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The research focuses on the critical evaluation of IT and its impact on warehouse operations at a logistics company in Oman. Information technology plays a fundamental role mainly in the business success of companies in general as well as the success of warehouse operations. On the other hand, failure to implement these modern technologies in warehouses and total reliance on manual methods leads to the existence of multiple problems and has a negative impact on the operations in the warehouses. This research aims to critically evaluate the impact of information technology on the warehouse operations at a logistics company in the Sultanate of Oman. This research targets the employees working in the warehouse department as well as the IT department in a logistic company in Oman. In this research, two types of research methods were used, the qualitative method and the quantitative method. Qualitative method done through an interview with the supervisor of the warehouse department in the company. Survey questionnaire was being distributed to the employees working in the warehouse and information technology department. Findings from the previous studies were compared with the results of the current study. The final results obtained are analysed and recommended to overcome problems in the warehouses. The study recommends the use of modern information technology for warehouses, COBOTs, automated guided vehicles as well as an automatic retrieval and storage system along with automatic control reports. The study also recommends that the company should be in constant contact with all organizations that specialize in research and development. The company must be fully aware of all the modern technologies that are used in the logistics business and that helps to increase the efficiency of the company's operations.

Paper 011

THE IMPACT OF DIGITAL TRANSFORMATION TO ENHANCE BUSINESS IN THE LOGISTICS SECTOR OF OMAN AIR

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Digital transformation represents a modern addition to the traditional work in order to create a strong competitiveness of the institution. Digital transformation is a re-engineering of services that contribute to facilitating and simplifying to the customer in terms of reducing effort, time and cost. Digital transformation helps to maintain the success of enterprises during sudden changes, such as Covid 19 crisis, which led to making all work done electronically and technically. The Sultanate of Oman encourages keeping pace with digital transformation, which in turn will make a major quantum leap in the logistics sector, which is the backbone of economic development in Oman, in line with the national strategic plan for logistics 2040. Oman Air has recently been interested in keeping pace with the digital transformation in its business in order to enhance business and achieve high competitiveness in the logistics sector. Through this, Oman Air has made available an application called "SATS" that provides several useful features that increase the speed and efficiency of transactions made by both the customer, the employee, and others. This research aims to study and evaluate the extent of the impact of digital transformation in enhancing the business related to the logistics sector in Oman Air and analyzing the results contributed by the application of Oman Air "SATS" in terminating transactions. This research targets two categories such as the customers, through whom the impact that is produced during their use of technology in finalizing their transactions will be known through their answers to a questionnaire that will be conducted to them. As for the other category, which is employees in Oman Air, in order to discuss the impacts of digital transformation in the logistics sector, that will be known through a procedure of an interview with one of the staff members. In addition, data collection will be gathered by comparing previous literature reviews, that are related to this topic.

Paper 012

EVALUATION OF SOFTWARE TOOLS FOR PRODUCT DESIGN PROJECT MANAGEMENT

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Product design process consists of various numbers of sequential steps and these steps are linked as per the requirements of product development processes. Execution of product design as a project facilitates identifying and sequencing of product design steps, scheduling of these steps, connecting resources and managing costs. Usage of project management software tools for project planning, project scheduling and managing product design project helps to overcome various key challenges, especially related to scheduling, resource allocation and costing. This research paper identify various steps involved in product design processes from project management perspectives and evaluation of project management software tools for integrating product design processes. The research further explores project management software capabilities on linking of various key steps in product development for identifying and managing project slacks as a part of project monitoring and controlling activities to achieve optimized scheduling.

Paper 013

EVALUATING THE IMPLEMENTATION OF SMART CARDS CHECK-IN SYSTEM FOR IMPROVING THE EFFICIENCY OF MWASALAT BUS STATIONS

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The transport sector is considered one of the most competitive sectors in companies around the world, and therefore interest in this sector will increase levels of customer service and also reduce costs and thus increase economic growth in the country. At the present time, the world is running only with technology, as technology has occupied a large space in daily business due to its facilitation of business. This research aims to evaluate the impact of implementing a smart card screening system to improve the efficiency of transportation bus stations. This research targets the employees in the transportation administration department as well as the information technology department in the Mowasalat company. In this research, two types of research methods were followed, a mixed approach involving quantitative and qualitative methods. An interview was conducted with the supervisor of the transportation department in the company, and a questionnaire was distributed to the employees of the IT department. The results of some previous studies were reviewed and compared with the current results. Based on the findings, it provides an advanced service that keeps pace with the era of modern technology in the bus stations. Finally, the recommendations are made to improve the efficiency of Mwasalat‟s services.

Paper 014

EVALUATE THE IMPACT OF INFORMATION TECHNOLOGY ON INVENTORY MANAGEMENT PRACTICES IN ALI SHAIHANI GROUP

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Information technology has become an essential part of companies' operations and has a profound impact on improving performance, so most companies have begun to focus greatly on developing and improving the information technology used in their operations. Among the processes that rely heavily on information technology are the processes of inventory management. The use and development of information technology in companies, whether industrial or commercial, has facilitated inventory management processes and overcome the challenges they face. However, so far, some companies are still ignoring the development and improvement of information technology used in inventory management. Therefore, it is necessary to clarify and educate companies on the importance of using information technology in inventory management, which is to increase companies‟ efficiency and success, improve the quality and productivity of their products, increase their competitiveness, and reduce cost, effort, and time. This research aims to study and evaluate the impact of IT on inventory management in the Ali Shaihani Group, determine its effectiveness, identify the challenges facing inventory management and find appropriate solutions to develop and improve the information technology used in inventory management in the Ali Shaihani Group. In this research, information was collected using primary and secondary sources. The Ali Shaihani Group website, articles, and electronic magazines related to the title of the research and other websites were also used. Then the data was analysed using quantitative and qualitative analysis. The most important results indicate that the impact of information technology on inventory management is very large, and it is imperative for all companies to continuously develop and improve the information technology used in inventory management. The results also found that the use of ERP (Enterprise Resource Planning) and SAP in inventory management leads to increasing companies' efficiency and success, improving the quality and productivity of their products, and increasing their competitiveness. This study will contribute to improving inventory management in Ali Al Shaihani Group and educating other companies on the importance of using information technology in inventory management.

Paper 015

A STUDY ON IMPROVING CARE IN DIABETES THROUGH EHEALTH TECHNOLOGY BY EVALUATING PATIENT EMPOWERMENT

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Diabetes mellitus is a chronic illness affecting majority of the population worldwide. The effective management of Diabetes Mellitus is essential to prevent long term complications. The advent of newer technologies has provided greater possibilities in diabetes self-management, smart-phone applications are one of these technical advancement. Also encouraging individuals with diabetes for diabetes self-management is effective by empowering them through health education. The objective of the study to identify the reach of smart-phones in a diabetic population compared to non-diabetic population and to characterise smart-phone users among individuals with diabetes and to examine the effectiveness of a freely available smart-phone application in diabetic self-care and also to study patient empowerment through health education in improving diabetic care. This study is divide into three parts, the first part is a cross sectional study, Part 2 was a pilot study and Part 3 is a cross sectional study. This included a convenient sampling and the study was carried out for a period of six months. The analysis of the study was done using a SPSS software. Correlation was applied to part 1of the study, which revealed that the smart-phone prevalence was more in the younger age people whose income is above Rs. 1,00,000 and whose educational level is above degree. Part 2 study was analysed with the paired t test which depicted that there was a significant relationship between the HbA1c level for intervention and control group. And lastly the part 3 study was analysed using the paired t test which revealed a significant relationship between the pre-test and post test scores for a DKQ (Diabetic knowledge questionnaire) also the correlation test shows that the education level and duration of diabetes has a significant relationship. Part 1 of the study shows that the reach of smart phones was more in younger individuals with salary above 1,00,000 and education level above degree. Part 2 of the study, shows that the intervention using smart-phone applications in diabetes self-care is effective. And part 3 of the study reveals that the patient empowerment in the form of health education will bring about positive behavioural changes in the individual which will aid in diabetes management. The study concludes that the e health applications and patient empowerment is effective in diabetes management. The present diabetic population lack sufficient knowledge on the usage of smart-phones but the future generation will be well versed with this and hence the implementation of m-health strategies are promising for the future. Patient empowerment is very important aspect in health care this has to be considered as the patients can take part in the decision making process pertaining to their health with the health care team.

Paper 016

RECENT DEVELOPMENT AND TECHNIQUES IN ANDROID APPLICATION SECURITY

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Android is an open-source and Linux-based operating system for mobile devices such as smartphones and tablet computers. The android operating system is built basically for mobile phones, and the software is based on the Linux Kernel and other open-source software and developed by Google company. Android is very popular nowadays among students for choosing Android for the sake of their projects. Therefore, a beginner must build baby Android apps to learn Android software. Android is a sort of mobile operating system used in gadgets like smartphones, tablets, and even television. Android is open source to developers who has an interest in developing mobile apps. It also provides an adaptive framework that allows the developer to create apps more simply. Furthermore, Android is an open-source tool where developers can develop and expand new features to make their applications better. This paper aims to concentrate on the security scanning process and the features of android application development for mobile phones.

Paper 017

BLOCKCHAIN AND CRYPTOCURRENCY - A CASE STUDY

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Money and finance world is changing right in front of our eyes. The technological weapon of choice driving the success of Bitcoin and other cryptocurrencies, a decentralized transaction and data management in short known as Blockchain. Blockchain has a ledger that contains a transaction spreadsheet. When someone trades or mines cryptocurrency, the transaction is recorded in a spreadsheet, which is referred to as a ledger in the virtual world. Blockchain technology gives up new possibilities for making data use more efficient and equitable. The amount of money invested in virtual currency over the last several years appears to have levelled off recently. This does not, however, suggest that blockchain technology, which underpins virtual currencies, has lost its utility. The increasing valuation of digital currencies provides a variety of problems and difficulties for the financial and political system. Almost majority of recent Blockchain-Based studies are focused on its application for cryptocurrencies such as Bitcoin, with just a limited number of studies exploring the use of Blockchain Technology in other fields. On the contrary, a new generation of blockchains, as well as associated applications, is currently being developed and deployed. Despite the fact that there are over 1000 cryptocurrencies on the market, Bitcoin is the most well-known and commonly bought cryptocurrency on the planet. Bitcoin has a market capitalization of little over 725 billion dollars. Bitcoin, the first decentralized cryptocurrency, became live in January 2009 and was created by Satoshi Nakamoto whose identity is unknown. He has given the world something innovative, and it is up to the users to decide what they will do with it. The future of blockchain technology is very exciting; new technologies are continuously hitting the market, offering greater and bolder applications. The purpose of this paper is to provide a brief introduction to these topics.

Paper 018

ARDUINO-BASED AUTOMATED AEROPONICS FARMING IN THE DOMAIN OF PUBLIC HEALTH INTERESTS

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This idea presents an efficient and effective indoor cultivation system based on the modern agricultural concept of aeroponics, in a controlled atmosphere, utilising Arduino and several parameter measuring sensors.

Aeroponics is a method of growing plants without the use of soil or water in a conditioned air environment. This approach involves spraying nutrient-rich solution onto the plant's dangling roots and lower stems in a closed or semi-closed environment. Under these conditions, a controlled environment has a tremendous potential to improve the stages of development, health, and growth of plants.

Long-standing farming techniques are mostly reliant on soil conditions and the surrounding environment. However, the cultivation process in aeroponics technology is more resourceful, with a superior control system and data monitoring, as well as being more convenient for indoor farming. The current proposal is also simply accessible and contains user-friendly components, allowing individuals to replicate and alter it without requiring extensive technological knowledge or resources.

Paper 019

IMPACT OF BYJU'S LEARNING APP ON STUDENTS ONLINE EDUCATION DURING THE COVID-19 PANDEMIC - A CASE STUDY

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Byju‟s e-learning App is one of the most used online learning mobile application in India. It began its operations in 2011.Founded by two business entrepreneur Byju Raveendran and Divya Gokulnath. The Company‟s head office is in Bengaluru, India. Slogan for the app is "Fall in love with learning". This app has brought new and emerging trends in the field of education, especially in e-learning. Byju‟s e-learning App initially comprises classes of students of all categories, all boards in India, especially from classes 1st to 12th. Besides this, the app also provides special products for graduates, who try to crack competitive exams, such as CAT, IAS, GRE, and GMAT. The main segment of the application is to provide a platform for e-learning with exited examples in order to increase the concentration level of students. It is the fastest E- learning app in India, only focused on learning the concept through visualization and explained through various teaching tools, in a simple and better manner, where the learning outcome is best in possible especially for mathematics and science subjects. In this paper we analyze the impact of Byju‟s learning app in students during COVID 19 pandemic. This paper also analyzes how e-learning apps can focus on improving the students experience and how it helped to be more customer-centric and increased its usage. Based on the SWOT analysis we have provided some suggestion that can be incorporated by Byju‟s Learning App as business strategy.

Paper 020

ROLE OF SOCIAL MEDIA ON SOCIETY

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Social media refers to interaction among people in which they create, share and exchange information and ideas in virtual communities and networks. In today‟s life, there is no one who does not talk about social media. Social media has so much influence. Today‟s generation are growing up by mobile devices. Facebook, Twitter, Instagram are the some examples of interactive social media. Whatever the area, the impact of social media is not insignificant. This paper discusses the effect, areas, and future of social media. It also deals with who is more addicted to social media in the society.

Paper 021

APPLICATION OF ARTIFICIAL INTELLIGENCE IN SELF-DRIVING VEHICLES-CASE STUDY

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As modernization progresses, so does the demand for oil-based energy, resulting in the rapid fluctuation of crude oil product market prices due to the fundamental economic principle of the Law of Demand. The adoption of green technologies could be one of the solutions to the volatility and uncertainty in crude oil demand and price. Green approaches emerge to be the upcoming business and market trend. In recent years, technological advancements in the automotive industry have focused on the development of electric vehicles to combat rising pollution levels. Autonomous vehicles have recently made headlines and are dominating tech discussions. They can't be an imagination in the age of artificial intelligence (AI), which is being used to supplement self-driving cars. Given the widely available, practical and on-demand network access to a common pool of customizable computing resources, it seems inevitable that the Internet of Things (IoT) and artificial intelligence will be integrated into different areas of our day-to-day life. This paper focuses on the use of artificial intelligence in self-driving cars. Also covered are the technologies and infrastructure used by AI, as well as private companies in the race to develop self-driving cars.

Paper 022

A COMPARATIVE ANALYSIS TO MEASURE ACADEMIC SUCCESS OF STUDENTS USING DATA MINING METHODS

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Prognosticating students' output remains a critical commotion for the sustainability of the global education segment. But, due to the vast volumes of data within educational databases, the challenge continues to be difficult. Conversely, certain institutions do not have programmers in place to analyze and track students' progress. Aforementioned issue may be exacerbated by a short of appreciating of the value of forecasting students' results. Furthermore, current research on concert forecast methods is still insufficient in identifying and persuading educators to use the most appropriate tool for forecasting students' concert. The present study examines the most widely used data mining techniques for forecasting student concert in previous studies in order to determine the most appropriate technology for forecasting student performance. This study's findings revealed that the clustering algorithm is the best technique for forecasting student success because it provides reliable and precise results. Forecasting student success aids in the tracking of students' progress, both pass and fail, and thus offers a window for early intercession and supervisory on the part of educators. The present incentive significantly aids in the promotion of the education segment by improving educational principles.

Paper 023

INTELLIGENT ANALYSIS IN CARDIOVASCULAR DISEASE USING DECISION TREE IN R LANGUAGE

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As the most significant single cause of death on the planet, cardiovascular disease (CVD) in all its forms is an essential and life or death problem. CVD is not a particular disease but a cluster of diseases and injuries that affect the cardiovascular system (the heart and blood vessels). Heart disease is most common and the blood vessels of the heart and brain. Overall, they affect people in later life (with the incidence rising sharply after the 30- 44 age range). However, giving a cardiologist to a foremost 35-year-old, who will get a form of CVD already has the disease's beginnings. CVD is a group of diseases heartrending the cardiovascular system. These include coronary heart disease, angina; stroke; rheumatic heart disease; congenital heart disease; peripheral arterial disease, aortic aneurysm and dissection, deep vein thrombosis, and other, less common, cardiovascular diseases. Research and epidemiological studies have concluded that 23.3 million people died from CVD in 2018. Of the total deaths due to CVD, 80% of the deaths are from low-middle income countries. It has been predictable that by the year 2030, >23.3 million people will die annually from CVDs. Low and middle-income countries are more vulnerable to deaths due to CVD since they are more exposed to risk factors such as tobacco, less access to health care facilities and lack of awareness. This paper predicts the patients level in cardiovascular disease with decision tree algorithm analysis of the NSP- fetal state class code(N=Normal; S=susupect; P=pathologic) in the R language with illustration form.

paper 024

USING ARTS TO ENHANCE UNDERSTANDING OF PATIENTS EXPERIENCES OF ILLNESS USING TECHNOLOGY ENHANCED LEARNING

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Introduction: The „art of medicine" involves communication and understanding of the social, emotional and spiritual factors that impact upon the human experience, the health care system and our understandings of illness, suffering and medicine[1]. Art in Medicine improves the quality of history obtained from the patient, improves physician"s diagnostic ability and decreases rate of miscommunication[2]. The objective of this study is to measure and examine student"s ability to collaborative and reflect on patients experience of illness through technology enhanced learning.

Methodology: The first phase medical students were given a 30-minute introductory talk using Google meet on how arts were used around the world for making medical students understand the patient"s perspective of illness. Then the students were distributed into group of 15 students. Then a painting and a Jam board were shared on Google classroom and the students were asked to comment with one word on Jam board. Then the students were given 15 minutes to discuss on Google classroom/ Google meet on „what do they see" and „What do they feel" about the painting. They were needed to reflect as a group on Google classroom in their respective groups. Finally, closure was done by discussing about their reflections. Feedback was taken about the students experience in understanding patients experience of illness through Art through technologically enhanced learning.

Results: A common reason for integrating art in undergraduate medical education is that art may act as a balance to the dominance of natural science. Among 149 students 102 students responded for the questionnaires. The data were collected, statistically evaluated by using Microsoft excel. Out of the respondents, 59% of them reported that understanding the patients experience of illness can also be effectively learnt through online modality also.

Conclusion: The findings of the study suggest that medical students felt that a session on, "Art and Observation" opens the students to experience the perspective of the artist, and each student can perceive the same piece of Art with a different meaning. Hence the feelings of the patient with regards to his illness is multidimensional. Over a period of time we have seen that the physicians are not able to understand and experience the pain and illness of patients. Various stressful aspects such as long work-hours and sleep deprivation, dependence on technology for diagnoses, shorter patient hospitalizations and limited bedside interactions contribute to decrease in imbibing these skills. Trying to listen to and feel the patients illness will go a long way in having an effective therapeutic relationship with the patient. During covid times, when we force to use technology, we saw that even technology can also be used to experience the same.

Discussion: The key to an effective doctor-patient relationship and a successful diagnosis, treatment, and prevention of diseases is the patient‟s trust in the physician. This can effectively be done by using the teaching learning method of "Art and Observation". The same can also be facilitated using technological support so that there is no extra burden on already over stretched syllabus of a medical student.

Paper 025

SEIZURE OF IOT HOUSEHOLD APPLIANCES FOR CYBER FORENSIC ANALYSIS

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Crime scene investigators face new challenge in the approach of seizure of IoT household appliances that is connected to access point or router. With the advent of IoT devices that facilitates ease of access and connectivity to household appliances within a premise increased the complexity of seizure of such equipment‟s for investigators for further analysis as required by the framework set forth as part of code of practise. As the connected devices hold several data that can be used for further analysis after an incident occur, the procedure require to seize such electronic equipment‟s that‟s connected to a network. Household appliances such as Refrigerator, Washing Machine, Television, Microwave Oven, Air Condition, Ceiling Fan, etc., are embedded with network device to be able to connect to an access point or a router. Cyber Forensic Analyst requires to acquire the log files such as The timestamp of access details, record that shows change is control settings or temperature, Remote connection logs etc., from the connected devices. In order to do achieve this task, the seizure of electronic devices pose a great challenge due to the complexity of transportation and storage due to the size. Live forensic acquisition techniques therefore should be brought into practise for IoT household appliances. Tools and software‟s that is required to do live forensic acquisition should be standardised for IoT devices that cannot be transported or stored. Thus, the objective of this paper is to study the aspects of code of practise and standardisation of tools and software‟s for conducting live forensic analysis of IoT devices during Crime scene investigation. With the use of a standard procedure of acquiring relevant data from connected devices on-site will save cost and time and increase efficiency in evidence analysis.

paper 026

MINIMIZATION OF ENERGY CONSUMPTION IN WIRELESS SENSOR NETWORKS USING SINK NODE SELECTION

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The Wireless Sensor Networks has limited battery power, and the selection of the sink node for the optimized routes with minimal energy usage. The distance of the sender and the receiver may be very far away from the sink node, usage of sink node for the transmission can lead to minimize the energy usage. A sink node has more computational capabilities than other nodes. In the communication, the topology information is shared with the master node and selection of the master node is also a critical task. In this paper we have developed a suitable path selection algorithm to choose the sink node.

Paper 027

AUTOMATIC BREAKING NEWS APPLICATION

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Current generation completely relays upon the electronic Media. The main. Objective of this news application is to provide the updated and breaking news to the users of the system. AJWT token is used for user authentication process. The user can read the article of his interest by selecting the category. The application will simplify the job of the admin by automating some of the process using cron jobs.

This news application is built to meet the requirements of current generation people and to update them about the daily news, breaking news and latest headlines in different fields around the world

Paper 028

ANTICIPATED DEVELOPMENTS IN STUDENT-CENTRED, FACULTY-FOCUSED HIGHER EDUCATION SYSTEM BASED ON INDIAN NATIONAL EDUCATION POLICY 2020

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The higher education system in India is anticipated to have a major transformation after implementing National Education Policy 2020. With many options to pursue higher education at undergraduate and postgraduate levels, higher education is going to be an innovative Student-Centred model where students are center of the sphere and get the freedom to choose subjects, professors, colleges/universities, and degrees. Further, they have the freedom to change the professors, college, and university every year. They can also take dual degrees simultaneously and change the pace of completion of courses according to their comfortability. Professors can offer subjects from colleges, universities, or any online learning platforms independently as freelancers and depending on their popularity, offer many courses throughout the country ubiquitously. Colleges and universities are going to have different responsibilities of evaluating the student‟s certificates to award degrees. This leads competency-based evaluation system. Though the objective of NEP -2020 is to realize an ideal education system that is student-centric, faculty-focussed, and ubiquitous, through offering Academic Bank of Credit (ABC) depository to individual students to earn their favourite degrees at their convenience with least cost, the first phase of transformation may contain 3 models as Campus model, Blended model, and Online model leading to Campus-based degree, Blended degree, and Online degree at UG and PG level. In this paper, we anticipate and analyse the usefulness, effectiveness, and consequences of these three models in HES in near future. The paper also discusses, the smooth transfer of these processes of transformation of current faculty and university-centred system into the student-centred system with emphasis on employability and innovability through skill and research focus.

Paper 029

CONVERSION OF ELECTRICAL FOUR WHEELERS INTO THE HYBRID VEHICLES-CHALLENGES AND OPPORTUNITIES

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Due to the hike in the commercial fuels as well as the various regulations related to the environmental pollution, it has become very much difficult to maintain the current vehicle and the running cost also is high compared to the earlier years. To avoid the above major issues of the running cost as well as the pollution problem the customers are slowly inclined to buy the electrical four wheelers. These vehicles have very much low running cost as well as they do not contribute the pollution to the environment. But these electrical four wheelers suffer from the limitation of the distance to be travelled as well as the time taken to recharge fully. The energy given to the electrical vehicles will be stored in the Lithium ion battery. The capacity of the energy stored inside the battery makes the vehicles to cover a maximum distance of 250 KM to 300 KM. Once the battery is completely discharged then it takes minimum 4 hours to completely charge. So the above two constraints limit the performance of the electrical vehicles. The impact of the above limitations force the electric four wheelers to run within the city limits. The cost of these vehicles are at par with the other four wheelers which depend on the commercial fuel. These vehicles do not have limitations in the distance to be travelled as well as the fuel can be refilled within few minutes. Considering all the above limitations this paper is written to highlight the importance of the hybrid four wheelers. The paper also explains the different types of hybrid vehicles which are either in the R&D department or in the market. The paper also explains the limitations of the hybrid engines and proposes the modifications in the hybrid engine for the better performance.

Paper 030

SOCIAL MEDIA AND CSR - AN OVERVIEW A REVIEW PAPER AND RESEARCH AGENDA

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Corporate Social Responsibility(CSR) activities remain important factors for the corporates to gain favourable stakeholder attitude and it is an attempt to maximize business benefits. Today, corporates are expanding their use of social media in communicating CSR activities to the stakeholders. While studies on CSR is wide, research into the social media and CSR in India is less. Communicating CSR activities of corporates to the general public or stakeholders still rely on the traditional methods. International studies show that significance of social media or digital platform in delivering the companies brand value or recognition to the stakeholders in a effective manner. Study analyses how the corporates are using social media in educating different avenues of CSR practices. Social media is providing a great opportunities to the corporates to maintain a permanent relationships with different stakeholders. It is crucial to analyse how the companies use effectively engage in informing, educating and influence between corporates and general public. A systematic, interdisciplinary study of CSR through digital platforms is fundamental to establish a good rapport and to be up to date of the work. The modern technology and digital platforms has a diversified features to advance corporates involvement with stakeholders through accountability, transparency, moral integrity, fairness and participation. Finally, this study emphasizes the use and effectiveness of Social Media in communicating CSR with public in the two way communication process. Following a systematic literature review proposals for future research directions were also formulated.

Paper 031

A DYNAMIC TASK ALLOCATION ALGORITHM FOR PARALLEL LEXICAL ANALYZER ON MULTI-CORE MACHINES

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Massive multi-core architecture is rapidly becoming the standard in digital technology due to its high and parallel computational capability and performance benefits. To fully utilize the technological capabilities of multi-core systems, system software such as compilers should be re-engineered for parallel processing. Several important contributions have been made in the past to enhance the efficiency of the lexical analysis process by leveraging the innate parallel processing capability of multi-core computers. This trend of implementation shows that a parallel lexical analyzer tends to perform lexing tasks better than a conventional sequential lexical analyzer.

This article discusses the way of making the tasks in parallel during the scanning of source program in the phase of lexical analysis. The objective of this study is to explore how to perform lexical analysis in parallel. On multi-core processors, multiple processes of the lexical analyzer program can run concurrently to scan multiple lines in the input stream in parallel for token detection. This is done by allocating tasks line-by-line to the core which is not engaged yet. According to the theoretical and experimental results, the proposed methodology significantly outperforms the sequential approach in terms of tokenization. It considerably reduces the time required for lexical analysis during the compilation process.

Paper 032

HYBRID MODEL FOR CONCURRENT EXECUTION OF LEXICAL ANALYZER ON MULTI-CORE SYSTEMS USING DYNAMIC TASK ALLOCATION ALGORITHM AND AUTO KEYWORD DETECTION USING HASH TRIE

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The processing power of machines will continue to accelerate massively. Modern eras of computing are driven by elevated parallel processing by the revolution of multi-core processors. This continuing trend toward parallel architectural paradigms facilitates parallel processing on a single machine and necessitates parallel programming in order to utilize the machine's enormous processing power. As a consequence, scanner generator applications will eventually need to be parallelized in order to fully leverage the throughput benefits of multi-core processors.

This article discusses the way of processing the tasks in parallel during the scanning stage of lexical analysis. This is done by recognizing tokens in different lines of the source program in parallel along with auto detection of keyword in a character stream. Tasks are allocated line-by-line to the multiple instance of the lexical analyzer program. Then, each of the instances is run in parallel to detect tokens on different cores that are not yet engaged. Theoretical and experimental results indicate that the proposed methodology consistently outperforms the sequential approach in terms of tokenization. It significantly decreases the amount of time spent on lexical analysis during the compilation process.

Paper 033

A NOVEL MECHANISM TO DEFEND DDOS ATTACKS AT THE NETWORK LAYER AND APPLICATION LAYER

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Computer networks are under attack in unprecedented amounts and types, the vast majority of which are distributed denial of service attacks. The type and tactics used in DDoS attacks are constantly changing, making detection and administration extremely difficult. Approaches that can effectively identify and mitigate developing assaults are necessary to handle the changing nature of threats. DDoS assaults overwhelm a target server's vital resources to deny services to legitimate customers, and they focus on the availability of the Confidentiality, Integrity, and Availability (CIA) trinity in Internet-based applications. DDoS detection, DDoS mitigation, and IP traceback are three important components of DDoS defensive techniques examined in this study. First, we must identify any DDoS assaults using any intrusion detection technology to establish the attack's specific packet characteristics. Based on packet characteristics, we categories the assault flow. The categorization may enable an attack to be mitigated. Rate limitations and filtering of harmful packets are used in the mitigation strategy. IP traceback may track IP packets back to their origins without relying on the source address information in the IP header. IP traceback methods are used to determine the real source address and reject spoofing IP addresses. Finally, we suggested a unique approach to protect against DDoS assaults at the network and application layers in this study.

Paper 034

A CASE STUDY ON DIFFERENT SDLC PHASES, MODELS IN SDLC AND THEIR APPLICATIONS

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Each field requires its software to work more efficiently, hence software is recognized as one of the most crucial parts of our modern society. The software development life cycle, also known as the software development process, is made up of multiple stages or phases that work in a top-to-bottom order, with the result of one phase serving as an input to the next. The phases include Requirement analysis, Design, Coding Testing, and maintenance. There are various software development models that are used to develop software. Software development models also known as software development Life Cycle (SDLC) are essentially sequences of activities that will be carried out while developing a software project. The waterfall model, prototype model, spiral model are examples of such models. As a result, in this paper, we represent different software development models and applications of each model to assist developers in selecting the most appropriate model for a given situation based on customer demand.

Paper 035

BLOCK CHAIN AND CRYPTOCURRENCIES

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The new field of cryptographic currencies and consensus ledgers, commonly referred to as blockchains, is receiving increasing interest from various different communities- technical enthusiasts, activist groups, start-ups, large enterprises, public authorities etc. The scientific community adapted relatively slowly to this emerging and fast-moving field of cryptographic currencies and consensus ledgers. The archetype for modern cryptographic currencies and consensus ledgers is Bitcoin and its underlying Nakamoto consensus. This paper examines different types of cryptocurrencies , their properties and answers various questions around their history or value in market. Also explains what is block chain ,how it works and cryptocurrencies. Discusses the properties of cryptocurrencies and thereby helps to determine whether to use the cryptocurrency or invest in it for future. We currently have hundreds of cryptocurrencies in market, which makes it really hard for one to choose a currency.

paper 036

SERVING DIGITAL VISITORS THROUGH BUSINESS CHATBOTS USING INTELLIGENT MACHINES AND NATURAL LANGUAGE PROCESSING

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Chatbots are intelligent machines serving digital visitors.Intelligent machines are capable of simulating knowledge.This paper examines some of the latest AI patterns and activities then provides alternative theory of change in some of the popular and widely accepted postulates of today.Based on AI (Artificial Intelligence) structuring and NLP(Natural language Processing)based software, chatbots are made.The paper highlights that AI is ever improving and sheds light on the potential of intelligent machines and NLP tasks.The rise of business chatbots is the latest disruptive force that led to a change in customer interaction.In the context of digital markets and digital services ,the emergence of AI driven chatbots has changed the phase of interaction among digital customers.The business sector plays an important role in development into any country.It also explores the usability of chatbots to assess whether it can fulfill digital visitors ever-changing needs.

Paper 037

FAST PHRASE SEARCH FOR ENCRYPTED CLOUD STORAGE

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Cloud computing has generated much interest in the research community in recent years for its many advantages, but has also raise security and privacy concerns. The storage and access of confidential documents have been identified as one of the central problems in the area.

In particular, many researchers investigated solutions to search over encrypted documents stored on remote cloud servers. While many schemes have been proposed to perform conjunctive keyword search, less attention has been noted on more specialized searching techniques.

In this, I included a phrase search technique based on Bloom filters that is significantly faster than existing solutions, with similar or better storage and communication cost.

This technique uses a series of n-gram filters to support the functionality. The scheme exhibits a trade-off between storage and false positive rate, and is adaptable to defend against inclusion-relation attacks. A design approach based on an application‟s target false positive rate is also described.

Paper 038

A STUDY OF CURRENT TECHNOLOGIES AND FUTURE ASPIRATIONS IN PROSTHETICS

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Bionic prosthetic hands are developing exponentially. Only a small number of people employed in highly specialized units are currently required to have in-depth knowledge of this field of medicine. With the advancement of technology, however, the market for and application of bionic hands are likely to continue to grow and a broader understanding is required. They study the literature to outline the major developments that have culminated in improving the currently available bionic hand prostheses in medicine, computers and engineering. Since the hook prostheses developed centuries ago, today's bionic hand has advanced considerably. They address how major human hand functions are digitally reproduced in futuristic bionic hands. The bionic prosthesis is still a smaller alternative for their human counterparts, given the remarkable advantages. Finally, we address some of the main areas of research that could contribute to vast improvements in the design of bionic limbs, which may one day be able to fully imitate the biological hand or perhaps even exceed its inherent capability. It is critical for the healthcare world to recognize the production of bionic hands and the technology that underpins them as this field of medicine grows.

Paper 039

COST MANAGEMENT DILEMMAS OF SMALL SCALE INDUSTRIES- A CASE STUDY OF SELECTED AGARBATTI INDUSTRIES IN WEST BENGAL.

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The purpose of this study is to explore the causes of the failure of a selected set of small-scale industries in West Bengal. Primary data were collected for the analysis. The data is quantitively and qualitatively analyzed in the form of charts and tables. The analysis of data confirmed that most of the small-scale industries run by proprietary mode of business have little understanding of cost. It is also found that all expenses are treated as cost; hence they are unable to overcome the cost leadership posed by large scale manufacturers of the same product. The industry is still being headed by the monopoly of Agarbatti manufacturers at the large scale and small scale homemade units are devoid of research and development with regard to the quality of investment and focus on cost effectiveness is lacking. They have storage and environmental concerns too. Most of the raw materials are purchased in bundles and criteria of allocation and absorption of overheads and other costs are not properly implied. However, the concerned authority lacks parenting with respect to educate the small scale owners regarding operations of units effectively. This industry plays a crucial role in the livelihood of semi-skilled and unskilled workers. With the emergence of pandemics, this industry needs to revamp again, if it has to find its place in the market. This non-polluting industry has a large potential to generate employment, with minimum investment and maximum return.

Paper 040

EFFECTIVENESS OF MULTI-MEDIA APPROACH INSTRUCTIONAL PACKAGE ON THE DEVELOPMENT OF SELECTED COMPETENCIES IN MATHEMATICS AMONG SLUM STUDENTS -AN EXPERIMENTAL STUDY

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UEE has been one of the most important goals of educational development in India since independence. Article 45 of the Constitution has directed the state to provide free and compulsory education to all children up to the age of 14 years within a period of ten years of the commencement of the constitution. To promote literacy among its citizens, Government of India has launched several schemes but it is a sad situation that the dropout rate in India is very high. Several reasons can be given for this state of affairs. A major portion of the dropouts consists of socially disadvantaged children. Most of the children have to work very hard to earn their livelihood, and live in slums.

Modern approaches in the education technology like multimedia applications using computer technology prove to cater to the diverse needs of students in the educational setup. Multimedia is a unique medium with features of quality, audio-visual recording, and sound effects. It can be conveniently used to convey well designed information with varying special effects. Students learn effectively through Multimedia Approach, which is perceptual learning (Andrew Laghos, 2010;Siew Pei Hwa, 2009; Eun Joon Um, 2008; Norhayati, A. M., and Siew, P. H., 2004 and others).

The present study was carried out with the objective to study the effectiveness of the multi-media approach Instructional Package in relation to traditional approach in fostering

selected Mathematics Competencies among Slum Students. The sample of the study was 40 slum students of standard six. The pre-posttest experimental design was followed for the present research study. The treatment for the Experimental group was given by the investigator for 40 sessions specifically to foster Mathematics Competencies using a specially designed instructional material. The obtained data were analyzed by using mean, S.D., t-test and ANCOVA. Analysis of the results revealed, that Multi-Media Approach Instructional Package was significantly more effective than of the traditional method in fostering selected Mathematics Competencies among Slum students. Multimedia approach can be followed to help students to foster their achievement level. Educational implications of the study were i) Teachers need to be trained to use multimedia approach rather than simple lecture demonstration method, ii) The teachers need to be trained to prepare instructional material based on multimedia approach, iii) The text books should give enough guidelines to help teachers to use multimedia approach for different topics of the syllabus.

Paper 041

A FRAMEWORK OF COST EFFECTIVE HUMAN TRACKING SMART WRIST

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Many times, it is heard in news that elderly or specially enabled people are lost due to no track of their movements in public places in the Sultanate of Oman. This is a word of concern and demands a product that could bring confidence among them and their guardians. A study was made to find the best components that could be used in order to achieve a cost effective product to fulfill the aim to save elderly or specially enabled people from losing. [Litt. Review] A survey to see the reactions of the common people on a product was conducted by the student researchers and they realized that they were on the right track with a huge positive response. [Appendix A]

This project will be a framework of a Smart Wrist Watch that works with the Bluetooth system connected to a micro- controller that will be fixed on the elderly person or specially enabled people. It will contain a GPS system to track them. A lot of GPS trackers are available in the market, few of which are discussed further. An attempt is going to be made to develop a cost effective wrist watch which could be afford- able for the common man. [1] The Raspberry Pi P4 micro- controller which is the latest and has the built in GPS module will be used. It will be connected to Bluetooth for Raspberry Pi P4. All these will take the form of a wrist watch which will be fixed on the victim who has the tendency to lose. An app will be installed in the guardian‟s mobile which will receive the alert message when the

victim moves away. After the alert the GPS tracker will get enabled and show the direction and location of the victim. Our aim is to achieve a good product with maximum facilities and minimum expenses.

Paper 042

BREAST CANCER PREDICTION USING MACHINE LEARNING AND TENSORFLOW

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Breast Cancer is one of the most significant reasons for death among ladies. Many researches have been done on the diagnosis and detection of breast cancer using various im- age processing and classification techniques. Nevertheless, the disease remains as one of the deadliest diseases found in one out of six women in her lifetime. Since the cause of breast cancer stays obscure, prevention becomes impossible. Thus, early detection of tumour in breast is the only way to cure breast cancer. Using CAD (Computer Aided Diagnosis) on mammographic image is the most efficient and easiest way to diagnose breast cancer. Accurate discovery can effectively reduce the mortality rate brought about by using mamma cancer. Masses and microcalcifications clusters are an im- portant early symptoms of possible breast cancers. They can help predict breast cancer at its infant state. The image from the DDSM Database (Digital Database for Screening Mam- mography) which contains approximately 3000 cases and is being used worldwide for cancer research. This project quantitatively depicts the analysis methods used for texture features for detection of cancer. These texture features are extracted from the ROI of the mammogram to characterize the

microcalcifications into harmless, ordinary or threaten- ing. These features are further compared and passed through Machine learning algorithm for better understanding of the cancer pattern in the mammography image. The applica- tion is intended to use for predicting the presence of breast cancer based on the image uploaded. Initially the app is trained with the sample images for both tumorous and non- tumorous using TensorFlow through which the model learns on the pattern. The trained model is deployed using Flask in python which acts as an API and connects the frontend HTML with the backend script. In this application image is taken as input to the model for processing and the result is predicted. Two labels are taken into consideration such as benign and malignant.

Paper 043

A STUDY ON APPLICATION OF MPHASIS COGNITIVE GURU – A CHATBOT INTELLIGENCE

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Over the years machines have been changing our lives by helping us to easily solve problems. These machines have algorithms and greater computing power by using technologies. The most popular technologies used nowadays are Machine Learning, Cognitive Intelligence, and Artificial Intelligence which may change the way businesses operate and how they make decisions. Most intelligence machines are able to reason and process natural language on the basis of statistical, logical, and operational methods. However, the abilities of the intelligence machines will depend on the features of their algorithm. The cognitive abilities of these intelligent machines help with the autonomous processing of large amounts of data and also assists to make better business decisions and considerably reduce the chances of human error. By offering better and efficient solutions to several business tasks, these intelligent machines allow businesses to boost productivity and offer a better experience to customers. Mphasis provides information technology services and integrated solutions that include business process outsourcing, infrastructure technology, and application services. At Mphasis, CG currently handles more than 50+ service desk use cases, catering to 28,000+ employees. It benefits HR leaders, HR business partners, and functions including employee engagement, compensation & benefits and learning & development. The markets served by the company

are financial services and insurance, healthcare, manufacturing, government, transportation, communications, and consumer and retail industries.

Paper 044

CLASSIFICATION OF COVID-19 FROM CT SCAN IMAGES USING DEEP LEARNING TECHNIQUES

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This paper presents an approach of automatically classifying COVID-19 from CT scan images using Deep Learning techniques. To deal with the irregularity of available data, it is preprocessed carefully to make it standardized. Due to the scarcity of data, data augmentation is adopted to increase the amount of data. A number of Deep Learning techniques using transfer learning methodology are used for the purpose of classification COVID-19 and their performances are compared. COVID-19, being a highly contagious, sensitivity of the model is considered as primary performance characteristics along with the accuracy. Based on that, a transfer learning model built on ResNext architecture is selected which provide a promising sensitivity, accuracy and also fares good in other performance metrics.

Paper 045

A STUDY ON QUALITY OF WORK-LIFE DURING THE PANDEMIC IN BANGALORE

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During Pandemic, particularly the covid-19 surge in India, it continues us to push our limits to the unknown depths – as a working professional and as an individual‟s we seek to do our best and serve the organization and also ensure our families, friends and communities are also taken care. It is proved that many organizations have prioritized their employee wellbeing by giving required support during the Covid-19 pandemic. At the same time, working from home has erased the limits on the time that is dedicated to working and the time dedicated to oneself.

During this challenging environment, Quality of work-life plays an important role for both working professionals and also for Organizations. This research paper aims to study the Quality of work-life of the people in Bangalore during the pandemic situation. The sample consists of people working in different workstreams in Bangalore city. The data is collected through an online mode by sending the Google form having standard survey questionnaire by Marshall Sashman & Langermann. This instrument consists of two parts 1. Quality of work-life condition having 25 questions/items 2. Quality of work-life feeling having 10 questions/Items. This research study has been conducted using the second instrument called Quality of work-life feeling, as most of the employees are working remotely during this Covid-19 pandemic.

Quality of work-life – Feeling, is descriptive in nature and the researcher has used a non- parametric test which is Mann Whitney U Test as an inferential study.

The statistical work for this study is carried out using MS Excel and Python environment

Paper 046

A CONCEPTUAL EXPLORATION INTO THE INDIAN CONCEPT OF MIND AND ITS ROLE DURING PANDEMIC

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Happiness has been a major aim for every human being. All activities carried out by humans are pointed towards gaining maximum happiness in life. But, we always assume that happiness is achieved by objects and hence humans search happiness outward and the mind is externalized. As long as the mind wanders of objects, uncontrolled, exited, agitated, this true happiness cannot be realized.

Food plays a major role in balancing our body and mind. If food is withdrawn for couple of days, it cannot think properly. There is no functioning of mind during deep sleep. The body with its sense organs is also a substance of mind. The physical body is the outward reality of the mind. Every change in thought makes a vibration in your mental body and the same is transmitted to physical body, causes activity in the brain. Hence when mind is hard, body also becomes hard.

Mind has a power of imagination which creates fear and during any pandemic situation the fear intensifies and makes ourselves a worst enemy.

This paper,

- - Explores the meaning of mind and how to control the mind
- - How fear turns the mind from positive to negative, unhappy and unsuccessful
- - Represents the Conceptual model of the mind

The daily habits and few practices purify the mind and also help to overcome fear and create a healthy life balance.

Paper 047

CAN E-LEARNING REPLACE CLASSROOM LEARNING

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Learning is acquiring knowledge or skills through study, experience, or being taught. Various innovations in Information and Technology have changed the way of learning as well. E-leaning is the learning conducted through electronic media. The emergence of COVID-19 as a global pandemic has lead to the growth of e-learning as a global platform for learning. The pandemic has compelled the use of e-learning in education. In this regard, an attempt has been made to identify the pros and cons of e-learning, to identify problems faced by students in e- learning and to suggest certain measures to make e-learning as an effective tool. For the purpose of study, google form is used to collect the information. The data is collected from 104 respondents studying in different colleges.

Paper 048

INFLUENCE AND IMPACT OF MOODLE IN VIRTUAL TEACHING AND LEARNING PLATFORM

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In the recent years, World Wide Web has become an essential platform in our daily routine. Most of our day-to-day transactions can be completed using an online portal. The most common includes Booking flight tickets, making an online money transfer, messenger for communication, food ordering are a few to name. On the other hand, e-learning which replaces the traditional learning methodology has a greater impact in the last decade. Eventhough its impact is slow when compared to the social (Facebook) and content sharing (YouTube) networks, it had made a firm foundation in the teaching-learning process in many educational institutions. Many organizations have adopted e-learning as the primary teaching-learning platform. There are many e-learning tools which serves the teachers and the learners in a much greater way efficiently and effectively. In the present scenario Learning Management System (LMS) is globally accepted by various institutions. Learning Management System offers its services in learning process, content preparation, assignment submission, proctoring, examination and assessment. It also supports in sharing the study content between the teachers and the learners. This research paper gives an insight of the Client/Server architecture of the learning management solution and how it extends its services and features to enhance the academic progression.

A SURVEY ON DIFFERENT DATA ANALYTICAL TECHNIQUES FOR COMMODITY PRICE PREDICTION USING SMART AGRICULTURAL SYSTEM

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Food or agricultural products are one of the most basic needs of people. The population of India and the rest of the world is growing at an exponential rate, as is the demand for food commodities. As a result, there should be a proper and convenient way to increase food production, as well as the introduction of efficient technologies in all aspects of the agriculture sector. Commodity prices are an important factor in agriculture because they determine the former's economic status and wealth. The farmer's income and profit are determined by the current and future price of the commodity. Farmers are losing a lot of money because they don't know what the price of their product will be in the future. As a result, there should be a proper approach that provides future information about agricultural products, allowing farmers to make decisions ahead of time before cultivating any product. From the last few years, a massive amount of commodity price data is available. As a result, we must analyse these data and discover knowledge in a series of steps. Price prediction is a methodology for forecasting future agricultural commodity prices based on current and

historical data from a database. This paper was primarily concerned with identifying the appropriate data analytical techniques for implementing price prediction systems, particularly for agricultural products. Also conducts a survey on various predictive analytics approaches related to agricultural datasets. Finally, we used our own suggested model to implement a price prediction system with the help of a smart agricultural system.

Paper 050

OPEN SOURCE INTELLIGENCE AND ITS LEGAL ASPECTS – A THEMATIC REVIEW

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Open-source intelligence (OSINT) has grown in prominence as a result of the vast amount of data that has become available in the public domain in recent years. By intelligently gathering and correlating the processed data, the data available in the public domain can be used for profiling targets, determining potential security threats, evolving new knowledge, and so on. Open-source intelligence is widely used by government agencies, corporate companies, law enforcement agencies, Cybercriminals, security analysts, etc. Some of the key sources of information used for OSINT are, print and digital media, publications, social media, commercial reports, etc. Despite the fact that the source of such information is openly available in public internet space, there are some legal and ethical concerns associated with the entire open-source intelligence process. Certain countries are more concerned about its citizens' personal data, such as name, date of birth, race, and so on. Such data collection and profiling may result in legal consequences. Privacy law varies by jurisdiction, and in some countries, the wording used to describe citizens' privacy is not precise enough. We reviewed various privacy issues and legal implications of open source intelligence activity in this paper. The ABCD analysis was carried out to understand the Advantages, Benefits, Constraints, and Disadvantages of open-source intelligence activities. Based on the results of the ABCD analysis, certain recommendations have been made to further improve the OSINT process.

Paper 051

REMOTE AUTHENTICATION OVER THE VOICE COMMAND-VOICE BIOMETRIC SYSTEM: A CASE STUDY

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We are in the era where all the activities are carried out over the internet, the person being in the remote place, whether it is the financial field, medical field, education field, national security, software field, and the list goes on. In such a condition identification and authentication of a person becomes a very important task. In order to authenticate a person we use the combination of login and alphanumeric passwords but these passwords are not safe as anyone can obtain these details and access the system. The next option is to authenticate by using biometric such as fingerprint or Iris scan, but this requires the person to physically present in front of the system. During a pandemic situation like covid-19, it becomes necessary to authenticate the person without physical contact. One solution for these authentications is a voice biometric system. It is type of system in which the voice of a user is used to identify and authenticate the right person. The dialogue of a person is used as a signature for a new enrolment. Every time the enrolled users have to repeat the same dialogue to access the system. Software will authenticate the user for later access. In future, Voice

biometric will slowing replace the existing authentication techniques. Voice biometric is very powerful and efficient technique. In this paper we are presenting a case study about the company which is already producing the voice biometric products. This study will help to understand the working of the company products, challenges faced and future enhancements in the field of voice biometrics field.

Paper 052

HOW ADVENTS IN ICCT HAS CHANGED THE CONCEPTS OF SCHOLARLY RESEARCH AND PUBLICATION – A SYSTEMATIC ANALYSIS

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Scholarly research and publication is changing its framework and becoming important aspects of the higher education system after it has accepted research and creation of IPR as an integral part of higher education including undergraduate and postgraduate education. After the advent of the Internet and other technologies under the broad area of Information Communication and Computation Technology (ICCT) including research data analysis software, the research process and publication became easier in terms of cost and time. The opening up of information to everyone through these ubiquitous technologies attracted many young and nascent researchers to show interest in research and publications. The technology enabled research and publication processes eliminated many complex and costly processes which were not only deaccelerated the research processes but created many mediators who were looted both money and time of researchers through their monopoly strategies. Various research databases and indexing agencies along with international publishers who retain the copyright of research for global publication are of this category of mediators. These mediators are now eliminated due to the advents of technology irrespective of several black ocean strategies they play to maintain their monopoly. ICCT adoption in research and

publication uncovered new trends in scholarly research where the review of literature while identifying a suitable research topic and analysis of data using suitable software are simplified and eliminated time, energy, and cost of referring journals at selected and scares libraries. This paper discusses the effect of the Internet and other ICCT innovations that affected the scholarly research and publications and converted it into researcher centric instead of Aggregators and Publishers centric.

Paper 053

INTELLIGENT POLICE PATROLLING SYSTEM TO FASTEN RESPONSES IN EMERGENCIES AND DISASTERS

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Internet of things (IoT) is influencing every aspect of hu- man life in the present days. With the help of internet every machine can be controlled, which makes human life easier, secure and comfortable. With the help of IOT we can con- trol and access the machines and things which are connected to the internet even if the distance is large. Even without the human-human and computer-human interaction, we can send and receive information. Police patrol is one of the most important tasks employed on a daily basis by the police to prevent and reduce crime and respond to emergencies and disasters. The visible presence of police officers in a com- munity became one of the key components of routine police patrol since the establishment of the "New Police" in 1829 in England. Wise and Cheng describe how police officers create guardianship by reminding individuals of the rule of law and by raising

the awareness among potential offenders of the risks associated with committing offences. So, the physical presence or absence of police in time and space influences individual offenders in their decision to commit any crime. One of the primary goals of proactive patrol is crime preven- tion. Despite this goal, routine police patrol is, according to some patrol experiment, a rather ineffective mode of polic- ing to reduce crime and the public‟s fear of crime. As a re- sult, the effectiveness of focused proactive patrol in reducing crime at specific and small geographic areas, so-called hot spots policing. The authors made an extensive study. This resulted in a wide range of routing strategies solely based on hot spot policing. Nevertheless, routine police patrol, which is not geographically constrained to a small number of pre- identified high crime places, is nowadays still central to ev- eryday policing in many jurisdictions. This will be a flexible system that moves in a predefined path that react to crime voice and gather location information such as crime location and crime images and to send these data to the nearby po- lice station to take corrective action in order to provide safety and protection to the citizen of the area and also to trace any area without the physical presence of police authorities. This idea is to display the virtual reality interface which reads the binary file 3DS into the data array and exposes the models and texture maps which come from 3D modeling of patrol environment via OpenGL. The virtual display module is di- vided into 2 steps: reading binary files and rendering. The virtual display module uses the data array to render the vir- tual environment, which is based on the OpenGL graphical interface in C++ environment. The man-machine interac- tion interface will display the completed 3D model and the users can rotate the virtual model through the corresponding omni-directional browsing algorithm.

Paper 054

CLOUD COMPUTING AND ARTIFICIAL INTELLIGENCE IN HEALTHCARE

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In the healthcare industry, health-related data analytics is increasing, and AI and cloud computing's ability to consume massive volumes of data and deliver precise insights that approach human level accuracy has grown exponentially. This has primarily been made possible by the availability of scalable, cost-effective, and quickly available cloud-based resources. The explosive growth of medical data have brought huge challenges to data access, security and privacy, as well as information processing. We mainly focus on the advantages brought by the cloud computing, and artificial intelligence technologies to healthcare. We also explore how to rationalize the use of medical resources and the security and privacy of medical data, so that high-quality medical services can be provided to patients and to help bridge the gap between large numbers of patients and a limited number of healthcare providers. We explore current issues and future enhancements in cloud computing and artificial intelligence.

Paper 055

AN EMPIRICAL STUDY OF DIGITAL PAYMENTS IN BANKS WITH SPECIAL REFERENCE TO MANGALORE CITY

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It has been said that every disruption creates opportunities and one such disruption was the announcement of demonetisation by Prime Minister Mr. Narendra Modi on 08 November 2016. Demonetisation creates huge growth opportunity for digital payment in India and the digital wallet companies grabbed the opportunities with both the hands to expand their market share. Demonetisation has presented a unique platform for adoption of digital payment, as an alternative to cash for Indian consumers. The pace of digital payments has significantly increased with the strong move towards cashless economy. The digital payment landscape in India is undergoing a massive transformation. Indian consumers have shown tremendous affinity to digital technologies, with growth rates for mobile phones and e-commerce adoption for outstripping rates in developing economies. The government of India „Digital India" initiative at transforming India into digitally empowered society and

knowledge economy is expected to further accelerate awareness, availability, and adoption of digital technologies.

In this paper we shall be trying to analyse the Digital payment modes used in banks and try to find out things such as most preferred mode of payments, reasons for adoption of Digital payments etc. in Mangalore City.

Paper 056

PSYCHOLOGICAL EFFECT OF SOCIAL NETWORK DATA USING MACHINE LEARNING TECHNIQUES

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Purpose: Social networks have been developed as a great point for its users to communicate with their interested friends and share their opinions, photos, and videos reflecting their moods, feelings and sentiments. This creates an opportunity to analyze social network data for user‟s feelings and sentiments to investigate their moods and attitudes when they are communicating via these online tools.

Methods: Although diagnosis of depression using social networks data has picked an established position glob- ally, there are several dimensions that are yet to be detected. In this study, we aim to perform depression analysis on Face book data collected from an online public source. To investigate the effect of depression detection, we propose machine learning technique as an efficient and scalable method.

Results: We report an implementation of the proposed method. We have evaluated the efficiency of our proposed method using a set of various psycholinguistic features. We show that our proposed method can significantly improve the accuracy and classification error rate. In addition, the result shows that in different experiments Decision Tree (DT) gives the highest accuracy than other ML approaches to find the depression.

Conclusions: Machine learning techniques identify high quality solutions of mental health problems among Face- book users.

Paper 057

A BI-OBJECTIVE HYPER HEURISTIC SVM FOR BIGDATA CYBER SECURITY

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Cyber security in the context of big data is known to be a critical problem and presents a great challenge to the research community. Machine learning algorithms have been suggested as candidates for handling big data security problems. Among these algorithms, support vector machines (SVMs) have achieved remarkable success on various classification problems. However, to establish an effective SVM, the user needs to dene the proper SVM configuration in advance, which is a challenging task that requires expert knowledge and a large amount of manual effort for trial and error. In this paper, we formulate the SVM configuration process as a bi-objective optimization problem in which accuracy and model complexity are considered as two conflicting objectives. We propose a novel hyper-heuristic framework for bi-objective optimization that is independent of the problem domain. This is the first time that a hyper-heuristic has been developed for this problem. The proposed hyper-heuristic framework consists of a high-level strategy and low-level heuristics. The high-level strategy uses the search performance to control the selection of which low-level heuristic should be used to generate a new SVM configuration. The low-level heuristics each use

different rules to effectively explore the SVM configuration search space. To address bi-objective optimization, the proposed framework adaptively integrates the strengths of decomposition- and Pareto-based approaches to approximate the Pareto set of SVM configurations. The effectiveness of the proposed framework has been evaluated on two cyber security problems: Microsoft malware big data classification and anomaly intrusion detection. The obtained results demonstrate that the proposed framework is very effective, if not superior, compared with its counterparts and other algorithms.

Paper 058

STUDENT ENGAGEMENT WITH ONLINE EDUCATION TECHNOLOGIES DURING COVID-19 AND ITS EFFECT ON THEIR HEALTH: AN ANALYSIS

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COVID-19 has had a significant impact on our lives. Students, unfortunately, are among those who may be most affected by the virus. Whether it is mental health, physical health, or a mixture of the two, students have experienced their fair share of health issues during this pandemic. Students who take online lessons from home do not have to be as professional as their peers in the classroom. As a result, several areas of their physical health are worsening. One of the most prominent explanations for the current upsurge in back aches is poor ergonomics, such as attending online classes on beds and sofas. Obesity is on the rise in youngsters, either as a result of a lack of outdoor physical activity or as a result of binge eating and easy access to junk food at home. Youngsters are also losing muscular mass and gaining fat, which will hinder their growth. The fact is that the more physically active a youngster is during his or her growing years, the better their physical and mental health will be for the next three to four decades. Due to the current health crisis, this is completely absent. A lack of physical exercise, lack of sunlight exposure, and a poor diet are all factors that contribute to calcium and vitamin D deficiencies. Muscle cramps, spasms, and strains/tears are typical in children with severe impairments owing to minor traumas or bad posture. Moreover, students are finding it difficult to cope with remote education options which is indirectly increasing stress on them. Every youngster wishes to be outdoor, and his or her fitness has deteriorated as a result of the confinement. Students who were isolated at home struggled with depression. The researchers hope to shed light on the health difficulties that students are experiencing as a result of their engagement in technology-assisted online education in this study. An online survey was conducted for this purpose in order to collect student feedback, which was then analyzed, interpreted, and tested in order to identify problems and make recommendations.

Paper 059

INFORMATION SCIENCE & TECHNOLOGY: THE ASPECTS OF FOUNDATION & TRENDS

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The importance of Information and similar contents are significant and are needed in many industry sectorsand areas. The field of studies, teaching, and research in the areas of information is called Information Science. However, apart from Information Science, some other nomenclatures are also being started and available in the sector. Initially, only

Information Scienceis considered as important nomenclature for information solution and gradually it has been noted as a field for technological solutions and complete information solutions. The field of Information Science even considered as older than Computer Science, Information Technology as information management became practiced in early ages also and for that different mediums became used viz. stone, wood, leaves, etc. There were different establishments and enterprises considered valuable in Information Management viz. Libraries, Museums, Information Centers, etc. The rapid development of Computers and similar technologies led to the growth of Computer Science and thus it started a new edge in the existing Information Science field for its activities. The rapid growth of different technologies, methods, systems, etc. lead to the development of modern and technology aided Information Science and further, it becomes available with other nomenclature. This Paper talks about the background of Information Science including the advancement of the field empowered by IT and Computing. The paper also discusses the emerging technologies and systems in the field with changing roles.

Paper 060

REVIEW OF THE ROLE OF PUBLIC HEALTH INFORMATICS IN THE HEALTHCARE OF HYPERTENSIVE PATIENTS IN BANGLADESH.

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Recognized as intensive information on hypertensive patients considering the socio-economic context of Bangladesh, timely, accurate information is required from various sources produced by Health Information Systems (HIS). Today's technology is information-based technology. Newly invented hypertensive information plays a milestone in the advancement of information science and technology to promote the health of the population. In a country like Bangladesh, there is a shortage of people skilled in technology. People with limited health education are more likely to have medication errors and have less health knowledge, worse health, more hospitalization and higher health costs than people with adequate signatures (Rathnakar et al., 2013). Drug adherence is a growing concern among physicians, healthcare systems, and other stakeholders because of the prevailing regulation and the adverse outcomes and associated higher costs of care (Ho et al., 2009). As a result of the

widespread problem of adherence, a sufficient number of patients do not receive the maximum benefit of treatment, resulting in poor health in Bangladesh. Due to the lack of health facilities of hypertensive patients and its indirect link to poverty, the role of public health information in hypertensive patients in Bangladesh has become a topic of interest in research. Although it is difficult for Bangladesh in a breakable environment, the authorities should take appropriate steps to improve the state of health technical education in rural areas and across the country. When the policy is cruel and realistic then the country will depend on the healthcare of hypertensive patients to achieve the continuity of natural resources. However, there is a real need for more in-depth study on this subject. Thus, the country was called upon to take necessary steps to reduce future mortality in order to achieve better living conditions in the future.

Paper 061

INFORMATION SYSTEMS AND TRADITIONAL TYPES: WITH REFERENCE TO THE SUPPORTING SYSTEMS& TECHNOLOGIES—AN OVERVIEW

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Information is required in almost all the areas and fields and its other areas viz. Data, Content and Knowledge are also important. System deals with interrelated and connected parts, entities, objects. System also considers as the combination of the tools or facets i.e. some subsystems. Information Systems is also an example of the systems; where different tools, connected entities dedicated to the information related viz. collection, selection, organization, processing, management and dissemination. Information Systems can also consider as the electronic systems responsible for information management for organizations, institutions. In the Computational context, it is the preservation and delivery of information. Information Systems is the apex controlling mechanism like Executive Information Systems, Decision Support Systems, etc., these are considered as the types of Information System. However, these can be considered as traditional types of information system. There are other emerging types in the recent past can be considered based on different criteria. This paper is a theoretical one and discusses about the information systems with the foundation, basic types, emerging types, etc.

Paper 062

E-WASTE MANAGEMENT- AN OVERVIEW

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E-waste or Waste Electrical and Electronic Equipment (WEEE) are loosely discarded, surplus, obsolete, broken, electrical or electronic devices which are hazardous to the environment and affects human health. Therefore E- waste management is very essential in present day life. These waste electrical equipments can be reused and recycled. Various organizations, bodies, and governments of many countries have adopted and developed strategies for E-waste management to handle the threat of E-waste to the environment and human health. E-waste includes non- ferrous and precious metals, alloys, glass, ceramics, organic polymers with toxic content, other substances like stabilizers, fillers and pigments. This paper focuses on E-waste composition, Indian E-waste scenarios, hazardous materials found in the E-waste, Best Available Practices, recycling, and recovery processes followed in order to protect the environment. E-waste is a major threat faced by many countries so the government focuses on reducing and eliminating the E-waste by adopting various techniques and best practices to safeguard the human health and environment.

Paper 063

A COMPARATIVE STUDY OF AURA IMAGEPROCESSING

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The human aura which surrounds every human being is an embodiment of electromagnetic fields. It also encompasses thermal as well as photonic energies. If we can capture the aura image and do the processing on it, we can infer vital information such as the current state of mind as well as the status on the physical health of an individual. Aura can also significantly contribute as a biometric factor for identification of an individual. There are various methodologies available for the processing of Aura images which are rooted on the scientific basis of fluorescence (Kirlian Photography), interference (Polycontrast Interference Photography), and resonance (Resonance Field Imaging). In addition, the spectral properties of biophotons are also taken into account for the image processing. In one of the methodologies the processing of Kirlian images through the various stages is elaborated. In yet another methodology the aura colourspace algorithm is used for the detection and processing of human biofield. The spectral properties of the biophotons paves way for the

spectral analysis of the biofield. This paper is a comparative study of these techniques usedfor the aura image detection and processing.

Paper 064

DEEP LEARNING FOR THE DETECTION OF COVID-19 USING TRANSFER LEARNING AND MODEL INTEGRATION

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The onset of corona virus disease (i.e., COVID-19) was recorded first in China in December 2019 has become pandemic all around world today. This serious illness may result in death asconsequence of alveolar damage and respiratory failure. Although laboratory testing done today, (i.e., RT-PCR), is the golden standard of clinical diagnosis, the tests may produce false negatives. Moreover, the shortage of testing resources (RT-PCR) is delaying the following clinical treatment. Under these circumstances, we can use chest CT imaging and classifying using deep learning for both diagnosis and prognosis of COVID-19 patients which canminimize the requirements of manual labelling of CT images. Based on our results obtained

the qualitative and quantitative, we can use a wide range of deployment for our developedtechniques in a large scale with a clinical study.

Paper 065

LARAVEL BASED WEB APPLICATION TO HANDLE LOCATION BASED TASKS BY EXECUTIVES FOR DATA RETRIEVAL

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The web-based application in which the front-end design will be Android and API server connection through PHP Laravel framework. Android provides a variety of pre-built UI components such as structured layout objects and UI con- trols that allow us to build the graphical user interface for the app. Through Laravel Application Development, we can develop web application in a more user-friendly design, se- cure, scalable and feature-rich that can fulfill our require- ment. The front end will developed in Android which will be the part that clients collaborate with. Laravel is a web ap- plication framework with expressive, elegant syntax. Laravel takes the pain out of development by easing common tasks used in

many web projects, such as: Simple, fast routing engine. Powerful dependency injection container. Multiple back-ends for session and cache storage. This official Loca- tion checks application and handles the undertaking. Here the back end System Company allocates undertaking to of- ficial for checking the location and gather the information of specific area. In this system there are 3 types of users: • Admin- Update complete System. • Manger – Manages the system, assigns and maintains the tasks. • Executive – ver- ifies the location and submits all the data. This application provides ease to use in GUI environment and a convenient way for the executive to verify the location and handle the task. Executive will get the task through App. He/ she should take the task. Must be assign visit to task location and ver- ify location, update the data and take snap of the location through App. He/ she can‟t update the location manually. The operation is to carry out a preliminary calculation step that can be done manually or automatically. Based on statis- tical analysis the performance of the employee can be mea- sured. It is the successful integration of the data model and to the application. To perform analysis data is extracted from both data storage objects, later combined and processed.

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Paper 1

EFFECTS OF COVID-19 PANDEMIC ON HOSPITALITY INDUSTRY: REVIEW OF THE CURRENT SITUATIONS AND A RESEARCH AGENDA

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INTRODUCTION

As the hospitality industry slowly recovers, the COVID-19 crisis continues to have profound implications for how hospitality businesses perform. Hospitality businesses are expected to make significant changes to their operations in the business environment to support their business to ensure the health and safety of employees and customers and to improve the will of customers. The potential for this epidemic is the significant impact of the research agenda of hospitality marketing and management. With the unprecedented challenges facing the hospitality industry in COVID-10, hospitality scholars are expected to develop solutions to shift their research attention to the industry. The hospitality scholar should answer many important questions: What are the feelings of customers about supporting a restaurant or a hotel at the time of the Corona virus? Are they ready to return? If not, what will they be back on?

The initial findings of a long-term study conducted by the editorial board recommend that the Journal of Hospitality Marketing & Management sit down and reopen restaurants and relaxation of travel restrictions will not bring customers back immediately. A large proportion of individuals (over 50% of the people) are not ready to eat immediately in a restaurant. The same applies to hotel sitcoms. Most customers (over 50%) Not ready to go to a place at any time and stay in a hotel. Only about a quarter of customers have already dined in a restaurant, only one-third are ready to go to a place in the next few months and stay in a hotel. These findings generally suggest that customers are not comfortable dining yet sitting at the restaurant, go to a place and stay in a hotel. Since Brequencon has high operating costs, the point in the hospitality industry is high due to survival depends on many hospitality businesses

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increasing demand for their services and products. Thus, it is necessary to find out what customers are getting back, and this is also necessary for intensive

research efforts. Professionals and academics need emergency behaviour and functional hospitality marketing and management research for hospitality activities during covid-19 epidemics.

Research results indicate that only a quarter of customers will feel that their communities' testing capacity is convenient to support a sitting restaurant, and the detection and isolation of COVID-19 cases has significantly improved. Approximately 18% of customers have the ability to test, find and isolate covid-19 cases that are convenient to travel to a place and stay in a hotel when the target is. Also, there is a group of customers who are only comfortable to support a session at the restaurant (about 14%) and go to a place and stay in a hotel (about 17%) When covid-19 vaccine is available). These findings are clear and we recommend that more research is needed on factors that can move customers back to hospitality businesses. The preliminary findings indicate visible cleaning efforts (such as hand cleaners), employees wearing masks and gloves at the entrance, activating the community distance, the number of customers who have worked for control, the more severe and frequent cleaning of high touch surfaces are common areas and the staff training of health and safety regulations that customers expect from a restaurant and hotel more behavioural and causal research is needed to determine the (differential) effects of these operational strategies on customers’ attitudes and behaviours.

Preliminary inventions account for one-third of restaurant customers and about 40% of hotel customers are willing to pay more for security precautions. Customers expect hospitality businesses to provide more rigorous protection / cleaning Procedures, part of them are willing to pay for those extra security measures. Further research is needed to determine the importance of each of these protections Precautions, how such actions affect the attitudes and behaviours of customers and are customers really willing to pay them and how much more.

Preliminary findings represent a large segment of restaurant customers (64.71%) and the majority of hotel customers (70.42%) believe they use multiple applications Technologies in service delivery are essential in the COVID-19 environment reducing human-to-human contact

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(examples: service robots, non-contact fees, etc.) Use paid or unrelated bank cards and digital menus that can be viewed on a personal mobile Devices via QR codes, contactless digital payments, keyless entry, touch less lift, etc.). These innovations are technical integration and Adoption in hospitality activities will be integrated in the future. When Hospitality researchers are studying the use of various technologies in hospitality over the years’ service delivery, most of those studies have focused on incomprehensible technology Adoption. Recent advances in artificial intelligence (AI) and social service robot Technologies have aided the use of AI technologies in service delivery and Govt-19 Infection may accelerate the popularity of such technology for public safety reasons. Therefore, it is important for hospitality researchers to examine how the AI device is used in the service Affects delivery operations, employees and customers. Also, this is very important Identify the physical and psychological factors that affect customers ’and Employee acceptance of AI device usage in service delivery.

The COVID-19 epidemic handled the hospitality industry and academics It also offers excellent research opportunities for unknown challenges and hospitality scholars. The extent and functions of this crisis, the staff and its catastrophic consequences Customers are unmatched compared to previous crises. So, when using the previous one Conceptual and theoretical structures that can be useful for future research are very important to develop 528 EDITORIAL New knowledge can provide insight into the industry on how to replace them Operates according to the needs and preferences of emerging customers due to COVID-19 International spread. Editorial Board of the Hospitality Marketing and Management Magazine Welcomes research that promotes new ideas, models, approaches and contributing role models For the development of knowledge and theory of hospitality marketing and management COVID-19 in the business environment. It is important to study significant theoretical and / or practical contribution to hospitality theory and practice.

CONCLUSIONS

Studies related to COVID-19 were submitted to the Hospitality Marketing Journal Management must deliver something new and original, making an important contribution to this Field, creating / proposing the best / most efficient way to solve a problem, is good Providing science and a sound system, sound conceptual and theoretical framework, and Providing sound theoretical and practical implications.

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Paper 2

IoT APPLICATIONS IN TOURISM AND TRANSPORTATION—AN OVERVIEW

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Internet of Things or IoT is an emerging technology that deals with interconnecting objects and applicable in numerous areas. Entrepreneur Kevin Ashton (founder, Auto-ID Center at MIT) in the 1990s coined the term Internet of Things (IoT). After the improvement of the Internet of Things (IoT) various built-in sensors are responsible for communicating and collecting data and here automatic adjustment also plays an important role including heating and lighting. In IoT systems, sensors are important and valuable and the entire IoT technology can be called as a future technology for building efficient and smarter life and digital society. The applications of IoT are increasing widely in different areas viz. Business and Industries, Agricultural Systems, Education and Training, Government, Management, Healthcare, Transportation, Manufacturing systems, etc. IoT devices are dedicated to the collection, processing, and transforming the data in different sectors including Transportation, Tourism, and Hotel Management where there are lots of areas to implement IoT and allied technologies. Internet of Things (IoT) is important in traditional hotel operation, client management, smarter booking, and home/ room intelligence. Furthermore, in advanced transportation and tourism also Internet of Things and allied technologies are finding applications in developed countries and few developing countries. This paper is an overview of IT and Internet of Things applications in the Hotel and Transportation sector in the contemporary scenario.

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INTRODUCTION

Internet Systems have changed the entire systems of the organizations, institutions, and service sectors. The growing applications of the Internet leadto the concept of the Internet of Things which is surrounded by the objects, services, sensors towards data collections of various entities.Internet of Things (IoT) can connect devices of various types to the internet systems. These are basically represented digitally and also controlled by theinternet based systems anytime and anywhere. IoT ultimately helps to increase efficiency and also improved safety as well as security [1], [5]. The Internet of Things (IoT) is an emerging concept and strategy of different types of objects and furthermore applicable in different types of settings such as industrial machines to wearable devices [3], [10]. Moreover, here various built-in sensors are dedicated to the gathering of data, and in this regard network and sensors play a leading role.Internet of Things (IoT) term was first initiated by the entrepreneur Kevin Ashton in the 1990s. Kevin was also the founder of the Auto-ID Center at MIT. “Internet of Things” term was first coined by him in the year 1999. Thereafter many improvementsto the Internet of Things (IoT) is done—

- Internet of Things (IoT) is an important area of IT and Computing dedicated in internet related solutions.
- Different services and products get the benefits of the Internet of Things (IoT) support.

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- Internet of Things (IoT) is very much concernedregarding its application in different areas such as healthcare, commerce, transportation, education, research, and development, etc.

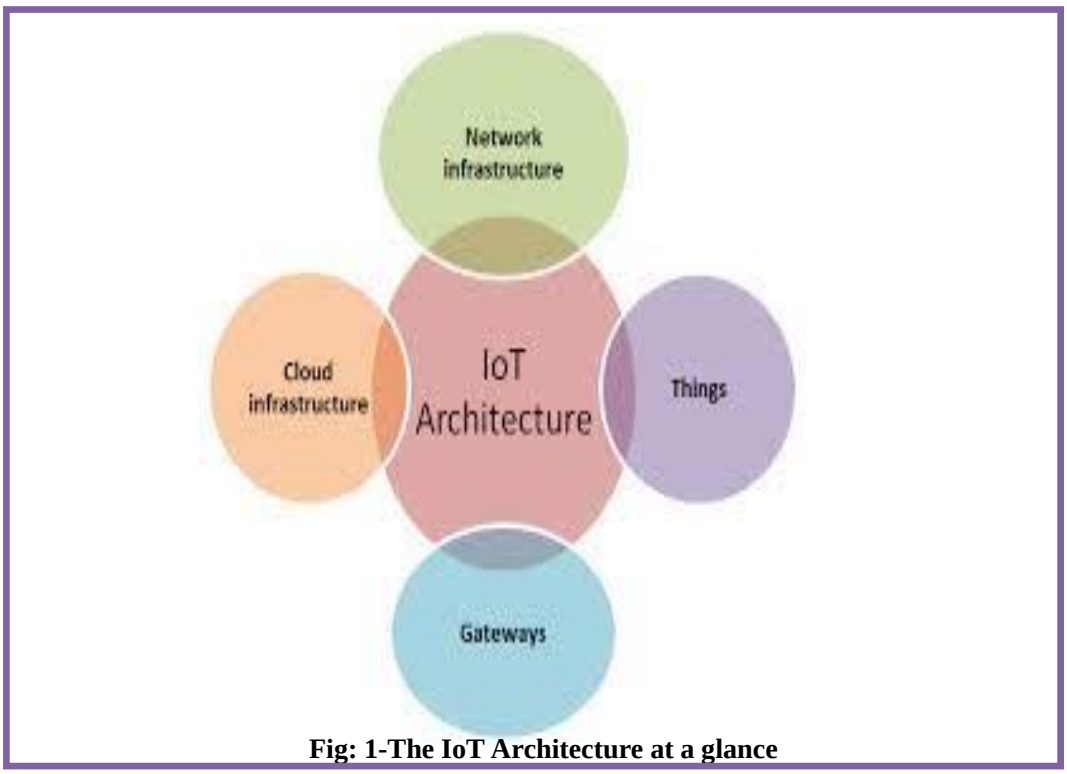

Fig: 1-The IoT Architecture at a glance

The application of the IoT in the field of Transport and Tourism is also important to note and progressed in recent past.

IOT, TRANSPORTATION AND TOURISM SECTOR

Internet of Things (IoT) is simply doing various things using the internet. It is the connectivity of the smart objects or with the electronics products. This is the connectivity of *‘smart’* objects or interacting with one another [7], [16]. It is basically controlled or monitored remotely for various kinds of actions automatically. While different industries are responsible in building and developing IoT applications of their own way but Transport and Tourism sector also are widely emerging due to emerging applications in automation including more personalization services, greater customer experience, etc. In the hotel industry as well IoT is strongly applicable in room management, effective customer services, and reducing in energy costs in

the rooms. Tourists can use computers and mobile phones. Some of the IoT applications in the Transportation and Tourism sectors are discussed below.

IN PERSONAL CONTROL MANAGEMENT AND CUSTOMIZATION

Internet of Things (IoT) offers greater flexibility in the transport and tourism sector. There are many personal control management or simply customization of services that are possible with the help of Internet of Things (IoT). Among the benefits some includes—

- Flexibility and personalization in hotels, flights using multiple devices and anytime and anywhere.
- Internet of Things (IoT) based systems make flexible, automated heating systems of the room and transport vehicles, and lighting control.
- Remote monitoring of the room become possible using the Internet of Things (IoT) including controlling CCTV, Computer, Televisions.
- Using Internet of Things (IoT) it is possible in managing systems in flights, regulating seat temperature or air conditioning.

Internet of Things (IoT) offers a higher level of personalization in hotels and flights in the travel industry. There are many types of appliances or servicesthat may be used via centralized devices like tablets or phones. With the execution ofIoT the lighting and heating become effective and here customers can get suitable services. Alongside this Internet of Things is able in particular temperature as well as light level mapping. Furthermore, Internet of Things is also helpful in controlling some of the important features like the temperature of the seat or the air conditioning systems [6], [15].

IN SEAMLESS AND SMOOTH TRAVEL SYSTEMS

Internet of Things also helpful and required in various kinds of customer experiences, travel management, and airport management systems. Internet of Things is ultimately helpful in healthy customer and tourist experiences across all the areas. In airport management systems also regarding the purpose of information of the passengers may be availed using sensors with a wide range to tools and products such as smartphones, laptops, and computers. Furthermore, in location management, baggage management also it is very worthy and required. As far as hotels are concerned several activities become easy, transparent, faster like check-in process,

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automatic move to the room due to previous sensor-based systems, and intelligent services to the restaurant staff regarding the arrival of new guests. Internet of Things also offers a new customer experience in various sections. Internet of Things applications can be seen in different audio equipment also viz. Alexa (of Amazon) which is able in allowing passengers for activities like various purchasing, ordering, etc. United Airlines has already initiated smart device flight check-ins using the smart speaker of Amazon, and Google Home. It is worthy to note that Smart speakers have proven as one of the good tools in advance online check-ins; regarding future passengers gearing up also it is deemed as important [4], [14].

IN SMART ENERGY SAVING

Internet of Things in transport and tourism also offer business financial benefits by various kinds of mechanism such as automated as well as smart energy saving. As far as the hotel is concerned the sensors are allowed room temperature to be adjusted and therefore the heating system is needed to be used when it is really required and by this way energy can be saved. As far as lighting is concerned hotels are using IoT technology-based power management. The sensors have the ability to automatically detect the levels of natural light and therefore it is able to reduce the power of light and hence lead to power saving. Therefore, in adjusting room temperatures, during the non-stay of the clients in the room, such IoT systems can be beneficial. Many reputed international hotels and hotel chains are using IoT in many contexts. For example, Hilton and Marriott are using ‘connected room’ using different advanced techniques by the smartphones or tablets including managing spot the levels of natural light in the room, cutting down the power of lights, etc.

LOCATION RELATED DATA AND INFORMATION

Internet of Things (IoT) is very important and required in different kind of data gathering and records. As far as location specific information is concerned, Internet of Things is worthy in gathering data. With this, it is effectively possible to get various data of the tourists regarding their movement, including movement of the cars, status of different accessories related to the transport and tourism. The combinations of beacon technology with the smart phones are mainly able in collecting location related data which are fruitful for the transportation systems and also to the hotel and tourist. During the tour, the location management systems can be considered as important and valuable [11], [18]. Internet of Things is able to collect some other type of data like the number of arrival and departure of the tourism in a particular place, tourist spot, etc. Therefore here the combination of smartphones with a beacon or other sensor

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technology ensures the location information and helps in decision making such as best timing to visit a particular place, avoid congestion in public transportation and traffic. Smart technologies are considered worthy in this context as depicted in Fig: 2.

Fig:2-Smart Technologies towards tourists, hotels, etc.

IN MAINTENANCE & REPAIRING OF THE DEVICES, SYSTEMS, AND SERVICES

Internet of Things (IoT)directly offers the benefits through the IoT devices regarding the valuable real-time information about their current status and working order and this is considered as most important and valuable in allowing essential devices to be repaired or replaced otherwise it may stop functioning. There are many ways to the maintenance of electronic products and among this Internet of Things is the important one.

The IoT is offered real-time, useful data regarding their working order as well as present status;therefore it is crucial that all the devices should work properly and in this context IoT is important. The IoT is also helpful in knowing the fuel plans more effectively, saving time, and also important to know about any damaged parts, if any [8], [17].

FACILITATING PARKING INFORMATION AND TRAFFIC MANAGEMENT

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Day by day the parking is considered as an important concern and in this regard Internet of Things (IoT) may be considered to provide alternative optimum solutions. Everyone today is concerned with the time, money, fuels, and many times it is difficult to find a suitable place for parking—and in all such cases the Internet of Things (IoT) is very much fruitful. The use of IoT may save time, fuel during parking space, location, etc. In urgent situations, therefore Internet of Things (IoT) is important to reach the destination. IoT is also important in airport related aspects like to reach the airport at correct time, and in some context, traffic understanding is very important (Refer fig: 2 for more clarification).

Fig:3- Traffic Management using IoT

IoT is therefore bringing many benefits in the transportation segment and such are ultimately connected with the following—

- Enhance Customer Experience
- Improved Safety
- Operational Performance
- Environmental Improvements
- Traffic Management
- Toll and Ticketing
- Connected Cars
- Vehicle Tracking Systems
- Public Transport Management [2], [9].

CONCLUSION

Therefore, Internet of Things (IoT) is giving the opportunity in everyday devices and appliances and also allowing them to communicate for numerous benefits. Nationally and internationally organizations, hotel industry, transportation sectors are moving in the use of IoT devices and systems for greater and higher benefits. The flexibility, economic benefit, transparency, fastest services, effectiveness are major benefits for deploying IoT in the transportation, hotel, and tourism industry. It is noted that apart from the developed countries, in developing countries as well IoT systems have become important and started using rapidly.

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Paper 3

TOURISM INFORMATICS: BASICS, SCOPE, AND AREAS—TOWARDS AN INTERDISCIPLINARY FIELD

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Informatics is an interdisciplinary field of practice and study in applied science, and this is very much related to Information Science and Computer Science. Informatics is about Information activities ranging from collection, selection, organization, management, and dissemination with the technological backup and systems. The branch of Informatics originated during 1970-90’ and when it deals or integrate with the subjects related with the Pure Science, BioScience, and Social Science. Traditional Informatics is considered as Health Informatics, Bio Informatics, Geo Informatics, etc. and among the newInformatics branch, few important are Engineering Informatics, Environmental informatics, Evolutionary informatics, Forest informatics, Hydro informatics, Irrigation informatics, and Materials informatics. As far as Tourism is concerned, this may be considered as an important and potential area of Informatics and Tourism Informatics may be introduced in the academic fraternity. Tourism is associated with travel for pleasure or business; also, the theory and practice, business and entertaining tourists, and allied associates. Application of Informatics into Tourism can lead the development of Tourism Informatics as a proper and scientific subject leading to the better management of the tour destination, planning travel arrangements, and accommodation. Tourism Informatics may be offered as an academic program as a full-fledged degree and also as specializations to different subjects in IT, Computing, Tourism Management, Hotel Management, and so on.

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INTRODUCTION

Tourism Informatics is a proposed emerging field of study and practice combining with Tourism Studies and Informatics (or Information Science) [1], [7], [19]. Tourism Informatics in other words simply the application of Informatics, Information Technology into the Tourism and Allied Sectors including Hospitality Management, and Hotel Management. Tourism Informatics may deal with various kind of technologies such as—

- *Networking Technologies,*
- *Database Technologies,*
- *Web Technologies,*
- *Software Technologies,*
- *Multimedia Technologies,*
- *Security Technologies, etc.*

The proper initiative is highly required in the healthy and sophisticated development of Tourism Informatics not only in practice (which is already initiated a few years back) but also in academic and research programs.

OBJECTIVE

The present paper entitled 'Tourism Informatics: Basics, Scope, and Areas—*Towards an Interdisciplinary Field'* is dedicated to find out the following—

- To learn about the basics of Informatics including its evolution, nature, and features in brief.
- To know about the basics of scope, periphery, and types of Informatics including allied and related areas.
- To learn about potential area 'Tourism Informatics' in brief emphasizing potential features and nature.
- To learn about the applications of Tourism Informatics in the present scenario in Tourism Management, Hospitality Management.

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- To know about potential subjects and possible degrees and academic programs in Tourism Informatics in brief.
- To learn about Tourism Informatics in the context of Management Degree potentiality.

METHODOLOGY

Tourism Informatics: Basics, Scope, and Areas—*Towards an Interdisciplinary Field'* title itself innovative and interdisciplinary in nature. It combines with Tourism Management/ Studies, Informatics and Computing, Management Science also. Therefore, in this study, the role of review of literature plays a leading role [4], [5]. Various Literatures studied to come to a conclusion as far as designing and developing this current research is concerned. The study of primary and secondary sources played a leading role in defining and come to the conclusion of the research. To proposed the potential academic programs here Google Search engines considered an important tool with keywords of ‘Tourism Informatics Degrees’, MSc Tourism Informatics’, Masters in Tourism Informatics, etc [6], [24].

INFORMATICS: BASICS

Informatics is a study and practicing subject and falls under the category of applied science and this nomenclature is also known as Information Sciencein different countries. The branch Informatics is related to IT and Computer Science as well. Informatics deals with various kinds of Information activities such as collection, selection, organization, processing, management, and dissemination. Practically Informatics is dedicated to entire Information processing activities with the simple and technologically concentrated fieldsduring 1970-90’s.However, there are different perceptionsregarding the field in ‘USA’ and ‘UK’ (details are provided in Fig: 1).

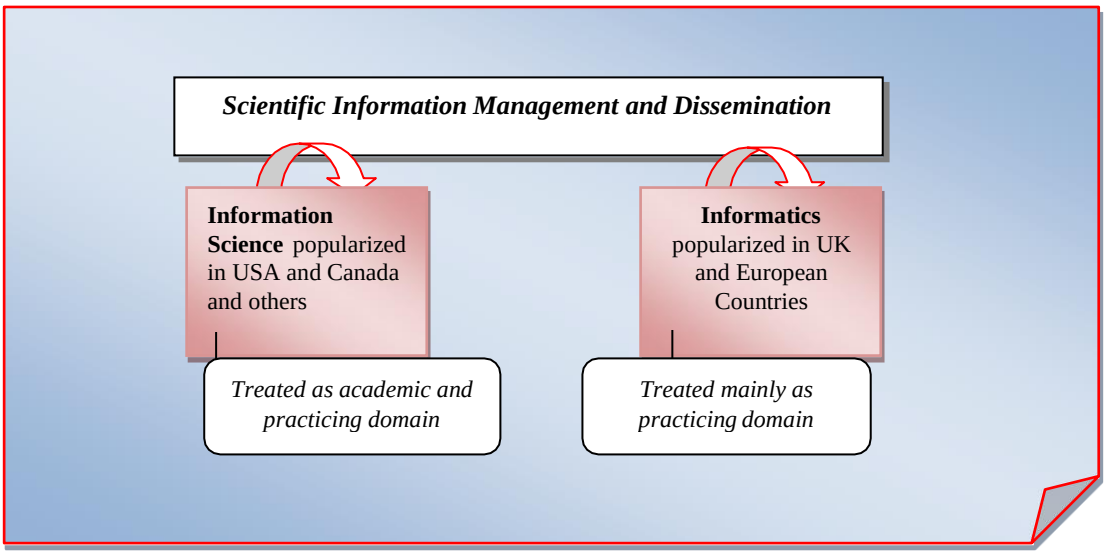

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Fig: 1-Informatics nomenclatures and reflections in different territories

Informatics presently treated as an alternative subject of Information Technology in many contexts. Informatics classified intotwo different foci; the first one is computational one and the second one is Information oriented. Though both the foci are important and connected with the Information but one focusis directly connected with major areas of Information *(including information management & studies)* and other and other in hand computing and technology. Informatics is applicable in different kinds of institutions and organizations, several fields and domainslike Universities, Research Centers, Governments Departments,and Ministry [3], [14], [23]. The nature of Informatics is given in Fig: 2.

Informatics is applications in other subjects and areas led the development of many others subjects. The followings are emerging areas and subjects in Informatics—

- Health Informatics
- Bio Informatics
- Geo Informatics
- Computational Informatics.
- Engineering Informatics.
- Nursing Informatics
- Environmental Informatics.
- Design Informatics
- Evolutionary Informatics.
- Forest Informatics.
- Geo Informatics.
- Hydro Informatics.
- Irrigation Informatics.
- Materials Informatics.

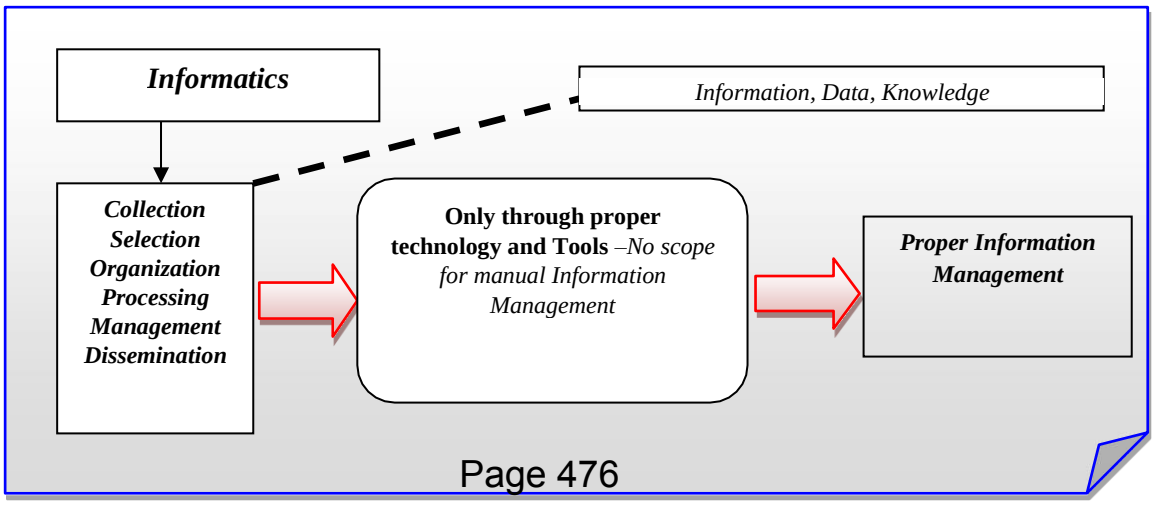

Fig: 2- Fundamentals of Informatics.

In some cases, it is seen that the term Information Science is widely used rather than Informatics in some countries and the nomenclature such as Geographical Information Science instead of Geo-informatics [5], [15]. There are many subjects in Informatics related to the Biological Sciences which are getting most popular and among these important are—

- *Disease informatics*
- *Forest informatics*
- *Bio Informatics*
- *Health informatics*
- *Laboratory informatics*
- *Neuro-informatics*
- *Pervasive Informatics*

Some researchers and scientists have developed new areas and nomenclature such as Cloud Informatics, Security Informatics, Tourism Informatics, etc. therefore the areas of Informatics are rising and growing rapidly [2], [21].

TOURISM INFORMATICS: FOUNDATIONS AND POSSIBLE SCOPE

Tourism is a concept and way in which people are basically travelling and staying in a place away from the home for the purpose of leisure, time spending, official purposes as well as for other purposes. It is difficult to reach a particular definition of tourism however if we look the definition of Mathieson and Wall (1982),it is *"The temporary movement of people to destinations outside their usual places of work and residence, the activities undertaken during their stay in those destinations, and the facilities created to cater to their needs."*

Therefore, tourism involves with the management of a multitude of various kinds of activities like studying tour destinations, as well as planning regarding the tour, making travel arrangements, and providing accommodation. Tourism very particularly also involves marketing efforts to attract the tourists to the travel of a particular destination. It is important to note that there are subtle differences between simply ‘travelling’ and ‘tourism’. ***Travelling*** *is going from the place of residence or work to another*

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distant or a neighboring place by any means of transport. Routine commutation can be termed as travelling, whereas ***Tourism*** *is travelling with an objective. All tourism necessarily includes travel but all travel does not necessarily include tourism. We can say, travelling is a subset of tourism.*One similarity between travel and tourism is, they both are temporary movements [8], [9], [20].

TOURISM INFORMATICS: BASICS WITH POSSIBLE ACADEMIC PROGRAMS

Tourism Informatics is simply the combination of Tourism Management and Informatics. It is more deeply the application of IT and Computing in Travel, Tourism Management and Administration. There are huge potentiality of Tourism Informatics and Management and among these important are—

- In Travel and Tourism Industry
- In Travel/ Tourism Organization and Association
- In Hotel Management and Industry
- In Event Management Sector
- In Transportation Sector
- In Hospitality Organization and Industries, etc [10], [18], [25].

The basic technologies of Tourism Informatics may be Networking Technologies, Database Technologies, Web Technologies, Software Technologies, Multimedia Technologies, Security Technologies, etc. As far as Tourism Informatics is concerned some of the relevant and potential degrees in the science field may be with B.Sc. M.Sc. and MPhil and Ph.D. The proposed nomenclature is depicted in Table: 1.

Table: 1-Some of the proposed Tourism Informatics Degrees in Science context.

Science Track
B.Sc. (Tourism Informatics/ Tourism Informatics & Management) M.Sc. (Tourism Informatics/ Tourism Informatics & Management) M.Phil./Ph.D. (Tourism Informatics/ Tourism Informatics & Management)

As far as another stream of Applied Science i.e., Engineering is concerned there are good potentialities in offering Tourism Informatics and allied subjects as proposed and depicted in fig: 2.

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Table: 2-Some of the proposed Tourism Informatics Degrees in Engineering context.

Engineering Track
BE/BTech (Tourism Informatics/ Tourism Informatics & Management) ME/MTech (Tourism Informatics/ Tourism Informatics & Management) Ph.D. (Engineering & Technology) (Tourism Informatics/ Tourism Informatics & Management)

It is worthy to note that Tourism Informatics may be offered in other nomenclature and subjects in a different way like Tourism Information Technology, Tourism Informatics and Management [13], [22]. Since Tourism is considered as a field of Management therefore it may be offered with a management degree also as proposed in Table: 3.

Table: 3-Some of the proposed Tourism Informatics Degrees in Management context.

Management Track
BBA/MBA (Tourism Informatics/ Tourism Informatics & Management) B.Bus./ BBM/ MBM (Tourism Informatics/ Tourism Informatics & Management) Ph.D. (Management) (Tourism Informatics/ Tourism Informatics & Management)

Globally Research concentrated degrees and programs are increasing day by day and these are available by Research mode like MSc by Research, MS by Research, MTech/ ME by Research. And as far as Tourism Informatics is concerned it may be offered with by research degree at higher degrees and level only as depicted and proposed in Table: 4

Table: 4-Some of the proposed Tourism Informatics Degrees in by research track.

Research Track
M.Sc. (Tourism Informatics/ Tourism Informatics & Management) ME/MTech (Tourism Informatics/ Tourism Informatics & Management) MBA/ MBM (Tourism Informatics/ Tourism Informatics & Management)

SUGGESTIONS

Tourism Informatics may be considered as one of the important and emerging subjects in the context of developing travel industry, tourism sectors, hospitality management and sector, and so on. Therefore, the field can be offered as Tourism Information Science, Tourism Informatics and Management, Tourism Information Technology, and so on. The proper initiative is very much important and essential in order for Tourism Informatics to become a subject and degree in academics. Planning and initiation are also needed by the educationalist, universities, researchers, academic administrators, higher authorities, etc.

CONCLUSION

Tourism Informatics is the need of the hour for the healthy development of the Travel and Tourism Industry, Travel/ Tourism Organization and Association, Hotel Management and Industry, Event Management Sector, Transportation Sector, Hospitality Organization, and Industries, etc. The technologies are booming and rising rapidly and, in this context,the latest technologies and areas are required to fulfill the current need of the subjects such as Cloud Computing, Big Data Analytics, Human Computer Interaction, Usability Engineering, etc. Tourism Informatics will be helpful in managing complete sectors of the tourism, transportation, and hospitality industry. The modern tourism services many ways may be based on Tourism Sector.

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Paper 4

A REVIEW OF INNOVATION AND CHANGES SEEN IN FOOD INDUSTRY POST COVID 19

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The world as one was severely affected by COVID19 and it has been years since this effect continue to linger in every one’s life. Food industry is no different from this. Many food serving industries came to a halt due this pandemic. Many restaurants and other food outlets have closed due the change/shift in the food habits of a common man. People have become fonder of homely food which was not the case Pre-COVID time. Many people started their own business in food from their own home. This in turn made the restaurants almost redundant. Recently many restaurants have started operating again, but on a smaller scale. People who used to go to restaurants often have opted for home deliveries most of the time. Even when they visit these places , they expect quick service so that there is no need of spending much

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time in the open. This can be a huge challenge for the food industry to see their usual flow of their customers in the coming days. Either people should come out of the fear of going outside or the restaurants must find innovative ways to attract/serve their customers to retain the business for a longer term. This paper is an attempt to understand ways in which food industry is innovating and strategizing to overcome misery of pandemic.

INTRODUCTION

The world has been facing with a various forms of crisis or situations ranging from poverty, terrorist attacks to natural disasters etc. etc. None of them have simultaneously toppled the amount of industries, caused massive disruptions and even closures like the COVID-19 pandemic. According to world health organization a pandemic is a new type of disease which emerges and spreads across the globe, and to which majority population do not possess any immunity (WHO, 2010). Pandemics can erupt economic balance of countries in several ways which could be short-term and or longer-term (Nita, Oppenheim, Gallivan, & Mulembakani, 2018). Such shocks to economy are generally contagious and will quickly spread to other countries due to the globalization system the world is living in at present (Lee & Warwick J. McKibbin, 2004)

IMPACT OF COVID-19 ON HOSPITALITY SECTOR

The hospitality industry which relies on tourism, events and food destinations outside the home is one of the most hard-hit during pandemics. Since the beginning of the COVID-19 pandemic the restaurant industry in US has laid off or furloughed more than eight million employees and is expected to lose $240 billion by the end of 2020 (National Restaurant Association, 2020). About the Indian scenario, the Indian hospitality industry is one of the largest casualties of the COVID-19 outbreak due to the declined demand base. The other contributing reasons being the International travel norms, suspension of Visas, the imposition of Section-144 (prohibition against mass gatherings), the lockdown etc. which have showcased some unprecedented ramifications which the industry was not so familiar with. (BWHOTELIER.COM, 2020). The

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aggregate revenue losses during October –November 2020 in Indian branded hotels has been expected to be USD 4.1 Billion and the same would be USD 1 Billion in semi organized hotel segment and also USD 4.95 Billion in the unorganized sector of the industry (BWHOTELIER.COM, 2020). Occupancy rate in hotels were also predicted with a decline of 20.5% for the same period.

THE ‘INNOVATION’ INTERVENTION

However the COVID-19 tenure has also been eliciting lot of innovation and creative practices and which has impacted the industry in many ways like a “blessing in disguise” and is worth encouraging so as to adapting to the “new normal”, by the industry participants. (Foote, 2021).As opined by Matthias Breier of ‘Euractiv’, “The COVID -19 *crisis itself was a trigger point for business model innovation for companies”* (Foote, 2021)

ABOUT THE OSLO MANUAL PERSPECTIVE OF INNOVATION

Understanding this innovation from the Oslo Manual perspective seems more connecting an insightful. , the Oslo Manual provides a framework or tool that are used by statisticians and policy makers worldwide and this is concerned with innovation which address defining the basic concepts related to innovation ,data gathering recommendations, and analyzing them as a part of innovation statistics. (OECD.org, 2015)

As stated in the manual “The purpose of the manual is to guide innovation data collection and reporting efforts through a common vocabulary, agreed principles and practical conventions. These can enhance the comparability of statistical outputs and support the progressive development of a global statistical information infrastructure on innovation that is relevant and useful for researchers and decision makers alike.”` (OECD, 2018)

OVERVIEW OF INNOVATIONS / CREATIVE PRACTICES IN HOSPITALITY SECTOR DURING COVID19

As proposed under Olso Manual, there are mainly four types of innovations. They are (1) Product innovation – these are a new or significantly improvements in goods or services based

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either on technical or other improvements especially in the course of service delivery; (2) Process innovation - which is an innovation related to new or significantly improvement in manufacturing / production or delivery process; (3) Marketing innovation – These are the innovations related to new a marketing way or practice involving significant improvements in product, placement, promotion or pricing; (4) Organizational innovation – these could be creative improvements in the form of new organizational method in business practices, processes, workplace organizations, or external relations etc.

Out of these dimensions of innovation types, perhaps product and process innovations seem to be having most relevance to hospitality and tourism segment. In comparison, the process innovation research in hospitality and tourism has investigated topics like the development of new business models and management practices that are aimed at improving hospitality service efficiency and productivity in service delivery processes (Gomezelj, 2016). Even though there are differences and distinctions between the product and process innovation at least theoretically, but while considering the practice the line of difference between the two is often quite narrow or clouded. The reasoning behind this perhaps is the close interface between production and consumption prevalent in hospitality and tourism. (Orfila-Sintes & Mattsson, 2007)

When viewed the innovations that took place in Hotel industries in general from Oslo Manual prism we can identify Product and process innovation we can see

(a) High automations – Either as technology adoption and or upgrading the existing technology for many hotel service provisions can be seen as an innovative development. This could be in the form of fully automated hotel check-in systems and self-service kiosk check-in machines, in order to permit social distancing and minimal or almost nil human interaction. In addition, several major hotel brand chains are using new technologies or upgrading existing technologies in the form of cleaning robots, electrostatic sprayers etc. for enhanced disinfection and to ensure superior hygiene standards .

(b) Innovative and new guest interaction mechanisms as well new cleaning procedures have also been introduced for hotel service delivery. And these drives have also proven to be yielding benefits and have a positive impact on hotel booking pattern in COVID-19 tenure.

(c) Revised reservation/cancellation policies to make it more customer friendly during the uncertain conditions. Also flexi check in & check out modes to avoid maximum public contact and gatherings.

(d) Opening flexible and upgraded spaces for sudden or planned quarantine or stay away from home situations.

(e) Offering full-fledged medical service to customers at places of stay. (Soria, 2020)

(f) Owing to Covid19 norms, instead of closing the communal spaces in hotels like spa, relaxation room etc. offer them to individuals and family groups that are travelling together that can be pre-booked for time slots throughout the day. During those times, individuals and family groups have exclusive use of the facilities. With this, a challenging situation can be capitalized as a unique opportunity and guests can enjoy those luxurious surroundings all to themselves. (Hospitalitytech.com, 2021)

However it is difficult to clearly distinguish between product and process innovations, hence grouping these two innovations into a single category.

From an organizational level the pandemic has resulted in hotels adopting new innovations focusing mainly to cost-efficiencies. These steps have largely been human resources related like;

(a) Hotel chains indulging in cost cutting measures revised manpower planning and staff size adjustments which even have resulted in lot of layoffs too.

(b) Remuneration realignment in the form of salaries being suspended, amended, reduced or redesigned

(c) Allowing for extra leave and vacation benefits granted both on ad-hoc and planned basis.

(d) Redesigned working hours may be by reducing/ altering the operating timings aligned with COVID -19 control protocols as administered by the local administrations.

(e) Accommodating workers in special workstations in the hotels and help them in escaping their daily lockdown routines.

From a marketing standpoint, innovations adopted by the industry encompass the followings;

(a) Loyalty programs especially by the branded hotels and attempting to persuade with offers and discounts with bundled prepositions.

(b) The social media adoptions with innovative and persuasive propaganda were few among the practices found from the marketing angle.

(c) Extraordinary communications (in websites and other medias including manuals in the hotels) to convince the customers about the safety and hygiene norms adopted and specifically articulating how such measures can benefits to the customers while their stay there. (Soria, 2020)

(d) Working special rates for local people who may want to self-isolate in comfort away from their families and friends or those who seek relief from the continuous lockdown or restrictive movements can think about staying in the nearby hotels may be for a change.

One can observe that most of the Olso Manual dimensions of innovation mentioned above are pertinent to either branded or big players on hospitality industry. For the other participants who are relatively small sized entities or hotels the set of problems they had to face and the type of innovations led by the Pandemic are different.

CONCLUSION

From a theoretical standpoint when we review the innovation and changes seen in food industry due to Covid19 situations, one major opinion formed was that for lot of organizations the crisis caused due to pandemic itself was a trigger point for business model innovation, who otherwise would have normally stuck in their operative process without bothering much about innovation aspect in their domain activities. However the negative impact of pandemic never seems to be ending in a near future (Hospitalitytech.com, 2021) hence the more strategic adoption to innovative practices the hospitality industry inculcates in its operations the better would be their sustainability chances in the market.

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Paper 5

LATEST TRENDS IN TOURISM WITH REFERENCE TO BLEISURE TRAVEL IN INDIA

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"RURAL AND URBAN TOURISM IN INDIA: CURRENT TRENDS AND ISSUES"	IQAC 2021
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INTRODUCTION TO TRAVEL

The history of travel dates back when people started travelling in search of food and shelter. When the time progressed, the people travelled for trade and commercial activities. Travelling in search for knowledge and religious places were the next motive of humans. The explorers like Hieun Tsang, Marco polo etc travelled around the world in search of finding new places [1]. The first pleasure travellers in the history were the Romans who travelled to the Mediterranean and pyramids in Egypt. The Grand tour of Europe were trending among the aristocratic youths in the seventeenth century. The invention of the railway system in the nineteenth century and popularisation of air travel in the twentieth century boosted travelling [2]. Technological advancements in the second half of the twentieth century ensured that people could know about the different travel destinations without even travelling. The Internet played an important role in reducing the distance between places and ensured a hazzle free travel to any location in the world in the twenty first century.

TYPES OF TRAVEL

The following are various types of travel

1. Leisure travel: the primary motive of this type of travel is to take some time off from the regular life, where the traveller stays in resorts or hotels, move around in the city or place sightseeing, engage in some activities, which are the speciality of that region, eating out in the best food outlets, etc.
2. Business travel: This happens when the traveller moves out of his regular work place and visits his offices or branches of business for work-related purposes. This type of travel doesn't include daily travel for work.
3. MICE (Meetings, Incentives, Conferences and Exhibitions):It is a kind of tourism wherein massive groups, generally deliberate nicely in advance, are introduced collectively for a specific purpose.
4. Pilgrimages: Visit to different locations of religious importance and staying in that location for a day or more is usually referred to Pilgrimages.
5. Medical tourism: Travelling to another city or country for taking medical treatment has become a trend in the twenty first century. This type of travel is rereferred to as medical tourism.

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It is one of the emerging segments in the travel sector. Bleisure travel may be defined as the hybrid of two segments of travel – business and leisure [3]. Business travellers often combine breaks with business trips, reflecting a change in the very nature of corporate travel. Bleisure travel is when business travellers extend their stay over a weekend or indulge in leisure activities after work. New age business travellers are now seeking new experiences while on a business trip and finding hotels that are located close to work, which gives them more leisure time.

INDIAN TOURISM SECTOR

A report by FCM travel solutions and KPMG revealed unprecedented growth has positioned India as the third largest business travel market in the APAC region, right after the neighbouring countries of China and Japan [4]. India is also positioned as the 10th largest business travel market worldwide. Estimates gauge business travel spending to more than triple to us$ 93 million by 2030. 72% Indian visitors extending their commercial enterprise journeys in 2018, they had been ranked 2d among 'bleisure' visitors throughout 31 countries, in step with a study. Indians are 2d to Thai visitors (80%) and extra than the worldwide average (51%). Indians are second to Thai travellers (80%) and more than the global average (51%).

FACTORS AFFECTING BLEISURE TRAVEL

1. **Demographics:** The largest group of bleisure travellers are between the ages of 45 to 55 years whereas the second largest group comprises 25 to 35-year-olds, making bleisure travellers largely millennials and baby boomers.[5]
2. **Destination:** The top two factors, which can prompt a business traveller into turning his business trip into a leisure trip are

- Availability of great entertainment, whether in the form of famous theatres, adventure parks or studios, etc.
- the destination is a world-famous tourist spot/ city/country

3. **Trip planning & booking:**85% of Indian bleisure travellers spend up to five hours researching their trips and prefer highly-personalised suggestions. The user generated content (UGC) from review websites influences their decision-making process.

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4. **Spending preference:** Research has shown that 72% of Indians spend as much or more on bleisure trips as they usually spend on vacations. Nine of ten business travellers plan and save for bleisure trips.

NEEDS OF BUSINESS TRAVELLER

Tourism and hospitality enterprise understanding those converting developments has been designing customised services to in shape the wishes of contemporary-day bleisure guests. Unlike traditional enterprise guests of preceding eras, those bleisure guests are seeking greater price for cash. Some factors riding their decision-making encompass first-rate areas subsidized with the aid of using stylish designs and great functionality, price-for-cash deals, unfastened wi-fi, privacy, proximity to warm locations and principal locations, comfort and particularreports that hospitality manufacturers offer. Research suggests that 75% of enterprise guests withinside the United States of Americ adon't forgeta greatvirtualrevel in important whilst choosing any resort or airline. What’s exciting is that nearly one-0.33 of guests keep away from inns charging for wi-fi.

FAVOURING FACTORS

- Nearly, two-thirds of Indian travellers (65%) said they have been on a domestic business trip, which is the highest globally ahead of Indonesians (62%) and Chinese (62%).[6]
- In addition, more than half (58%) of Indian travellers reported that they had been on an international business trip in 2018
- When traveling for work, Indians also claimed to enjoy business trips the most of all the nationalities surveyed. About 83 % of Indian business travellers rates business travelling 7 out of 10 or higher, compared to 58% global travellers giving similar ratings.[7]
- About 76 % Indian travellers said they often get to enjoy their travel destination compared to 56 % of global travellers.[8]
- Nearly 55% of them communicated their concerns over the prospect of housing having gotten fake audits and deluding photographs, taken after by 53% feeling anxious approximately their individual subtle elements being stolen or no affirmation of their bookings.
- Booking.com conducted the study during October November 2018 among 53,492 respondents, including 1,852 Indians, across 31 markets who had travelled at least once in the past 12 months.[9]

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LIMITATIONS

- Travel restrictions
- Lack of facilities in the hospitality sector
- Time limit
- Company policies
- Paying additional expenses

CONCLUSION

- Tourism promotes growth in earning more revenue in different sectors, bleisure travellers spending more money are one of the favourable factors
- The presence of foreign hotel chains brings in more innovative ideas for meeting the changing requirements of travellers
- Under the schemes like Swadesh darshan, Government of India is also favouring the growth of tourism

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Paper 6

STRENGTHENING SUSTAINABILITY IN INDIAN RURAL TOURISM THROUGH ENVIRONMENTAL DIMENSIONS - CARBON CONSCIOUSNESS

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The number of international tourist arrivals has increased from 25 million globally in 1950, to 278 million in 1980, 527 million in 1995, and 1.32 billion in 2017. The figure is expected to touch 1.8 billion by 2030. The average international tourist receipt is over USD700 per person. Travel and tourism represented approximately 10% of total global Gross Domestic Product (GDP) in 2016. This industry has created approximately 11% of the world’s employment (direct & indirect) in 2016. However, due to over-tourism, various negative impacts are being witnessed and recorded by various researchers around the globe. As more regions and countries develop their tourism industry, it results in notable and considerable impacts on natural resources, economic patterns, pollution levels and socio-cultural norms of that region in particular. The Dawkin’s Principle of Self-Interest and the dazzle in the eyes of all stakeholders are the prominent pre-cursors.

Sustainable tourism is the form of tourism that meets the needs of tourists, the tourism industry, and host communities today without compromising the ability of future generations to meet their own present and future needs; in all its three dimensions – socio-cultural, environmental and economic, while aiming at quick development viability of the industry. The resources must be left in the same condition for the next generation, if not in a better condition. If well flourished, continued sustainable tourism trends can make tourism industry and all the three dimensions of sustainable tourism interdependent. India is a country of more than 600,000 villages, hence carrying a profuse potential of rural tourism. In order to develop and maintain sustainability in Indian rural tourism, it is important that all dimensions of sustainability are well explored with regards to Indian rural tourism so that our country continues to fascinate both domestic as well as international tourists with her age old plethora of ethnicity.
This research work tries to identify the role of one important dimension of sustainability – the environmental dimension, through carbon consciousness in supporting the sustainability in Indian rural tourism right at the inception level.

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INTRODUCTION

Sustainable tourism is the form of tourism that meets the needs of tourists, the tourism industry, and host communities today without compromising the ability of future generations to meet their own needs [2]. Sustainable tourism development guidelines and management practices are applicable to all forms of tourism in all types of destinations, including mass tourism and the various niche tourism segments [1]. Sustainability principles indicate environmental, economic, and socio-cultural aspects of tourism development; it also indicates that a fair balance must be maintained between these three dimensions to ensure long term sustainability. Thus, sustainable tourism should make optimal use of environmental resources that constitute a key element in tourism development, maintaining essential ecological processes and helping to conserve natural heritage and biodiversity; respect the socio-cultural authenticity of host communities, conserve their built and living cultural heritage and traditional values, and contribute to inter-cultural understanding and tolerance and ensure viable, long-term economic operations, providing socio-economic benefits to all stakeholders that are fairly distributed, including stable employment and income-earning opportunities and social services to host communities, and contributing to poverty alleviation. Sustainable tourism development meets the needs of present tourists and host regions while protecting and enhancing opportunities for the future. It is envisaged as leading to management of all resources in such a way that economic, social and aesthetic needs can be fulfilled while maintaining cultural integrity, essential ecological processes, biological diversity, and life support systems.

Sustainable tourism development requires the informed participation of all relevant stakeholders, as well as strong political leadership to ensure wide participation and consensus building. Achieving sustainable tourism is a continuous process and it requires constant monitoring of impacts, introducing the necessary preventive and/or corrective measures whenever necessary. Sustainable tourism should also maintain a high level of tourist satisfaction and ensure a meaningful experience to the tourists, raising their awareness about sustainability issues and promoting sustainable tourism practices among them [1].
This research paper is intended to explore:

1. the need of sustainability in tourism sector
2. the dragging factors towards the need of sustainability in tourism sector.
3. the environmental dimension and its various elements in sustainability in tourism
4. the concept of carbon foot print and the need of carbon consciousness among prominent stake holders.
5. measures to the various stake holders of Indian tourism for reducing the carbon prints.

Content

Sustainable tourism development has attracted significant attention in many scientific studies particularly in tourism studies and has been one of the very fast growing areas of tourism studies research since the late 1980s. According to Buckley, the specific term 'sustainable tourism' was first used almost two decades ago. During the first decade, basic frameworks from backgrounds in tourism, economics and environmental management were studied. The second decade yielded a number of re-conceptualisations and a series of critiques. According to Bramwell & Lane, the two greatest founders of these concepts in the tourism industry, sustainable tourism emerged in part as a negative and a reactive concept in response to the many tourism issues, such as environmental damage and serious impacts on society and traditional cultures. Gradually, tourism development has been seen as a solution

capable of creating positive changes through the ideas of sustainable tourism. Sustainable tourism has played an important role in identifying ways to secure positive benefits, as well as the established approaches of regulation and development control.

As more regions and countries develop their tourism industry, it produces significant impacts on natural resources, consumption patterns, pollution and social systems.

The following are the Glimpses of environmental impacts from Sustainable Tourism report by Rachel Dodds, Director, Sustainable Tourism, Sustainable Tourism Expert and Professor at Ryerson University [3]:

1. The number of cars on the road surpassed 1 billion in 2010. Today it is 1.2 billion and will be 2 billion by 2035
2. A European uses 14 times more energy than someone living in India.
3. A species of animal or plant life disappears at a rate of one every three minutes
4. 70% of marine mammals are threatened
5. Since 1970 a third of the natural world has been destroyed by human activity.
6. 35% of mangroves have been destroyed.
7. Seawater is expected to rise 70 cm in the next 10 years
8. Buying local could achieve a 4-5% reduction in GHG emissions due to large sources of C02 and non C02 emissions during the production of food.
9. For every 1 degree rise in temperature above 34 degrees Celsius, yields of rice, maize and wheat in tropical areas could drop by 10%

10. Every year we dump 40 million tons of carbon pollution into our atmosphere.

Two main aspects are under the lens that have led various segments of tourism business to bring the position of tourism to a state that it is on the verge of losing its sphere of sustainability by and large. The two aspects are - The Principle of Self Interest and the Dazzle in the eyes of various stake holders of tourism.

The first aspect, self interest generally refers to a focus on the needs or desires of one's self. Most times, actions that display self-interest are often performed without conscious knowing. A number of philosophical, psychological and economic theories examine the role of self-interest in motivating human action. In business, self interest focuses on actions or activities that are advantageous to an individual or organization. Legalists hold that an ideal state is not achieved through solving social problems that are fundamentally moral, but that self-interest—such as the competing interacting interests of rulers, ministers, and common people—is the genuine force in the world[4]. They argue that people can be shaped behaviorally to yield social order if it is in the individual's own self-interest to abide by the norms, meaning that different interests must be aligned to each other and the social good, which is most efficiently ensured if the norms are publicly and impartially enforced [5] They advocate the use of rewards and punishments, as mankind reacts out of self-interest, to achieve a desired behavior from people [6]. According to them, the application of reward and punishment in a socio-political system is necessary to influence people's calculations and direct them towards pursuits that benefit the state [7].

For a business or individual to survive and grow, a degree of self-interest is necessary. When there is too much focus on self-interest, the benefits of the group at large diminishes. In business, self interest focuses on actions or activities that are advantageous to an individual or organization. For a business or individual to survive and grow, a degree of self-interest is necessary. When there is too much focus on self-interest, the benefits of the group at large diminishes. The Wells Fargo scandal, proved that top

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managers who were concerned about meeting their quotas encouraged employees to set up fake checking and savings accounts so that their managers could meet quotas, and thus, gain incentives [8]In this case, the top managers put their own self-interest, i.e. desire for money and personal gain, above the well-being of their employees, and the reputation of the company they work for. Commercial organizations, large and small, act on the Dawkin’s principle of self-interest. They do not make significant changes to the way they do business, which could be because of exhortations or out of good intentions, except in response to the pressure of external factors that cannot be avoided or to seize a competitive advantage [9]

The second aspect dazzle implies overwhelm in the eyes of government and businessmen, as well as many local residents because of the readily and free available plenty of tourism resources. To be specific here to the environmental dimension of sustainability in tourism, there are a plenty of natural resources available to foster tourism, that have been exploited by various stake holders owing to their free and abundant availability. International tourism has brought in a phase in which the opportunities of making quick profits from exploiting what was regarded as freely available natural resources dazzled the eyes of government and businessmen, as well as many local residents [9] Tourism requires a search for the extraordinary when compared to an individual’s daily life and environment [10]. Thus, in contrast to mass tourism where the sun, sand and sea constitute the only tourism resource, ecotourism or nature-based tourism activities respond to people’s desire to participate in tours with different aims such as relaxation, discovery, learning and escaping to nature, and getting away from the routine of everyday life. These activities also form the main axis of sustainable tourism. Being a sub-branch of sustainable tourism, ecotourism has been defined by Weaver as “a type of nature-based tourism which provides opportunities to learn and appreciate the natural environment and its elements, and also strives to be ecological, sociocultural and economical”[11]. Ecotourism involves a trip to explore and learn about the nature and wildlife[12]. Being an extension or off-shoot of alternative tourism, ecotourism grew out of the dissatisfaction with traditional tourism which generally prefers a stricter profit-oriented approach over one that places humans at the center of the universe, and ignores the social and ecological aspects of visited areas. Today, nature-based tourism is main revenue in many countries where tourism is an important export industry. These countries include Australia, Kenya, Nepal, New Zealand, Tanzania, Costa Rica and Botswana [12].

Environmental dimensions of sustainability in tourism

To many people, sustainability is about the environment, primarily the natural, physical environment, and its protection. However, there is far more to the environment than just the natural landscape [9]. Following are the various aspects of environment:

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The Natural Resources: Tourism makes use of a range of natural resources, and in many cases, the core attraction of a destination's product may be natural resources such as clean air, land, mineral waters, and the water in lakes and seas.

The Natural Environment: There are few natural landscape or wilderness areas left in the world. Almost all natural landscapes have been affected to some extent by the actions of man through the centuries. Tourism is only one industry or activity which changes landscapes.The natural landscape represents the core of the tourism product in many areas including natural forests, mountains, and regions which attract tourists because of their rivers and lakes.

The Farmed Environment: The farmed environment can cover a diverse range of agricultural systems including agriculture landscapes, man-made forests, and fish farms.

Wildlife: Wildlife has a number of dimensions such as land-based mammals and reptiles, flora, birds, insects, fish, and marine mammals. Tourism can clearly be very harmful to wildlife through the destruction of habitats, affecting feeding habits, disrupting breeding patterns, fires in woodlands and people picking rare plants.

The Build Environment: We also need to recognize that, in term of tourism, there are several dimensions to the built environment such as individual buildings and structures, villages and townscapes, transport infrastructure, dams, and reservoirs.

Glimpses of Indian Rural Tourism

India is large and varied in terms of tourist attractions. Our culture being syncretic and dating back to ancient times makes it a prominent tourist attraction platform. As India's rich culture and heritage remain unparalleled and the country's unity in diversity is still looked by the entire world [13]. To understand India's true tradition, heritage, culture, festival, etc. rural area is the best place. The development of a strong platform around the concept of rural tourism is definitely useful for a country like India, where almost 70% of the population resides in its villages [14]. Thus, while carrying such plentiful potential ,the need for sustainability gets inevitable.

It is well known that an emphasis on rural development generally pervades upon Government policy in an endeavor to achieve balanced development, and to neutralize the infrastructural and economic differences between urban and peripheral regions [15]. In this effort, tourism has emerged as a potential game changer, as it has the unique ability to drive economic development and provide opportunities in relatively inconspicuous areas, which are off the beaten track and would otherwise remain at a disadvantage. This attribute assumes a special significance during these critical times of the pandemic, when tourists are more likely to prefer visiting open and undisturbed areas which carry a lesser risk of infections than crowded and more frequented places. To emphasize this aspect of tourism, presently being considered as one of the key sectors for driving economic recovery worldwide, the United Nations World Tourism Organization (UNWTO) has adopted "Tourism and Rural Development" as the theme

for World Tourism Day 2020, which is commemorated on 27 September every year to foster awareness about the importance of tourism among the international community.

Carbon footprint and carbon consciousness: a big responsibility

A carbon footprint is the total green house gas (GHG) emissions caused by an individual, event, organization, service, or product [16]. Greenhouse gases, including the carbon-containing gases - carbon dioxide and methane, can be emitted through the burning of fossil fuels, land clearance and the production and consumption of food, manufactured goods, materials, wood, roads, buildings, transportation and other services [17]. Since, tourism related activities include all the above mentioned activities, it can be concluded that irresponsible tourism definitely leads to generation of high amount of carbon foot-prints. Roger Harrabin (2020) in his report urges the public to adopt carbon-cutting measures based on an analysis of 7000 other studies [18]. The report also suggests average reduction in carbon footprint per person per year in tonnes of carbon dioxide equivalent as given in the table below.

Table 1 showing average reduction in carbon footprint per person per year in tonnes of carbon dioxide equivalent by adopting certain practices (Source: Center for Energy Solutions, US and Canada, May 2020)

S.No.	Activity	Reduction (in tonnes)
1.	Live car - free	2.04
2.	Battery electric car	1.95
3.	One less long-haul flight per year	1.68

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4.	Renewable energy	1.6
5.	Public Transport	0.98
6.	Refurbishment	0.895
7.	Vegan diet	0.8
8.	Heat pump	0.795
9.	Improved cooking equipment	0.65
10.	Renewable based heating	0.64

The response to the Covid-19 crisis has shown that the public is willing to accept radical change if they consider it necessary. Government priorities must be re-ordered. Protecting the planet must become the first duty of all decision-makers. The author reports about the need of a complete change of mindset. This implies that we have to agree how much carbon we can each emit within the limits of what the planet can bear – then make good lives within those boundaries. Thus it can be concluded that being carbon consciousness should be the prime Ethical Code among all stake-holders of tourism industry. Hence, all human beings at their personal level in general and as tourists in particular should religiously follow the under listed guiding principles that can greatly contribute to reduction of carbon footprints. Projections suggest that travel related emissions will make up 12 percent of total green house emissions by year 2025. For unavoidable green house emissions, carbon offsetting should be used to compliment sustainability practices and reduce tourism carbon foot print [19].

1. Be considerate of the communities and environment you visit.
2. Don't litter.
3. Carry your own shopping bag to avoid contributing to the plastic problem in many countries of the world.
4. Remove all packaging before leaving home and avoid excessive waste and the use of plastic bottles
5. Bring your own mug instead of expecting vendors to serve you beverages in their provided disposable ones.
6. Lose the straw – and if you want one, bring your own reusable one
7. Reduce energy consumption. Unplug your mobile phone charger, turn off the unwanted lights.
8. Conserve water. Take shorter showers. The average hotel guest uses over 300 litres of water per night! In a luxury hotel it is approximately 1800 litres [20].
9. Take public transit as far as feasible or use a cycle or just walk.

10. Before you go, ask your travel provider (tour operator, travel agent) about the company's environmental and responsible tourism policies and support those who support responsible tourism.
11. Ask your accommodation provider (hotel, guest house, lodge) about their sustainability practices.
12. Support responsible tourism organizations, those operators who publicly are aiming to make tourism more responsible.
13. Turn off your lights when you leave your hotel room
14. Put on a Sweater while you tour in cold places
15. Turn off Your Computer when not in use
16. Unplug Unused Electronics (even your mobile phone)
17. Take Shorter Showers to contribute towards water conservation
18. Take quick showers using less hot water means using less energy.
19. Air Dry Your Clothes
20. Recycle-Recycle paper, plastic and glass.
21. Buy Organic Food
22. Bring Cloth Bags to the Market
23. Buy Products Locally
24. Buy Minimally Packaged Goods
25. Buy produce that is in season

Suggestions and Proposals for various stake holders of Tourism Industry:

1. Infusion of Carbon sensitivity to various stakeholders of Indian Tourism Industry should be topping the hotlist of concerned authorities aiming at having a responsible tourism policy.
2. Systematic identification and demarcation of explored zones of Indian rural tourism must be done, so that the concerned authorities can scientifically plan to help in implementation of remedies.
3. Carrying Travel kits should be mandated for all travellers through travel agencies to other local agencies of rural tourism. A Sample Ideal Travel Kit may include cloth bags for shopping, one glass/mug, one reusable metallic bottle/plate/spoon per person. Carry your own trash (A small trash bag)
4. Strict frisking of travellers at specified entry points must be done in order to ensure that the travellers are on tour with all needed provisions of sustainability.
5. No plastic zones to be widened systematically all over the country.
6. Tourism infrastructure and manpower should be improvised to enable close supervision, convenient platform for both tourists as well as employees.
7. More tourism institutes, training centers and skill based selection needs to be focused in Tourism sector.
8. Apps must be developed and promoted and mandated for tourists with prior information about all requirements of being a responsible traveller.
9. A compulsory subject in schools and colleges at all streams and levels should be introduced that enables a change of mindset and creates greater awareness of sustainability.
10. Tourism taglines of various States in India can be altered with words implying environmental sensitivity.
11. Government should develop attractive subsidy plans for business providers of Cycle rickshaws, organic foods, eco-friendly hotels, seasonal foods, and likewise.
12. Organic pits at specified places should be made available to the tourists within the tourism zone, wherein, the degradable wastes could be dumped. The concerned authorities must switch over to "no dustbin policy"

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"RURAL AND URBAN TOURISM IN INDIA: CURRENT TRENDS AND ISSUES"	IQAC 2021
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'A STUDY ON THE IMPACT OF SOCIAL MEDIA ON THE GROWTH OF RURAL TOURISM WITH SPECIAL EMPHASIS TO GAVI, KERALA.'

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India, the land of vivid cultures has got so much to offer other than merely creating an incredible experience for the tourists. For instance, if rural tourism's potential is used to the fullest, it could generate employment for men and women alike residing in villages. Agritourism, Ecotourism, Heritage tourism etc.has opened the door to a new world of possibilities and business opportunities. Landscape retention, preservation of heritage and culture, improvement in local areas in terms of infrastructure, cleanliness thus goes a long list of benefits that could be reaped through this form of tourism. The 'Swadesh Darshan Scheme' launched in 2015 by our Prime Minister Sri.Narendra Modi with the key focus on developing rural India through fifteen thematic circuits is enabling better connectivity to the rural areas. For the successful running of heritage sites and monuments, a project titled "Adopt a Heritage-Apni Dharohar Apni Pehchan" has been introduced. As said by Mahatma Gandhi, the soul of India lies in its 'villages' and hence being responsible citizens of India we should find out ways by which rural tourism could be promoted. Our country's villages and rural sites remain as repositories of a myriad tradition and culture.

The picturesque beauty of 'God's own country' has attracted tourists from far and near. There are around 1674 villages in Kerala, each with its own uniqueness. Green paddy

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fields, swaying coconut trees, beautiful sunset, houseboat ride on backwaters etc. have created a lasting impression in the minds of the visitors. Though industrialization and urban life style have influenced the rural culture to an extent, we can still witness the traditional values imbibed by the villagers. There are still villages in this state that need to be explored and promoted. This is where the prominence of social media arises.Gavi, located in Pathanamthitta district is a small village which is blessed with breathtaking scenic views and rainforests. A study is undertaken to explore the possibilities of social media in promoting Gavi as a popular tourist destination.

Keywords: Kerala, Gavi, Sustainable development, Responsible tourism, Pathanamthitta, Rural tourism, Eco tourism, Tourists, Social media.

INTRODUCTION

The urge for traveling is not something new to the mankind. It is said that the act of travelling changes a person both physiologically and physically, aids in improving the well-being of the traveller. Exploring a tourist destination with someone or with the family not only creates lasting impression but enables the travelers to stay disconnected from their daily chores. Travel & Tourism industry is one of the worst hit sectors during this period of Covid-19 pandemic. According to a study conducted by industry chamber CII along with Hotelivate, (a hospitality firm) the Indian travel and tourism sector along with its subsidiaries will lose almost around Rs.5 lakh crore due to the setback in tourism business. The work from home culture and fear of Covid-19 Corona are likely to continue.

Gavi, a tourist destination located in Pathanamthitta district garnered wide attention through the Malayalam movie, ‘Ordinary.’ Various social media platforms such as You Tube, Facebook, WhatsApp, Instagram, Twitter, Snap Chat etc.could be used as medium to promote less popular tourist destinations. According to a recent statistics, an average of 72 hours is spent in social media by a teenager per week. Another important fact is that almost a quarter of the world’s population is active on Facebook. As per uhurunetwork.com website, on “The Big 3” social networks, ‘travel’ is one of the most shared topics. The corona pandemic situation has taken social media to a

different level, extending support in the form of likes, share, subscriptions has become the new mantra. An exciting and thrilling experience in a tourist destination shared through social media can persuade people to think and urge them to explore the same place. The advancement in technology enables tourists to carry DSLR cameras and smart phones with them to capture their joyous moments either in the form of photos or videos and share it online. Many have started blogs to describe their unique travel experience. The immense popularity that social media has gained over the past years prove that it has emerged and established as an undeniable force in today’s society. The virtues and benefits of tourism destinations could be communicated through this form of technology with people in different parts of the world. Connecting the world with the rural areas through social media will benefit the host population and the tourism sector.

The following are the main objectives of this research

- Identify the role of social media in promoting Gavi as a tourist destination
- Exploring the most successful social media platform that is endorsing Gavi tourism
- Ascertain the facts mentioned about Gavi in the social media
- Find out the segment of tourists who explore social media with the intention to travel

Research Methodology

The study undertaken is exploratory. Both primary and secondary data were collected. Primary data was collected through questionnaires from 200 tourists (domestic and international) and residents of Gavi between 2019-2020. Secondary data was collected from journals, textbooks, UNWTO and Kerala tourism reports, newspapers and magazine articles.

Literature Review

Hypothesis

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H_1-Social media plays an important role in promoting Gavi as a tourist destination

Area of study: The study was carried out among the residents of Gavi

Research design: Survey design

Population for the study: The population for the study is 400 tourists and residents of Gavi.

Data Collection and Analysis techniques: Primary and secondary data were used for the study. Of the 400 questionnaires given out (300 residents and 100 tourists), 315 were returned (229 residents and 86 tourists). However only 200 were complete and could be used for the research. Response rate is 50%.

Secondary data was collected from the Department of Tourism (Government of Kerala), KTDC, official website, Travel blogs & websites relevant journals, magazines and newspaper articles.

Research Results and Discussions/ Findings

Awareness about Gavi as a tourist destination

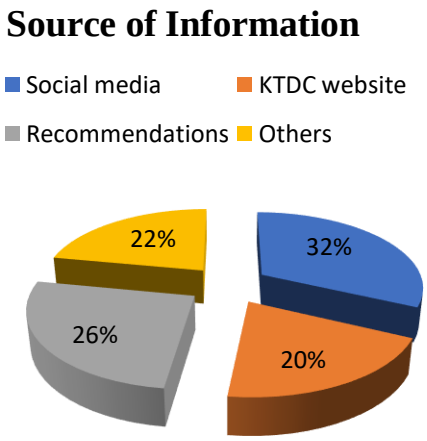

Fig 1.1 Source of information

Unique feature of Gavi as a tourist destination

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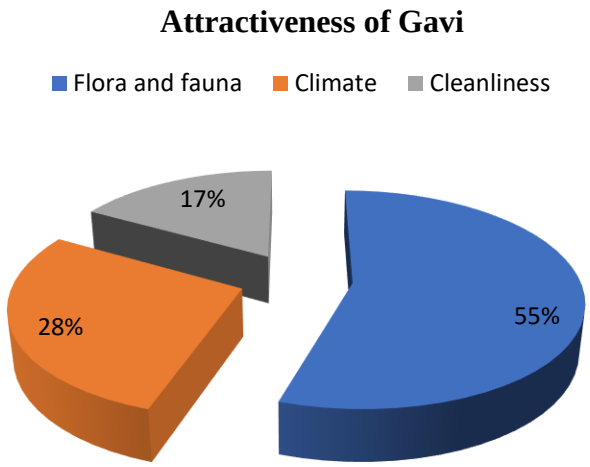

Fig 1.2 Attractiveness of Gavi

Mode of transport used to reach Gavi

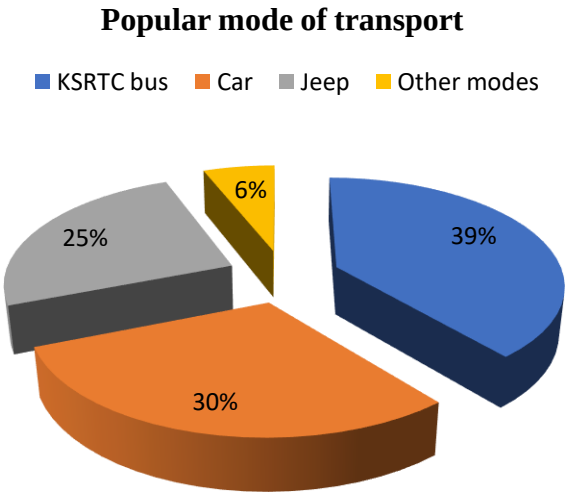

Fig 1.3 Popular mode of transport

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Satisfaction level in terms of tourist infrastructure facilities in Gavi

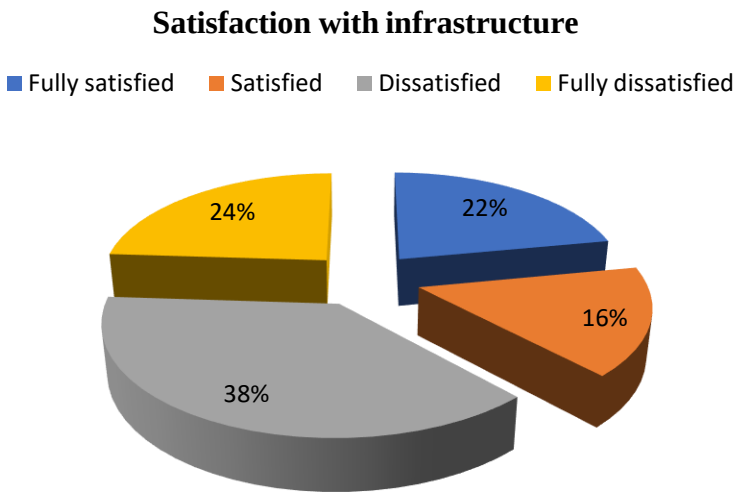

Fig 1.4 Satisfaction with infrastructure

Guest-host interaction in Gavi

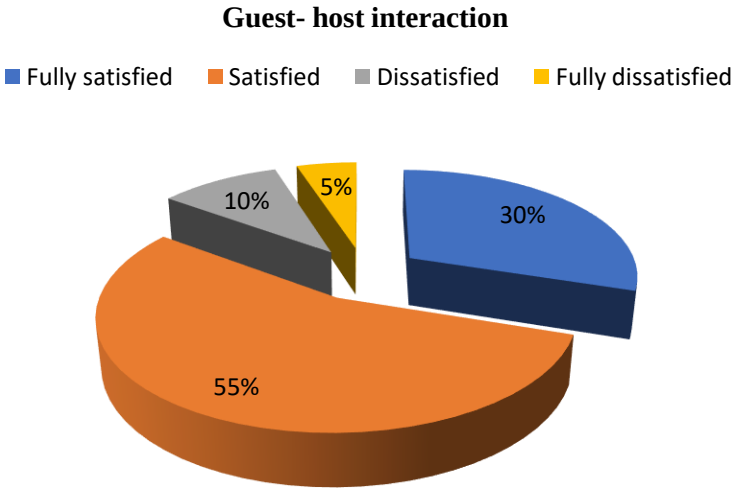

Fig 1.5 Guest-host interaction

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Tourist segment visiting social media

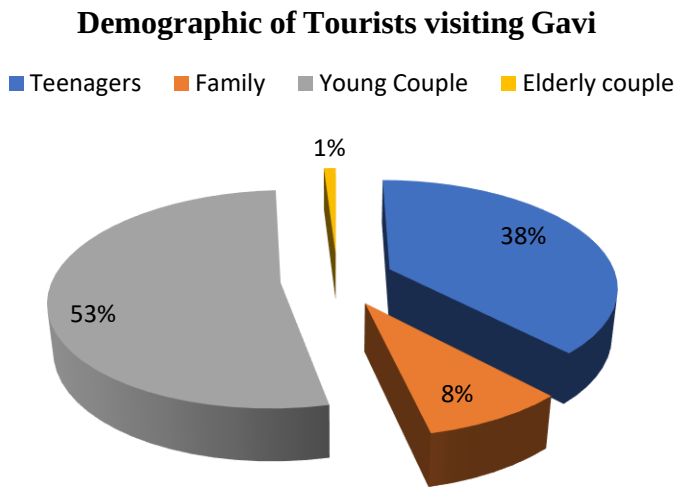

Fig 1.6 Demographic of tourists visiting Gavi

Frequency of social media usage to gather information about Gavi

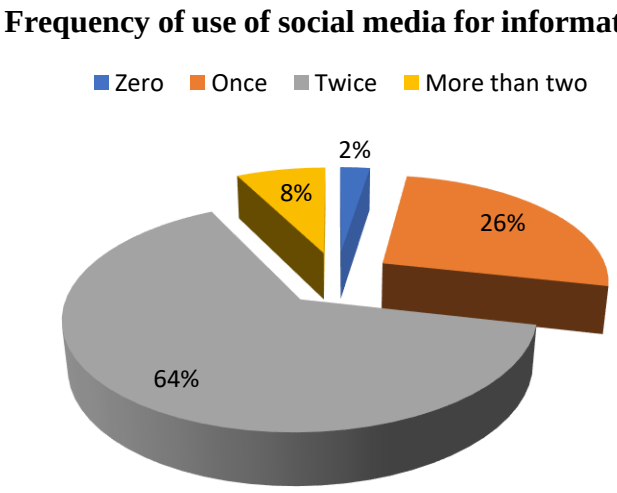

Fig 1.7 Frequency of social media usage to gather information about Gavi

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Information collected through social media about Gavi

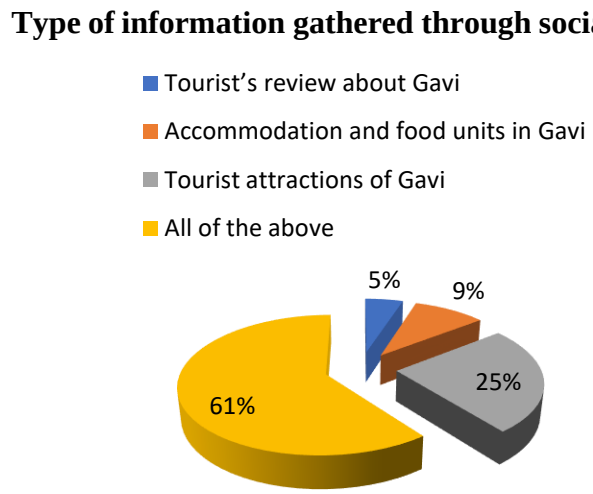

Fig 1.8 Type of information gathered through social media

Accuracy of information collected through social media about Gavi

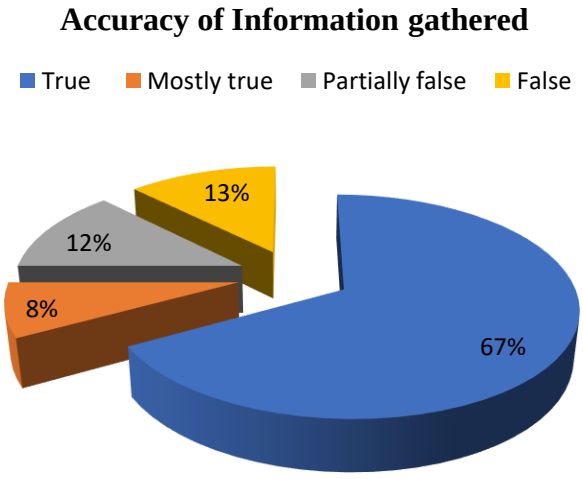

Fig 1.9 Accuracy of information gathered

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Findings

Through the study it was concluded that the role of social media in promoting Gavi as a tourist destination cannot be neglected. Many of the respondents became aware of this tourist destination through social media. You Tube seems to be the most successful social media platform that is promoting Gavi tourism. The videos uploaded by the Youtubers are shared and liked by many viewers. Moreover the facts shared through social media about Gavi are found to be true. Majority of the respondents claim that the highlights of Gavi are its climate, flora and fauna. As per the research, the satisfaction level in terms of tourist infrastructure facilities in Gavi is on the lower level and hence it needs to be improved. The tourists have collected information about the accommodation units, restaurants, attractions in Gavi through social media. Few relied on the reviews given by the tourists who had already visited Gavi.

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Paper 8

IMPACT OF COVID-19 PANDEMIC ON INDIAN TOURISM

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ABSTRACT

The covid -19 pandemic had started in Wuhan province of China during December 2019 and it has created an international health emergency due to its fast spreading nature. The disease has spread across the globe In 195 countries and more than 10 million cases were reported. To handle this pandemic Indian government took many preventive steps such as screening the airline passengers ie, checking them for any clinical symptoms by conducting covid-19 test and they were quarantined for two weeks. After march 15, 2020 government of India started to cancel domestic & international flights as well as the visas were also restricted. On 24 March 2020 the government had to impose complete lockdown in the country and the lockdown had continued till the end of May,2020 which helped to prevent the spread of the pandemic. Hence due to the pandemic the travel , recreation, and the tourism industry had to suffer a great loss. As we know the most important sectors in Indian tourism are medical, adventure, cruise, sports, eco-tourism, rural & religious tourism. India has been identified as a sacred tourism destination. Before the pandemic Indian tourism sector was growing rapidly and it employed a large number of people and was a good source of revenue. According to World tourism council [WTTC] tourism sector in India has contributed to 9.2 % of Indias GDP in 2018 and has provided 42.673 million jobs which is 8.1 % of total employment. In 2018 india has marked third position in terms of travel and tourism‘s total contribution to GDP. Due to travel restrictions and fear in the mind of people about covid-19 even now the Indian tourism industry is suffering. Foreign tourist arrival has declined in India compared to previous year and the foreign exchange earnings has also dropped drastically. India has witnessed around 38 million job losses due to the pandemic, many of the events were cancelled due to the pandemic [both personal and business]and the revenue from the modes of transport namely, buses, airlines & railways has declined. It is expected that by 2021 tourism industry can become operational partially. Several measures can be carried out like like disinfecting major destinations, hotels & modes of transport in order to gain peoples trust that tourist destinations and accommodations are all safe from covid-19.

1. INTRODUCTION:

The COVID-19, has a negative influence on individuals and organizations around the world, setting off a worldwide monetary emergency. In this perspective, the travel industry has been the most affected area. Substantially foreign exchange earnings (FEE) has dropped yet additionally influenced different

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local turns of events, open positions, in this way upsetting the nearby networks in general. As there has been a considerable decrease in the appearances of abroad travelers in India in 2020.

The pandemic has influenced monetarily as well as just as strategically and socially . As the quantity of contaminated cases ascending all through the country, and with the execution of specific measures and missions like social distancing, lockdowns and so on, which resulted in decline of travel industry/business .the travel industry had favoured numerous different areas like housing, catering, transportation, retail, diversion, and so forth adding to monetary development and recuperation internationally. It has been accounted for that travel industry development has outflanked the world GDP development record from the past successively from the year 2011–2017 . Moreover, it has been assessed that there is a drop of worldwide travelers of about 78%, causing a decline in trade income of US$ 1.2 trillion and addressing the biggest decrease in the travel industry which is around multiple times the effect of the 9/11 occurrence. Furthermore, the drop in the travelers' interest to travel has prompted extreme monetary issues in travel & tourism industry.

India is one of the agrarian countries known for its uniqueness in its practice, culture and unrivaled neighborliness. It is a significant attraction for some, worldwide vacationers. It is expected that by 2021 tourism industry can become operational partially. Several measures can be carried out like like disinfecting major destinations, hotels & modes of transport in order to gain peoples trust that tourist destinations and accommodations are all safe from covid-19.

2. Objectives of the Paper :

This conceptual paper based on explorative research has the following objectives :

1) To analyse the impact of covid-19 pandemic on Indian tourism
2) To study various factors which directly or indirectly affect Indian tourism due to covid-19 pandemic.
3) To discuss constrains and disadvantages incurred by Indian tourism due to covid-19 pandemic.
4) To analyse various challenges faced by tourism industry with regard to covid-19.

3. Features of impact of covid-19 pandemic on Indian tourism

The travel industry is a significant supporter of the world economy. The travel industry industry creates incomes for a country, yet it is likewise perhaps the most significant motors for financial development and improvement. This area at the same time offers the chance for economies to develop and individuals to procure a means of livelyhood. As a work escalated area, the travel industry creates work, while encouraging abilities advancement and nearby business. Its network and portability assumes a critical part in local coordination and financial consideration. The impact of the travel industry a as a monetary force has to be reckoned furthermore, its potential as an instrument for advancement are verifiable. Not exclusively does the the travel industry initiate development, it additionally improves the nature of individuals' lives with its ability to make enormous scope work of different kind. It upholds ecological security, support the assorted social legacy and reinforces harmony on the planet. As a definitive cross-cutting area, the travel industry contributes straightforwardly or by implication of Sustainable Development Goals.

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The effect of COVID-19 on the travel industry places further tension on legacy protection in the social area, just as social texture of networks, especially native individuals and ethnic gatherings. Social associations have likewise seen their incomes plunge. During the emergency, 90% of nations completely or part of the way shut World Heritage destinations, and around 85,000 historical centers were briefly shut.

In the present COVID 19 situation when global travel has gone to a stop, Domestic Tourism is also limited.

Certain measures which can be taken by businesses are

a) Maintain adaptability of businesses

b) Upskilling and reskilling to adjust to the advancing work market needs

c) Keeping an eye out for the travel industry offers and objections of things to come

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Paper 9

TOURISM AND EVENT INDUSTRY POST COVID 19 PANDEMIC: A REVIEW

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Event management is the application of project management to the creation and development of small or large-scale personal or corporate events such as festivals, conferences, ceremonies, weddings, formal parties, concerts, or conventions. It involves studying the brand, identifying its target audience, devising the event concept, and coordinating the technical aspects before actually launching the event. The events industry now includes events of all sizes from the Olympics down to business breakfast meetings. Many industries, celebrities, charitable organisations, and interest groups hold events in order to market their label, build business relationships, raise money, or celebrate achievement. As the world is facing an unprecedented global health, social and economic emergency with the COVID-19 pandemic, **travel and tourism is among the most affected sectors** with airplanes on the ground, hotels closed and travel restrictions put in place in virtually all countries around the world. Tourism sector and event industry can be largely related to each other. An event is successful if it attracts audience from far away destinations. However, due to the big setback the tourism industry has been facing since the beginning of pandemic, the event industry too has suffered great losses in many aspects.

This research work identifies the significant connections between the tourism and event industry, takes a review on the effects of tourism setback on the event industry and suggests measures to overcome these effects.

(Key words: corporate events, business breakfast meetings, economic emergency, business relationships, tourism setback)

INTRODUCTION

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Events act as important motivators for tourism. Every year numerous tourists are attracted by various kinds of events throughout a huge variety of destinations around the globe. In short, the development of tourism in a particular destination is directly concerned with the development of event management. For example, nobody will be interested in visiting a distant island or city, unless some appealing tourism events are arranged at this place
Event industry can be considered as one of the hardly hit industries by the Covid-19 pandemic throughout the world since, main prevention methods of social distancing and banning of getting together reflect the contrast situation to an essential characteristic of events which is assemble of people to one place.. MICE events, destination weddings and heritage festivals are main components of the first category while the second segment comprises from weddings, parties, musical concerts, other social and entrainment events mainly. The Corona Virus (COVID-19) pandemic situation has posed significant effect on tourism industry. Tourism destinations have embraced emergency health care measures and restrictions imposed on human movement around the world. Beaches and resorts are empty, peoples' movements are stopped and travelling between territories is strictly controlled. The COVID-19 lockdown around the world has imposed negative impact on the livelihood of people and world economy as well. The present study attempts to find out the scopes for sustainable tourism development in near future from the consequences of social, economic, and environment in COVID-19 pandemic situation.

The Events and Entertainment Management Association (EEMA) recently conducted a member survey with 170 companies that were affected by COVID-19. [1] The report highlights the loss of business, the revenue impacted, employers affected and the funds required in the long run to attain stability.

Recently EEMA had filed a petition appealing to the Government of India to intervene with measures to support the lives of the 60 million Indians the event industry employs – directly and indirectly.

Some of the key findings of the report:

1) Around 52.91% of companies resulted in 90% of their business being cancelled between March-July 2020

2) 63.1% companies i.e. around 107 companies suffered from a revenue loss of up to 1CR

3) Around 7 companies envisage a 50%-80% retrenchment of their current workforce and 35 between 25%-50%

4) The ideal working capital/loan expected to keep afloat for the next 6 months is around 2-5 CR for 39 companies and 1-2 CR for 118 companies

5) Around 97 companies will need to raise capital or debt from institutions or shareholders, VC funding etc.

The event and entertainment industry is going through challenging times since the outbreak of

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the corona virus. The economic disruption has led businesses across various sectors to see a huge downfall in their growth. [1] The worst affected are the event industry who are witnessing a major dip in their business due to the cancellation of events worldwide. Due to which, there has been a significant spike in the number of webinars, online discussions and live chats to keep the industry active.

However, the daily wage workers and the small and medium scale agencies associated with the trade are facing the brunt and need immediate support, both from the events community and the government. [1]

The 170 member survey represents over a 1,00,000 of companies that were affected by this pandemic and EEMA urges the government to consider some steps like the immediate payout of all income tax refunds, which have been due for a while, and the due payment from the central and state governments to event companies for work done or work-in-progress. [1]

Sanjoy K Roy, president, EEMA, said, "The COVID-19 pandemic will impact the entire business community, and our team is focused on ensuring the health and safety of our employees. [1] Industries have already faced an interlocking set of financial challenges for which we filed a petition to the government of India. The sectors are getting into a financial crisis which might soon result into increasing unemployment ratios. We hope that the Government takes the required decision which can help the country to survive with the results of the pandemic."

The impact of COVID-19 on the Event Industry

Many companies have been forced to pivot their event strategy to cope with the current situation.[2] In the beginning of February 2020 the Mobile World Congress in Barcelona was one the first major B2B events to cancel due to COVID-19, and after that we have seen a domino effect, as well as country restrictions to prohibit events with over 500, 50, and now 10 participants. It's obvious that companies, big and small in various types of industries which have B2B events as a cornerstone touchpoint, need to rethink the way they do things in order to not lose against the virus. .[2] During the period between March and May 2020, all in all 4973 events were planned by the respondents. The large number, 4973 events, emphasises the importance of events as part of companies' business and marketing strategies. Based on the number of planned events we asked how many of these have been canceled, postponed or changed into webinars due to COVID-19. The impact of the virus is obvious; the current situation looks very different than it did a couple of weeks ago. According to our data, the short-term change is obvious but the future looks bright. .[2] We hope that the data can help you decide how to pivot your event strategy to cope with the current situation.

The Future of Events

It's safe to assume that those event organisers and marketers who are able to adapt to change will be the ones that survive the COVID-19 challenge. The ones that can change their thinking and actually learn from this will be the ones who make it in the future. .[3] The attitude towards the future is a positive one and the general assumption is that the final change might not even be that considerable.[3] In this moment most of us aren't able to see much further than the day we're living right now. We focus on the problems we're experiencing this very minute, such as how will we maintain customer engagement and how can we bring people together, when it

can’t be done face to face? The easiest solution to the latter has been to create opportunities for people to meet up online. There are many benefits with online events and they should indeed be capitalized on. Saved costs, more flexible choices and easy access are just a few examples of these benefits. .[3] Nevertheless, it’s still important to remember that online events don’t offer the same kind of experiences and sensations that physical events do. Event marketers want to affect the participant’s thinking and actions, which is very difficult to do through a screen. .[3] In other words, an online event can’t be the only event concept of the future, but it will be an important one. In these exceptional times the potential of online events has become more obvious than ever and at the same time we’ve learned to appreciate the power of physical encounters even more. .[3] When we’re able to look beyond the situation we’re in now, we’ll definitely focus more on the future and the positive results of this ordeal. The excitement of being able to meet people again, combined with all the possibilities we didn’t have online, will surely generate new ideas, concepts and visions. Different combinations or hybrids, where physical encounters are combined with modern technology, through which you can connect with people on the other side of the world, will be interesting alternatives to implement. [3] The power of change and the possibilities it offers us is truly something to put our trust in.

How Event Companies Have Used Virtual Event Software

Companies such as Hopin and Zoom facilitate virtual events, however, what about companies using these technologies? How have event planning businesses pivoted since the beginning of the pandemic? [4] There are many examples of companies that have embraced technology to bring unique virtual experiences to their customers.

Virtual Concerts

Sofar Sounds has been around since 2009, turning cafes, living rooms and other spaces into live music venues, and creating intimate concerts for small audiences. [4] When the pandemic hit, Sofar Sounds was forced to pivot their business model and move its unique concert experience totally online.

Since March, Sofar has allowed users to tune into “listening rooms” where they can join independent musicians from all over the world for intimate live streams. This is an example of a business that has really risen to the challenge created by the pandemic.

Virtual Runs

Due to the pandemic, several marathons and other sporting and fitness events were forced to cancel. [4] The Great American 5000 came up with an innovative work-around, creating a virtual run all the way from San Francisco to New York. [4] Teams of up to 12 or 24 people can attempt cumulative runs of up to 24 hours a day, while a virtual map tracks their progress towards the 5000 kilometer journey across America, using GPS and apps such as Map My Run.

Bridging the Gap

Other companies have adopted interesting approaches to make the virtual experience more bespoke. For example, New Black Studio launched a unique experience for clients called **“Event in a Box”.** The UK based Events Company created the service to “enhance events during COVID-19 and help to bridge the gap between live and online events”. [4] Event in a Box can be used to create immersive experiences for product launches, award ceremonies or conferences, where hand selected products are delivered to guests.

What Will the Events Industry Look Like After the Pandemic?

Once social distancing measures are relaxed and life once again becomes more normal, will there still be a place for these new virtual events companies? [5] While services such as Zoom will likely not be quite as sought after when the pandemic is over, it looks like virtual events are here to stay, in one form or another.

For example, “hybrid” events may become the norm, incorporating both live and virtual elements. This is a great opportunity for event planners, who will no longer be limited by the size of the venue and can expand their audience to include virtual attendees, as well as those wWith lockdowns in place and social distancing a must, the event management industry has had to find new ways to stay relevant. [5] This has led to courses being revamped and including virtual and hybrid events in their curriculum. [5] As the industry reboots during the pandemic, students must gear themselves up to face a new world [5]
Here are a few tips:

Get training in virtual techniques: While advertising techniques remain dynamic and consumer centric, the focus has shifted to social media, since people are restricted to their homes. [5] Therefore students must update themselves about live streaming, webinars, and video-conferencing and enhance digital marketing skills, as more events move online.

Improve communication skills: This includes networking as well. Learn how to question, to join a conversation, to understand the audience and this will help connect with and target the right audience and personalize the outreach.

Create engaging content: Content sourcing is one of the chief aspects of event planning. You need content to fit the event goal, [5] to find the right speakers, and to match attendee expectations. Audience engagement is crucial. [5] Therefore students need technological know-how, virtual marketing skills and cultural knowledge to ensure that the event is successful.

Build skills: Gaining experience is the only way to learn and internships and placements are the best options. [5] Creativity, problem-solving, negotiation, budget management, customer management are vital skills and those in this field will also need to know how to multi-task[5]

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Effect of covid -19 on Event Management Industries in India

As per the Event and Entertainment Management Association (EEMA); All large scale events across all categories have been postponed or cancelled due to corona virus (COVID-19) outbreak and due to the nationwide lockdown which is expected to take a ₹1 trillion hit by Sanjoy K Roy, president of Event and Entertainment Management Association (EEMA). This comprises formal sector and informal sector, events and trade exhibitions, entertainment events (IIFA film awards, movie promotion, and music concerts, stand-up comedy shows), Sports Events (T20 cricket tournament IPL, Football events, and other private and government sports events), MICE and hospitality, food and beverages, wedding events, other social events. Currently, It is difficult to calculate the exact loss. While shootings have been suspended and promotional events have been put on hold also television shooting gets postponed, it has also affected the release of new Bollywood-dholywood movies. Several National – International sports events have been either postponed or canceled, and this carries huge losses for the sports the industry as well. For instance, the cancellation of IPL matches alone could mean a loss of Rs 10,000 crore itself for the industry. Joseph, co-founder, and director, Wiz craft International, said that major effect would be on Small and medium enterprises, as are high chances for them to wipe out as it would be very problematic for them to survive in the hard-hitting market the situation for long. From all the segments; hospitality sector, MICE (Meetings, Incentives, Conferences, and Exhibitions) — have been hit the most due to several cancellation events across the country during this time as well as in the next few months too. Considering the impact on Travel, it directly affects foreign participation in events. The size of an Indian Event Market is Rs. 10,000 crore; as per the Event and Entertainment Management Association (EEMA)’s the report. This excludes weddings, trade fairs, and exhibitions. If the latter is added, the overall market touches Rs 40,000 crore, said Sabbas Joseph. Now due to complete lockdown; all big scale events are being canceled or indefinitely postponed which means they are looking at 100% revenue loss as there are no chances of gathering public or crowd even National level exhibitions or trade shows have been postponed. While some event companies have adopted digital platforms but not all events can be planned, and online doesn't have a sustainable financial model, said Roy. Around 90% of daily wagers and appx. Ten million jobs under the event industry is at stake. Mr. Roy added that In this sector, due to lockdown. there is no incoming money in April month, and the venue which is carrying huge inventory, are also facing the heat. The payments which were pending for the government (state and central) events that have been completed; the body has also requested to release that at the earliest. The Event and Entertainment Management Association (EEMA) is straight performing with Confederation of Indian Industry (CII) and Federation of Indian Chambers of Commerce and Industry (FICCI). EEMA has requested in written and urged the government to cover the cost of salaries of daily wagers, sops for the industry, tax refund, loan facilities for the MSME sector, workers, affected by COVID-19 pandemic, and they are unable to resume the work, statutory dues, and a moratorium of paybacks on loans, interest-free for a few months. Globally impact and aid to the Event Industry; Germany announced $50 billion into the art economy, Similarly; the United Kingdom has released 150 million pound in art segment, To Counter the impact of novel virus; Singapore, Dubai and Australia have also released funds on the events, exhibition, and creative arts industry In India; Unfortunately, in India, we can't map that How much creative arts sector contributes to the GDP of the country, as we don't come under one ministry or one department because for that, data is required, and without data, it would be very challenging to map the overall impact In this sector, Roy added.

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Toward recovery

To recover, vaccines will need to be widely distributed, and policy solutions implemented.

Some governments have been providing financial support, either directly or through soft loans and guarantees to the industry. [6]Thailand allocated $700 million to spur domestic tourism, while Vanuatu offered grants to small and medium-sized enterprises. Countries have also been assisting firms to adapt their business models and retrain staff. [6] In Jamaica, the government gave free online training certification classes to 10,000 tourism workers to help improve their skills.

However, many tourism-dependent economies are hampered by limited fiscal space. New initiatives to reignite the sector could perhaps help. In Costa Rica, for example, national holidays have temporarily been moved to Mondays to boost domestic tourism by extending weekends. [6] Barbados introduced a ‘Welcome Stamp’ visa—a one-year residency permit that allows remote employees to live and work from the country. [6] Similarly, Fiji launched a Blue Lanes initiative that allows yachts to berth in its marinas after meeting strict quarantine and testing requirements.

Post-pandemic, a continuing shift toward ecotourism—a fast-growing industry focused on conservation and local job creation—could give an additional boost to the industry. This is already a key element of Costa Rica’s tourism strategy. [6]Thailand too is trying to shift to niche markets, including adventure travel and health and wellness tours.

Technology can also play an important role. [6] With social distancing and health and hygiene protocols likely to remain in place for the foreseeable future, touch less service delivery and investments in digital technology could be a bridge to recovery.[6]

Finally, should the reduction in travel be longer lasting, owing to changes in tourist preferences or economic scarring, some tourism-dependent countries may need to embark on a long and difficult journey to diversify their economies. Investing in non-tourism sectors is a long-term goal but could be aided by strengthening links between tourism and locally produced agriculture, manufacturing, and entertainment. In Jamaica, for instance, an online platform was launched that allows buyers in the hotel industry to directly purchase goods from local farmers. Exports, including services, could also be expanded, using regional agreements to address the constraints imposed by limited economies of scale.

Solutions will differ from country to country, and the pace and scope of recovery will of course depend on global developments. But there is an important opportunity to be harnessed. Beyond the immediate priority of mitigating the impact of the pandemic, countries will need to create a “new normal” for the tourism industry. Diversifying, shifting to more sustainable tourism models and investing in new technologies could help to shape the recovery

Conclusion

It’s clear that COVID-19 has made an impact on the event industry. However, the data tells us that in the long-run, after the pandemic, the effects of the virus will successively fade away. We’ll walk away with best practices and an increased knowledge about online events, as well

as the knowledge of how crucial a backup plan is. This to minimize the risk of gaps in the customer life cycle. The future of events is bright and an increased demand of events for the latter part of the year 2020 is to be expected. Then the problem won’t be if events can be arranged, it will be when and where for the organizer and which one(s) to choose for the participant. The world is going to go back to the good old fashioned model of supply and demand. When this time comes, event organisers and marketers will be more prepared than ever. Now it’s important to look at the outcome of this challenge with optimism. Hopefully you feel inspired and have obtained new ideas on how you can continue to work with events in the future. Let’s keep in mind, that the purpose of events will still be clear after the pandemic, if not even clearer. Now is the time to use this opportunity to be creative, in order to start again when the time comes. Because the time will come

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Paper 10

NEGATIVE IMPACTS OF PANDEMIC ON TOURISM INDUSTRY.

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In India the first case of corona virus was confirmed on 30TH January 2020 in the state of Kerala. The affected had a travel history from Wuhan, China. A complete lockdown was declared by Prime minister from March 25th onwards that resulted in complete closing of tourist spot, airlines and other sectors and critically affected the hospitality industry. Now the major problem phasing by the tourism industry is the fear of the people to travel from one place to another. The current result shows that the tourism industry is easily affected by the pandemic. After the unlock stage now the tourist spot and hotels etc are open for travellers then also people are not ready to take a risk. If they go to some tourist places or hotels they need to follow strict covid precaution that will make some difficulty with travelling people for example, wearing mask covid negative certificate, quarantines rules etc,. Now also some places if covid case increase they will close the particular area and make it as hotspot, in that case suppose if a person do all arrangement booking etc., he need to cancel the journey immediately. These all reason people are not convenient to travel. This research paper attempts to have a review on the relationship

between the pandemic and tourism industry and tries to suggest measures to reverse the ill-effects of pandemic on the tourism industry.

Key Words: Covid, Pandemic, Tourism industry, Travel.

1. INTRODUCTION:

2.

If we look at history and especially last century there are some remarkable incidence happened which leave everlasting impact on our daily life. Moreover, these incidence changes our overall behaviors as well. Among these incidents was an era of the 1st and 2nd World War, then the Cold War and 9/11. However the invention of recent technologies such as mobile phone communication, artificial intelligence etc profund effect on our daily life. Besides all wars and inventions, the ongoing Pandemic crises of COVID-19 will have permanent and everlasting impacts on our lives. In the beginning, CoronaVirus (COVID-19) cases in india happened due to the abroad connections rather than transmission within the country. The first infection cases occurred on 30th January 2020 in the state of Kerala, as they returned from Wuhan, China. To control this spread, the Ministry of Health and Family Welfare (MoHFW) issued travel advisory restrictions, which were similar to previous pandemics such as Ebola, SARS (Severe Acute Respiratory System), and Bubonic Plague, including imposition of self-quarantine rules for all International and Domestic travellers. A complete lockdown was declared by Prime Minister Narendra Modi from March 25th 2020 onwards. This resulted in complete closing of tourist spots, airlines and other sectors and critically affected the hospitality industry. Traveling is the most entertaining way to meet strangers and explore new places if the route is free of illness, crime, and catastrophes. However, most of the time, with the right know-how, the risks can be minimized or mitigated, and the travel diaries fill up with unforgettable experiences. Epidemics and pandemics are two of the most frightening news for travellers or planners. In such cases, it may be difficult or impossible to avoid the disease. The fear of COVID-19 led to significant uncertainty and chaotic conditions in many industries. The tourism industry has experienced sharply falling revenues and is an economic sector among those most severely affected by the pandemic. Before COVID-19, travel and tourism had become one of the most important sectors in the world economy, accounting for 10 percent of global GDP and more than 330 million jobs worldwide. Tourism, one of the biggest and fastest growing sector has been considered as a vulnerable industry i.e. in comparison to other industries, tourism industry gets more affected due to any external or internal shocks or stresses. In this regard, the latest outbreak of Corona (COVID-19) virus has caused havoc across the world. The aim of this discussion is to gather the status of impacts of the virus on various national and international tourism policies, inflow, outflow, and tourism sector as a whole. "This crisis is an opportunity to rethink the tourism sector and its contribution to the people and planet; an opportunity to build back better towards a more sustainable, inclusive and resilient tourism sector that ensure the benefits of tourism are enjoyed widely and fairly."

3. Objectives of the Paper :

This conceptual paper based on explorative research has the following objectives :

5) To analyse the impact of covid-19 pandemic on Indian tourism
6) To study various factors which directly or indirectly affect Indian tourism due to covid-19 pandemic.

7) To discuss constrains and disadvantages incurred by Indian tourism due to covid-19 pandemic.
8) To analyse various challenges faced by tourism industry with regard to covid-19.

3. Features of impact of covid-19 pandemic on Indian tourism

According to estimate, the international labour organization tourism sector created approximately 330 million jobs worldwide, and its 10.3% of the total global employment. Due to the COVID-19 Pandemic, the travel and tourism industry's employment loss is predicted to be 100.03 million worldwide (it is 1.283% of world's population). The pandemic has not only affected economically but as well as politically and socially. The most dynamic sector is the Tourism Industry that benefits many other sectors like lodging , catering, transportation, entertainment, etc. Contributing to economic growth and recovery globally. It has estimated that there is a drop of international tourists of about 78%, causing a loss in export of US $ 1.2 trillion and repenting the largest decline in the tourism job cuts, (which is about 7 times impact of the 9/11 incident. It is not the first time where the world is experiencing a pandemic outbreak. Asia and the Pacific (-96%), the region which continues to have the highest level of travel restrictions in place, recorded the largest decrease in international arrivals in January. Europe and Africa both saw a decline of 85% in arrivals, while the Middle East recorded a drop of 84%.
International arrivals in the Americas decreased by 77% in January, following somewhat better results in the last quarter of the year. (Source: World Tourism Organization (UNWTO) © Data as collected by UNWTO, March 2021. Published: 28/03/2021.)UNWTO World Tourism Barometer and Statistical Annex, March 2021 10.18111/wtobarometereng.2021.19.1.2

UNWTO World Tourism Barometer.

UNWTO Secretary-General Zurab Pololikashvili said: “2020 was the worst year on record for tourism. The international community needs to take strong and urgent action to ensure a brighter 2021. Many millions of livelihoods and businesses are depending on it. Improved coordination between countries and harmonized travel and health protocols are essential to restore confidence in tourism and allow international travel to resume safely ahead of the peak summer season in the northern hemisphere.”

INDIAN TOURISM INDUSTRY :
India is one if the developing nations known for its uniqueness in its tradition, culture and unparalleled hospitality. India is the birthplace of the four religions of the world namely Hinduism, Buddhism, Janis, and Sikhism. India having total 38 world heritage sites. It is a major destination for many international tourists, creating several employment opportunities and generating enormous taxes. (Ministry of Tourism-2019) In india 2017, 10.04 million foreign tourists arrived and in 2018, 10.56 million tourists arrived with 5.2% increase. (IBEF-2019)
Total contribution by travel and tourism sector to India's GDP is expected to increase from Rs15,24,000 crore (US$ 234.03 billion) in 2017 to Rs 32,05,000 crore (US$ 492.21 billion) in 2018 and is targeted to reach US$ 50 billion by 2022.

IMPACT ON INDIAN HOSPITALITY, AIRLINE AND TRAVEL INDUSTRY :
The hospitality sector has been one of the industries hardest hit by the Covid-19 pandemic and although restrictions have been easing, things are nothing like they were at the start of this year – and perhaps they never will be again. In India, a country where lockdown was lifted after a short time due to the sheer volume of people needing to work, the industry has been especially hard hit. In India, those who have worked in restaurants and bars haven’t been sitting idle. And for a country who reveres guests as gods, a passion for serving and feeding has meant that those hardest hit by the

pandemic have been taken care of thanks to a number of charitable endeavours. Indian hospitality is one of the largest tourism industry of the world and more than 2000 hotels and 1000 restaurants enlisted under FHRAI (2020) (Federation of Hotel Restaurant Association of India). (UNWTO-2020) International tourism to plunge up to 30% due to virus.The drop in arrivals will lead to an estimate loss of $300-450 billion in International tourism
receipts, almost one third of the $1.5 trillion generated in 2019. The impact on European tourism industry can also be seen in Indian hospitality industry in the coming future as a large number of travellers visit Indian from Europe. (Tourism Breaking News-2020) Sarovar anticipates 12-15% decline in revenue per available room from 2020. Intercontinental hotels group anticipates global revPAR decline of around 60%. As per the HVS hotels should maintain pricing charts through the crisis, this is quite understandable that during and after the crisis hotel industry will
loss the revenue.
Travel agencies and tour operators can also face financial crunch in near future as tourist's frequency to visit India will be declined. All segment of tourism inbound, outbound, domestic,

MICE will be affected.
(IATA- 2020) Airlines revenues in 2020 to decline by 44% compared to 2019. Which means half of the revenue will be declined in aviation sector by 2021, which will be the greatest set back for the aviation sector globally. (Business Today-2020) MakemyTrip's founders to draw zero salary; top brass to take 50% cut. Travel agents will be forced actions due to financial crunch in the near
future which is not good for travel business.

The Airports Authority of India (AAI) — responsible for managing and maintaining civil aviation infrastructure across the country — reported a 92 percent fall in its revenue from Rs 2,973 crore during April-June 2019 to Rs 239 crore during the corresponding period in 2020.
National Restaurant Association of India (NRAI) president Anurag Katriar said, " I would alsolike to request the government for liquidity and policy support as it will really help us to bounceback quickly "
Make My Trip Founder & Executive Chairman Deep Kara said, "Travelling is innate to humansand having spent time indoors, people are yearning to connect, explore and travel more than everbefore - While COVID 19 had a crippling impact on the entire travel and tourism industries - thepromise of effective vaccine rollout is good news as year comes to a close".
OYO Hotels & Homes Founder and Group CEO Ritesh Agarwal said that, " 2020 posed unique challenges for the world, as it severely impacted the industries and businesses, especially the travel & hospitality space ".
FHRAI Vice President Gurbaxish Singh Kohli said for the industry, " 2021 will be all about survival and recovery and everything else will revolve around this. Hospitality and tourism are a very important component of the economy, and we need to ensure it bounces back and thrives". Associations of India (FHRAI) reiterated the demand for support from the government to help the sector and bring back lakhs of lost jobs. Covid-19: Impact of Lockdown on Tourism & Hospitality Industry 202110.7176/jths/53-02 Journal of Tourism, Hospitality and Sports
An epidemic can become the ultimate driver of national tourism industry to the collapse, as it affected human activities, like social, religious, athletic, artistic and cultural. The Corona Virus has convulsed the world tourism industry, with large hotel chains and digital platforms such as booking being forced to cancel reservations in the Asian country. The tourism industry faces an unprecedented confluence of threats - made up of a global health alarm; the shortage of aircraft due to the crisis of the Boeing 737 Max; the social demonization of travel; exaggerated and even false media offensives;climate catastrophes; sector taxes; bankruptcies of operators and airlines; and the political instabilityand economic slowdown in the large markets - which hints at least a global contraction for the tourism business in the near future.The impact of the COVID-19 outbreak will undoubtedly be felt across the

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whole tourism value chain. Small and medium enterprises are expected to be particularly affected. This calls for support and recovery measures for the tourism sector in the most affected countries. UNWTO will continue to monitor the impact of COVID-19 on international tourism and providing updated data and analysis. Considering the evolving nature of the situation, it is too early to estimate the full impact of the COVID-19 on international tourism.

Certain measures which can be taken by businesses are

a) Maintain adaptability of businesses

b) Upskilling and reskilling to adjust to the advancing work market needs

c) Keeping an eye out for the travel industry offers and objections of things to come

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Paper 11

AVENUES AND CHALLENGES IN THE INDIAN RURAL TOURISM

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The Indian tourism industry is playing an important role in the economic development with employment opportunities along with improving standard of living especially of remote rural areas, earning foreign exchange and infrastructure development. Since the last few decades tourism has become the important deciding factor in the socio-economic development of both rural and urban areas. Rural tourism means any form of tourism highlighting the rural life, art, culture and heritage at rural locations benefiting local community economically and socially as well as enabling interaction between tourists and local public for more enriching tourism experience. Rural Tourism is essentially an activity taking place in the countryside covering agricultural tourism, cultural tourism, nature tourism, and adventure /trekking tourism etc. The development of a strong platform around the concept of Rural Tourism is definitely useful for developing country like India, where almost 74% of the population resides in its 7 million villages. Promotion of village tourism as primary tourism product to derive its socio-economic benefits in the rural geographic regions. This paper highlights about avenues and challenges of rural tourism in India. The findings of this study is based on the secondary data collected from various secondary sources like journals, books, publications and other related literatures related to this field.

1. INTRODUCTION

The Indian Tourism industry has acted as one of the important parameter in the socio-economic development of both rural and urban areas since the last two decades, contributing in several ways and strengthens the inter-related processes. While it is often claimed as remedy for many evils like underdevelopment, unemployment, poverty eradication, development of rural areas, up grading living standard and so on [1] The travel and tourism sector holds strategic

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importance in the Indian economy. At the present time, tourism in every country is considered one of the most important sources of outside currency earnings. This industry as an economic, social and cultural activity has become very important for the development of countries [2]. Travel and tourism sector provide several socio economic benefits like employment, Income generation and Foreign Exchange Earnings, Development or expansion of other industries like agriculture, Construction, Handicrafts etc., The travel and tourism sector accounted for 10.4% of global GDP and 313 million jobs, or 1 in 10 jobs globally in 2017. As per ICAO, 2018 4.6% GDP growth in 2017 the highest rate since 2011 the travel and tourism sector outperformed all other major global economic sectors, with manufacturing coming in second place with 4.2%, and financial services lagging behind with 2.5% industry sector growth. [3]. Tourism is a socio economic activity with the competence of creating large scale employment without compromising with the environment and ecology of destination. The travel and tourism industry yields significant economic and social benefits around the world, and possesses the power to change people’s lives for the better by driving economic growth and development, reducing poverty through the provision of livelihoods, and fostering tolerance and peace through intercultural exchange and understanding[4]. Tourism activity also involves economic costs, including the direct costs incurred by tourism businesses, government costs for infrastructure to better serve tourists, as well as congestion and related costs borne by individuals in the community [5].

2. RURAL TOURISM

Rural tourism means any form of tourism that showcases the rural life, art, culture and heritage at rural locations, thereby benefiting the local community economically and socially as well as enabling interaction between the tourists and the locals for a more enriching tourism experience can be termed as rural tourism [6]. It can be noted as the movement of people from their normal place of residence to rural areas for a minimum period of twenty-four hours to the maximum of six months for the sole purpose of leisure and pleasure. The aim of tourism development in rural areas is to solve key

business objective outside motivation and satisfaction of tourism and economic issues related to the depopulation of areas caused by migration of rural population to urban centres.

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The aim of tourism development in rural areas is to solve key business objective outside motivation and satisfaction of tourism and economic issues related to the depopulation of areas caused by migration of rural population to urban centres .This form of tourism is a comparatively new entrant in the Indian tourism Industry. It was the ‘Nat ional Tourism Development Policy’ 2002 that for the first time gave impetus to rural tourism industry [7]. In rural tourism, it can be noted that the movement of people from their normal place of stay to rural areas for a minimum period of twenty-four hours to the maximum of six months for the purpose of leisure and pleasure. Compared to the conventional tourism, rural tourism has certain typical characteristics. Rural Tourism is a multi-faceted, experience-oriented activity [8]. A large population in India, staying in rural areas, are still primarily dependent on traditional age old practice i.e. cultivation. But the profit, generating from agriculture is falling down day by day and these villagers are lacking sufficient alternative job scope. Rural tourism is pre-existent in India across the centuries, which is evident in the arrival of thousands of foreign tourists visit rural areas in Uttar Pradesh, Rajasthan, Gujarat and south India every year [9].

3. Methodology and Objective of Study

This study is descriptive by nature. The study aims to analyse the rural tourism by evaluating the possible avenues and challenges to develop rural tourism in the twenty first century. The following are the core objectives upon which the study is carried out

(a) To analyze the problems faced in the growth of rural tourism in India.
(b) To find out the challenges faced by the entrepreneurs who develop the rural tourism
(c) To find out the remedies to solve the problems of rural entrepreneurs of tourism.
(d) To find out the various avenues or opportunities available in rural areas for the development of tourism

4. Contribution of Indian Tourism

Attention to tourism in many countries has grown with the drive to achieve its economic interests. According to data released from the UNWTO (United Nations World Tourism

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Organization), total international tourism received (the world generated) in 1950 was $ 2.1 billion while in 2018 the world generated 1,643.2 billion dollars in visitor exports (Mandeep & Nitasha, 2012). In 2019, this is envisaged to attract 1,485 by ITA (international tourist arrivals), an increase of 4.0%. By 2029, global tourist arrivals are predicted to total 2.196 billion producing expenditure of 2,483.9 billion dollars, an increase of 3.8% (World Travel & Tourism Council report, 2019)[10]. The World Travel and Tourism Council calculated that tourism generated ₹16.91 lakh crore (US$240 billion) or 9.2% of India's GDP in 2018 and supported 42.673 million jobs, 8.1% of its total employment. The sector is predicted to grow at an annual rate of 6.9% to ₹32.05 lakh crore (US$450 billion) by 2028 (9.9% of GDP) [11].

The tourism industry has contributed $268.29 billion in the country’s Gross Domestic Product (GDP) equivalent to 10.42% of GDP in the year 2019. India’s Prime Minister Narendra Modi has allocated the same amount (10% of GDP) under Atma Nirbahr Bharat for revival of various sector of India. Despite having a huge contribution to the country’s GDP, the government has not announced any relief package to protect the tourism industry from COVID pandemic [12]. Tourism sector plays important role in Indian Gross Domestic Product. Total contribution by travel and tourism sector to India’s GDP is expected to increase from Rs.15,24,000 crore in 2017 to Rs.32,05,000 crore in 2028.According to WTTC, India ranked 3rd among 185 countries in terms of travel & tourism’s total contribution to GDP in 2018. India’s travel and tourism sector ranks 7th in the world in terms of its total contribution to the country’s GDP, according to a new report of the World Travel and Tourism Council (WTTC) [13]. United Nations World Tourism Organization (UNWTO) proposes five major areas for measuring the economic impact of the tourism:

(a) **Increment in GDP:** The revenue of tourism helps to boost Gross domestic product.
(b) **Currency inflow:** This involves calculating gross foreign exchange earnings. The total foreign currency spent by tourists is calculated after deducting the coefficient of exit from the country that spent on imports of goods & services used in tourism.
(c) **Employment:** Local employment generated by tourism calculated by its type and there are
four forms:

(i) **Direct employment:** people working in tourism which related to institutions i.e. hotels,

restaurants, tourist shops and travel agencies.

(ii) **Implicit employment*:*** jobs generated in the supply sector, for example fisheries and related

industries.

(iii) **Induction Employment*:*** These jobs are obtained by spending income that the employees

have earned directly or indirectly.

(iv) **Construction and building employment*:*** jobs created in the construction of conveniences,

and tourist infrastructure. This employment is usually temporary but may be very prolonged

in places where there is continued tourist development.

(d) **Multiplier:** This point to the impact that an external source of income has on the domestic

economy. This measures the effect of the amount of tourist revenue penetration into the economy and the creation of other economic activities.

(e) **Helping to increase government revenues:** This includes hotel's taxes and other taxes on

tourism, airport exit duties, customs duties related to tourism industry imports, corporate income tax on businesses and employees, and property tax. Therefore, tourism has both direct and indirect effects on economic growth, which will be briefly discussed below.

5. Types of Rural Tourism

(a) **Agri-Tourism**: Tourism products which are 'directly connected with the agrarian environment, agrarian products, agrarian stays (staying at farm) whether in rooms or camping, educational visits, meals, recreational activities, and the sale of farm product or handicrafts.

(b) **Farm Tourism:** Explicitly farm-related and most usually associated with tourism involving staying in farm accommodation and seeking experiences from farm operations and attractions.

(c) **Wilderness and Forest Tourism:** Tourist explores the wilderness and natural beauty of the rural area. It may be implicitly included within notions of rural tourism, or they may be regarded as separate. In wilderness and forest tourism, tourists travel to the natural habitat of plants and animals.

(d) **Green Tourism:** Green tourism refers to tourism in the countryside or green areas. It is more commonly used to describe forms of tourism that are considered to be more environmentally friendly than traditional, mass tourism. In rural areas, green tourism is an important form of rural tourism.

(e) **Ecotourism:** It is a form of nature tourism (tourism to natural, unspoiled areas) which assumes active promotion of environmental conservation and direct benefits for local societies and cultures, together with the provision for tourists of a positive, educative experience. It is also known as Sustainable tourism.

(f) Cultural tourism

India is famous for its rich cultural heritage and also element of mysticism, for this tourist come to India and learns the culture. There are various fairs and festivals in India, Uttaranchal are also famous for cultural tourism India, because of Himalaya Mountains and many ancient temples over there.[14].

(g) Adventure tourism

As a kind of tourism in India, adventure tourism has recently grown in India. In order to go Trekking in the various rugged mountains present in India. Camel safari has also become extremely popular because of initiatives taken by the tourist boards of some states in India [15].

6. Growth of Tourism in India Key Drives

At present, tourism in every country is considered one of the most important sources of foreign exchange earnings. This industry as an economic, social and cultural activity has become very important for the development of countries. Tourism if properly planned, can lead to improved production, improvement in living standards, and welfare of public and employment of many factors such as labour, capital, and land. At present, tourism sector is the world's largest service sector in terms of revenue-making, so that its growth will bring about great social and also economic changes. According to data released from the UNWTO (United Nations World Tourism Organization), total international tourism received (the world generated) in 1950 was $ 2.1 billion while in 2018 the world generated 1,643.2 billion dollars in visitor exports (Mandeep & Nitasha, 2012). In 2019, this is envisaged to attract 1,485 bn

ITA (international tourist arrivals), an increase of 4.0%. By 2029, global tourist arrivals are predicted to total 2.196 billion producing expenditure of 2,483.9 billion dollars, an increase of 3.8% (World Travel & Tourism Council report, 2019)[16].

Indian rural, medical. Pilgrimage, adventure, health, sports and various other forms are driving tourism growth. India famous for its different and rich cultural heritage. Tourism has been a major growth industry globally for over five decades. Factors underpinning this growth include the growth of incomes and wealth, improvements in transport, changing lifestyles and consumer values. According to the findings of numerous tourism studies, India is ideally suited for all types of tourism, including agricultural, cultural, eco-tourism, spiritual, sports, and adventure tourism [17].

7. Strategies to promote Rural Tourism

Different organization like IFCI, ICICI, SIDBI, NABARD etc. are trying to sort these problems. Marketing problems are related with distribution channels, pricing, product promotion etc.[18].

(a) Creation of financial Cells: The financial institutions and banks which provide finances to entrepreneurs must create special cells for providing easy finance to rural entrepreneurs.

(b) Concessional rates if interest: The rural entrepreneurs should be provided finance at concessional rates of interest and on easy repayment basils. The complex formalities should be avoided in sanctioning the loans to rural entrepreneurs.

(c) Proper supply of raw materials: Rural entrepreneurs should be ensured of proper supply of scarce raw materials on priority basis. A subsidy may also be offered to make the products manufactured by rural entrepreneurs cost competitive and reasonable.

(d) Offering training facilities: Training is essential for the development of entrepreneurships. It enables the rural entrepreneurs to undertake the venture successfully as it imparts required skills to run the enterprise. Presently the economically weaker entrepreneurs of the society are offered such training facility under Prime Minister’s Rozgar Yojna. (PMRY) Programmed FICCI, (NGOs) Lions Clubs, Rotary Clubs and voluntary organizations can also arrange such training programmes for rural entrepreneurs to provide them stimulation counseling and assistance[19].

(e) Setting up marketing co-operatives: Proper encouragement and assistance should be provided to rural entrepreneurs for setting up marketing co-operatives. These co-operatives shall help in getting the inputs at reasonable rate and they are helpful in selling their products at remuneration prices.

(f) Village Tourism Committee under tge leadership of Village Sarpanch or Headman.

(g) Usage of Village mason, craftsman, carpenter etc. should be used in for creation of infrastructure.

(h) Emphasis should be given to the “Process” rather than the “product”.

8. Problems faced by Rural Tourism

Some of the problems of rural tourism are

(a) Paucity of funds: Rural tourism face the problems of shortage of funds to develop the tourism spots or to explore the new opportunities in rural areas. Most of the rural entrepreneurs fail to get external funds due to absence of tangible security and credit in the market. The procedure to avail the loan facility is too time-consuming that its delay often disappoints the rural entrepreneurs [20].

(b) Lack of Infrastructural Facilities: The growth of rural entrepreneurs is not very healthy in spite of efforts made by government due to lack of proper and adequate infrastructural facilities.

(c) Risk Element: Rural entrepreneurs have less risk bearing capacity due to lack of financial resources and external support.

(d) Dependence on Urban Entrepreneurs

(e) Due to competition the local handicraft and farm products will be sold at lower price.

(f) Exploitation of rural labour- Rural labour force always underpaid when compared to urban labour force.

(g) More dependence on imported food, drinking beverages and snacks from urban areas.

(h) Due to lack of professional or technical knowledge of rural workers, limited scope of employment opportunities to rural labours

9. Suggestions

The following are some of the suggestions to develop Rural Tourism in India

(a) Govt. should provide separate financial fund to develop rural tourism.

(b) Government should provide special infrastructure facilities to the promoters of rural tourism spots.

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(c) Govt. should arrange special training programmes of rural entrepreneurship to develop and explore opportunities available in rural areas.

(d) Govt. should recognise the promoters of tourism avenues in rural areas by facilitating them or by providing special incentives.

(e) Govt should give powers to Local ruling bodies like Municipality, Jilla Panchayath authorities and other local authorities to develop rural tourism avenues like Beach tourism, Pilgrimages, adventures, Medical tourism etc.,

(f) Govt should arrange Information camps or Demonstration camps to urban people to create awareness about the different rural tourism avenues or sopts.

(g) Adequate development of infrastructure facilities to the visiting tourists. It was concluded that creating parking spaces, providing a comfortable resting place for tourists, creating an open exchange of ideas, and raising public awareness [21].

10. Conclusion

The tourism industry with its unique characteristics is considered a dynamic industry with a bright future. Investment in the tourism industry is on the rise in all countries of the world. Today, attracting foreign tourists has become increasingly competitive among the entities involved in the tourism industry, because the industry not only plays a role in advancing the national economy and foreign exchange revenue. Rural tourism can be a sustainable revenue generating project for rural development of our government. It can help inflow to resources from urban to the rural economy. It can prevent migration of rural people to urban. Both short-term and long-term planning, implementing and monitoring are vital in avoiding damage to rural areas. Environmental management, local involvement, sound legislation, sustainable marketing, and realistic planning are crucial for development of rural tourism. Rural tourism will emerged as an important instrument for sustainable human development including poverty alleviation, employment generation, environmental regeneration and development of remote areas and advancement of women and other disadvantaged groups in the country apart from promoting social integration and international understanding. It can help inflow to resources from urban to the rural economy. It can prevent migration of rural people to

urban. Both short-term and long-term planning, implementing and monitoring are vital in avoiding damage to rural areas.

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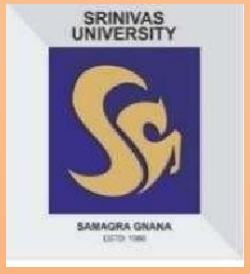

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Paper 1

A Comprehensive Analysis of Canara Bank

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ABSTRACT

Widely known for customer centricity, Canara Bank was founded by Shri Ammembal Subba Rao Pai, a great visionary and philanthropist, in July 1906, at Mangalore, then a small port town in Karnataka. The Bank has gone through the various phases of its growth trajectory over hundred years of its existence. Growth of Canara Bank was phenomenal, especially after nationalization in the year 1969, attaining the status of a national level player in terms of geographical reach and clientele segments. Eighties was characterized by business diversification for the Bank. In June 2006, the Bank completed a century of operation in the Indian banking industry. The eventful journey of the Bank has been characterized by several memorable milestones. Today, Canara Bank occupies a premier position in the comity of Indian banks.. The Bank continues to invest in delivery channels, IT infrastructure, customer service, business process reengineering, innovative products/services and staff knowledge to strengthen market position. Over the years, the Bank has been scaling up its market position to emerge as a major 'Financial Conglomerate' with as many as ten subsidiaries/sponsored institutions/joint ventures in India and abroad. As at Dec 2019, the Bank has further expanded its domestic presence, with 6328 branches spread across all geographical segments. Keeping customer convenience at the forefront, the Bank provides a wide array of alternative delivery channels that include 8873 ATMs. This case study aims to identify the functioning of Canara bank and it's methods of operations.

Key words: Bank, Financial, Customers, Business.

1. INTRODUCTION :

The banking sector is the lifeline of any modern economy. It is one of the important financial pillars of the financial sector, which plays a vital role in the functioning of an economy. It is very important for economic development of a country that it's financing requirements of trade, industry and agriculture are met with higher degree of commitment and responsibility. Thus, the development of a country is integrally linked with the development of banking. In a modern economy, banks are to be considered not as dealers in money but as the leaders of development. They play an important role in the mobilization of deposits and disbursement of credit to various sectors of the economy. The banking system reflects the economic health of the country. The strength of an economy depends on the strength and efficiency of the financial system, which in turn depends on a sound and solvent banking system. A sound banking system efficiently

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mobilized savings in productive sectors and a solvent banking system ensures that the bank is capable of meeting its obligation to the depositors. In India, banks are playing a crucial role in socio-economic progress of the country after independence. The banking sector is dominant in India as it accounts for more than half the assets of the financial sector. Indian banks have been going through a fascinating phase through rapid changes brought about by financial sector reforms, which are being implemented in a phased manner. The current process of transformation should be viewed as an opportunity to convert Indian banking into a sound, strong and vibrant system capable of playing its role efficiently and effectively on their own without imposing any burden on government. After the liberalization of the Indian economy, the Government has announced a number of reform measures on the basis of the recommendation of the Narasimhan Committee to make the banking sector economically viable and competitively strong. The current global crisis that hit every country raised various issue regarding efficiency and solvency of banking system in front of policy makers. Now, crisis has been almost over, Government of India and Reserve Bank of India is trying to draw some lessons. RBI is making necessary changes in his policy to ensure price stability in the economy. The main objective of these changes is to increase the efficiency of banking system as a whole as well as of individual institutions. So, it is necessary to measure the efficiency of Indian Banks so that corrective steps can be taken to improve the health of banking system.

2. BRIEF PROFILE OF CANARA BANK:

Widely known for customer centricity, Canara Bank was founded by Shri Ammembal Subba Rao Pai, a great visionary and philanthropist, in July 1906, at Mangalore, then a small port town in Karnataka. The Bank has gone through the various phases of its growth trajectory over hundred years of its existence. Growth of Canara Bank was phenomenal, especially after nationalization in the year 1969, attaining the status of a national level player in terms of geographical reach and clientele segments. Eighties was characterized by business diversification for the Bank. In June 2006, the Bank completed a century of operation in the Indian banking industry. The eventful journey of the Bank has been characterized by several memorable milestones. Today, Canara Bank occupies a premier position in the comity of Indian banks.Over the years, the Bank has been scaling up its market position to emerge as a major 'Financial Conglomerate' with as many as ten subsidiaries/sponsored institutions/joint ventures in India and abroad. As at Dec 2019, the Bank has further expanded its domestic presence, with 6328 branches spread across all geographical segments. Keeping customer convenience at the forefront, the Bank provides a wide array of alternative delivery channels that include 8873 ATMs.

3. OBJECTIVES OF THE STUDY:

Primary objectives

- To analyze the service quality and customer loyalty with respect to the various services provided by the public and private banks.

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Secondary objectives

- To identify customer satisfaction variables which lead to building good relationship with customers
- To study the difference in perception of the customers of the bank towards various services provided by the public and private bank.
- To identify the strategies to satisfy their customers.

4. BACKGROUND

Canara Bank is one of the largest public sector banks owned by the Government of India. It is headquartered in Bengaluru. It was established at Mangalore in 1906 by Ammembal Subba Rao Pai. It is one of the oldest public sector banks in the country. The government nationalized the bank in 1969. The Tagline of Canara Bank is "Together we Can". As of 31 March 2019, the bank had a network of 6310 branches and more than 8851 ATMs which are spread across 4467 centers. The bank also has offices abroad in London, Hong Kong, Moscow, Shanghai, Dubai, Tanzania and New York. As per the announcement made by the Finance Minister Nirmala Sitharaman on 30 August, 2019, manipal based Syndicate Bank merged from 01 April, 2020, making it the third largest bank in the country.

Awards and achievements :

- Canara Bank has been awarded 'India's Most Trusted Public Sector Banking Services Company 2019' by International Brand Consulting Corporation, USA.
- Canara Bank has been awarded 'SIDBI-ET INDIA MSE AWARD-2019' under noteworthy Lender to MSE Category – (Public Sector Bank).
- Canara Bank received the award for Best Data Quality Management 2018-19 at the Annual Credit Information Conference.
- Canara Bank received National award for SHG Bank Linkage 2018-19 (Public Sector Banks) from DAY-NRLM, Ministry of Rural Development.
- Our bank has been conferred with VISA GLOBAL QUALITY AWARD 2018 for the lowest global frauds reflection our commitment to deliver superior service quality.
- DRBT Banking Technology Innovation Contest for CANDI Branch
- Skoch Order of Merit Award 2019 for Canara DiYA, Canara Recovery App, Canara Digital Learning & Social Media Analytics and Campaign management.
- Skoch Award 2019 Silver for "Canara DiYA".

5. KEY SUCCESS FACTOR:

- Market Position

The analysis includes comprehensive assessments of the bank's market shares and sizes in key business lines or sectors as well as its future prospect, the bank's existing products, future products,

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market expansion, and other real advantages resulting from the bank's market position (pricing power vs. funding base) either in national market, regional market, or in any specific segment/sector. The vulnerability of the bank's market position is also considered by comparing its competitive advantages against its peers.

- Infrastructure and Quality Of Service

The analysis covers detailed assessments on the bank's distribution network such as branches, ATM, and IT capabilities to support its daily banking operation in an effort to provide better and integrated products and give better services to its customers. The bank's quality of service is also diligently assessed, as it is considered as an important factor for a retail bank to attract customers and support the bank's sustainable growth, particularly in the intense business competition. Other factors that are also assessed are, among others, employees' capabilities in providing banking services and handling complaints from customers, speed of services, accessibility, timeliness, and etc.

- Diversification

The analysis covers thorough assessments on the bank's business network/base with regard to geographical/location spread, business lines, products, revenues structures, customers base of funding and lending, credit risk (broken down by economic sector, size, and customer base), as well as economic diversity of the bank's market, etc.

- Management & Human Resources

The analysis includes detailed assessments on the bank's quality and credibility of the management and key personnel, the bank's management strategies to maintain sustainable growths (external and internal), the bank's quality in financial planning and strategy (aggressive vs. conservative), the bank's organizational structure, the bank's quality of business, which are generally measured from its underwriting criteria, process of credit approval, delegation of credit approval and authorities, collateral valuations, monitoring of credit exposures, internal rating/scoring system, tools or system to identify potential problem exposures as well as roles and reliabilities of internal audit and compliance department, and the bank's managerial efficiency and effectiveness. The implementation of good corporate governance, particularly accountability of the management and transparency of its financial statement, is also reviewed.

Failure:

On 6 June 2018, the UK division of Canara Bank was fined £890,000 ($1.2 million) by the UK's Financial Conduct Authority and was blocked from accepting new deposits for around five months for systematic anti-money laundering (AML) failures.

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6. COMPANY ANALYSIS

SWOT analysis of Canara Bank analyses the brand/company with its strengths, weaknesses, opportunities & threats. In Canara Bank SWOT Analysis, the strengths and weaknesses are the internal factors whereas opportunities and threats are the external factors. SWOT Analysis is a proven management framework which enables a brand like Canara Bank to benchmark its business & performance as compared to the competitors and industry. Canara Bank is one of the leading brands in the banking & financial services sector. The table below also lists the top Canara Bank competitors and elaborates Canara Bank market segmentation, target group, positioning & Unique Selling Proposition (USP).

Below is the Strengths, Weaknesses, Opportunities & Threats (SWOT) Analysis of Canara Bank.

Strengths:

1.Innovative schemes
2. Technologically advance
3. Articulation of good banking
4. Canara bank has employed over 44,000 people
5. Canara bank made a partnership with UNEP to initiate a successful solar loan programme

Weakness:

1. Inadequate Publicity

2. Low International presence
3. Customer service is lesser as compared to other banks

Opportunities:

1. Rural and social banking
2. Agriculture based consultancy

Threats:

1. Economic crisis
2. Highly competitive environment
3. Changing government and RBI policies

7. SUGGESTIONS:

There are several ways to improve customer experience in banking, providing an excellent customer experience is important for any company, but it's crucial in the financial services

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industry. Customers today have access to hundreds of options when deciding who will care for their money, and institutions compete for customers by offering lower fees, higher returns, and new digital services.

- Collect customer experience data in real-time across all channels and touchpoints.
- Identify key business drivers and take action to improve customer satisfaction and loyalty.
- Track and address individual customer feedback with closed-loop functionality.
- Integrate customer experience with employee feedback.
- Be flexible to change, update and add features to the platform at anytime.

8. CONCLUSION :

To summarize this paper, one needs to look for the challenges for e-commerce, it includes investment in banking sectors and digital banking services, customer experience and innovative strategies. Banking sector in Indian has given a positive and encouraging responses to the financial sector reforms. Entry of new private banks and shaken up Public sector banks to competition. The financial sector reforms have brought India financial system closer to global standards. With the India increasingly getting integrated with the global financial world, the Indian banking sector has a still long way to catch up with their counter parts.

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Paper 2

A Company Analysis on Haldiram's

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ABSTRACT

International companies are opening up their industries and offices in India in an unrivalled manner and thus are creating a need to examine the organization and management of their Indian counterparts. India has become a home to many multinational companies over the years. The origination of India as an economic power over the recent years has created a need to understand the way business is carried out in that part of the world. Also important is to realize is that how business is founded and designed in India. Many Indian companies were family businesses to start with and even today some of the biggest companies listed on Indian stock exchange continue to be owned partly by the families. This paper is a study on a typical Indian family retail business. Over a period spanning six and a half decades, the Haldiram's Group or popularly known as Haldiram's has emerged as a household name for ready-to-eat snack foods in India. What began as a small-town enterprise in India is today a global phenomenon. Haldiram's is today one of the most famous brands in India for its sweets, snacks and savories. This work attempts to study a family retail business, its inception, its ambition, the challenges faced in context of an emerging multinational player in the economy and the achievable roadways to map the future. With this aim in mind a case of Haldiram's is presented here and analyzed.

Keywords: Family business, Haldiram's, Snacks, Enterprise, Sweets, Savories.

1. INTRODUCTION:

India ranks third globally in terms of number of family owned business with 111 companies of USD 839 billion total capitalization, followed closely after China with 159 firms and the United states with 121 firms according to a report as on September, 2018. Family business contributes 60-70% of GDP of most developed and developing countries. Most of the business families face unique management challenges because of the differences in the attitude and aspirations of family members. As new generations join the family business, it is an enormous challenge to keep the family and business together. It has been observed that just 13% of the family business survive till third generation and 4% go beyond third generation. One of the companies listed in this 4% is the grandpa's legacy 'Haldiram's'. The iconic bhujia maker grew from a small shop into a vast empire while surviving disputes in the family business. Haldiram's was founded in 1937 by Shri Ganga

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Bhishen Agarwal, fondly known as Haldiram Ji in his household; as a retail sweet and namkeen shop in Bikaner, Rajasthan. The Haldiram's Group has emerged as a household name for ready-to-eat foods in India. Since the very beginning the brand has been renowned for its quality products. Haldiram's has many 'firsts' to its credit. It is the first company to brand 'namkeens', also pioneering new ways of packaging namkeens. It is also one of the first companies in India to open a restaurant in New Delhi offering traditional Indian snack food items such as "panipuri", "chatpapri" and so on, which catered to the needs of hygiene conscious non-resident Indians and other foreign customers. In order to drive expansion, the company's first manufacturing plant was started in Calcutta. In 1970, a larger manufacturing plant was established in Jaipur. Another manufacturing plant was established in the capital of India, New Delhi, in the early 1990s. In 2014, Haldiram's was ranked 55th among India's most trusted brands according to the Brand Trust Report; a study conducted by Trust Research Advisory. The company has grown at a tremendous pace over the years and in 2017 it was crowned as the country's largest snack company, surpassing all other domestic and international competitors. In addition to domestic success, the company has found global success with its products being available in more than 80 countries including Sri Lanka, Germany, United Kingdom, United States, Canada, United Arab Emirates, Australia, New Zealand and Japan. The company has a strong distribution network to ensure the widest possible reach for its products in India as well as overseas. The company has 35 sole distributors in the international market. Haldiram's has also diversified into restaurant business to cash on its brand image. The company has established 6 restaurants overall in India. Similarly, Haldiram's launched 'bhelpuri' keeping in mind customers residing in western countries. These measures have helped Haldiram's to compete effectively in a market that is flooded with a variety of other snacks brands.

2. OBJECTIVES:

- To study typical Indian Family Retail business
- To analyze the history of Haldiram's
- To study the growth of the company over the years
- To study the challenges faced by the company as an emerging economy
- To analyze the future of Haldiram's sustainability in the market

3. INDIAN FAMILY RETAIL BUSINESS:

Family-held businesses are the oldest and most prevalent form of business ownership. Even though professionally managed companies have been around for nearly a century, family businesses form the backbone of a country's prosperity, representing an important and growing part of the economy, be it mature or emergent. In India, family businesses contribute around 79 percent of national GDP annually. India has 108 publicly-listed, family-owned businesses, making it the

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third-highest in the world. A number of business activities led by families started post-independence and gained momentum thereafter.

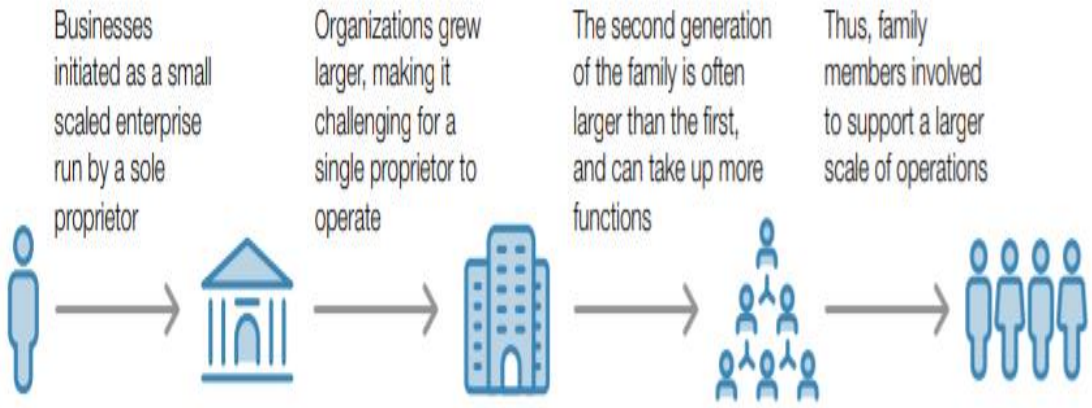

Figure 1: Evolution of Family Business

Since families are concerned about their personal wealth creation and preservation, the brand of their family names, family reputation and goodwill, the elements of the self-discipline and self-governance are high. Family businesses often do not possess the organization-wide capabilities or sufficient promoter bandwidth to scale up. While some family businesses have successfully evolved into professional organizations, many face headwinds at "inflection" point and stage of development. Inter-family disputes, the patriarch acting as a control freak, lack of professional participation, absence of family constitution on running of business and handling family wealth, lack of written understanding to address any conflict, lack of communication amongst the family members, unsound and unfair policies for the employees, lack of quality controls and to keep pace with the modern techniques and advancements are the key challenges to any family firms in India.

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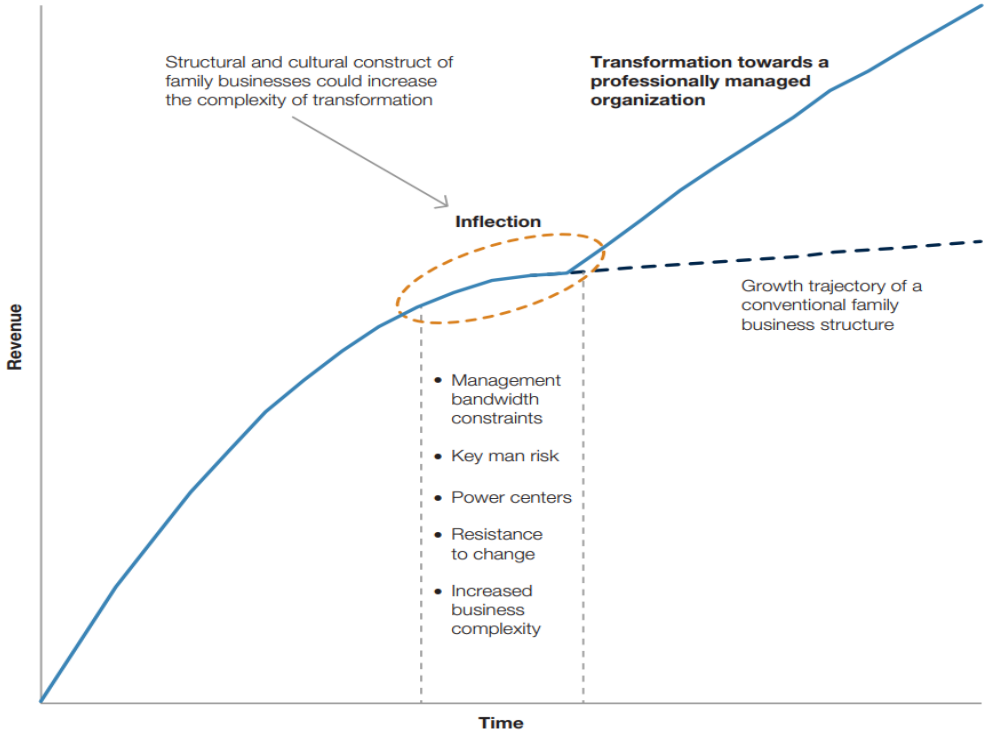

Figure 2: Typical Lifecycle of Family Business

The family firms are certainly changing the way they are managed and governed today. The decision-making ability in a family run business is high, however, to manage the business professionally and to get the right talent to run the business is always a challenge in even large business and corporate houses. In a growing economy and in view of the global reach, family businesses are undergoing changes and the element of professional management and professional participation is increasing which is the key to a successful business model. Today the young generation of each family is well educated, exposed to global standards and situations and trained for professional management which all lays down a robust foundation for future stability and growth. The world is flat and global opportunities are available by way of FDI, JVs and equity participation which is being experienced and realized by the youth and the new generation. Furthermore, the ideas of listing the company in India and/or overseas and creating value is also on the wish list and dream of the new generation. Family business in India have demonstrated the ability to grow rapidly from small beginnings, achieve scale and to make a significant contribution to national and global economies.

4. COMPANY BACKGROUND: Haldiram's corporate success story

The Haldiram's family origins can be traced back to a small namkeen shop in Bikaner founded by Ganga Bishan Agarwal. This modest shop quickly gained popularity and scaled up to meet a booming demand for it's unique-tasting bhujia. Determined to take bhujia beyond the boundaries of Bikaner, he shifted base to Nagpur in 1970. They opened their first full-production unit to introduce a delectable variety of savories, sweets and beverages to the market. The success of this

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venture led them to expand and evolve as a brand, that is an integral part of every Indian household. While the first and second generation of Haldiram's were clearly content with running small operations, two grandsons from the third generation- Manoharlal and Shiv Kishan showed driving ambition. They play a pivotal role in the brand's foray into national capital, by surreptitiously acquiring a stall at Chandni Chowk. After the shop was burnt to the ground during the Sikh riots of 1984, the brothers re-built the business brick by brick. The Delhi Haldiram's eventually transformed into the largest revenue driver, serving as a springboard not only to national expansion, but also to markets abroad. From their formative years, they have instilled the value of keeping the tradition and quality intact, even as they matured as a company. The ingredients and recipes were picked to accentuate these ideas and are followed to this date.

5. COMPANY PROFILE:

Haldiram's is today synonymous with Indian snacks and sweet food market. In 1958, the company was founded with its headquarters in Kolkata. Promoted by two 3rd generation entrepreneurs Mr. M.L. Agarwal & Mr. M. S. Agarwal and backed by Board of Directors (Mr. Pankaj, Mr. Anand, Mr. Amit, Mr. Ashish & Mr. Umesh Agarwal) and Management Team Dr. A.K. Tyagi (Pres.), P.K. Agarwal (Consultant), Rahul Kathuria & VK Gupta; today the vision and mission of the company is to have global presence as Food & beverage company through,

- ✓ Innovation
- ✓ Professionalization
- ✓ Expansion
- ✓ Strategic Approach
- ✓ and, Business Acquisition.

Haldiram's success saga is because of the pro-active thinking of making access into the traditional, fresh homemade food and skillfully converting it into a product line extension. Although, the primary focus of the company remains on manufacturing namkeens which contributes 60% of the total revenues, it also offers a wide range of products including sweets, bakery items, chips, sharbhats, pappad, etc. Haldiram's customizes its products to suit the tastes and preferences of customers from different parts of India. Today, Haldiram's is a 1735.9 Crore brand that is familiar sight on shelves across the USA, UK, Middle East and Asia. Presently it has four plants in and around Delhi that produce 50 tonnes of namkeens (about 56 varieties), 20 tonnes of chips, pappad (7 varieties) and 5 tonnes of tinned sweets (12 varieties) and soan papdi, on daily basis. Two more production units will be coming up which will not only increase capacity but will also make it possible for the company to introduce new product lines. Haldiram's is an ISO and HACCP Certified Company and is approved by FDA, USA. Haldiram's occupies considerable shelf space at prominent supermarkets in the world such as Tesco, Summerfield, Spinneys, Carrefour and Walmart. Haldiram's is the first Indian snack food company to set its virtual shop, retailing almost 200 products and variants online to reach the wider cross-section of its customers. The online e-

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commerce web portal of Haldiram's not only facilitate people to book their orders online, but also rewards customers with loyalty points, which can be redeemed for interesting and exclusive festive merchandise. Haldiram's has managed details of right technology, packaging standardizations, consumer affordability, quality tasty products and volume deliverables extremely well to weave the magical success saga.

6. HALDIRAM'S SUCCESS AND GLOBAL PRESENCE:

The Agarwal family from Bikaner has sold 1 Billion dollars of sweets and snacks to the nation and the world. Haldiram's has hit a major milestone of topping $1 billion in India in sales, almost double that of fast food giant McDonald's local business. The brand, split into three geographic entities with almost a dozen companies have a combined revenue of Rs 7,133 crore during the financial year 2019 exceeding the sales of Mondelez India and at par with Hindustan Unilever's food and refreshment division. Haldiram's has doubled its business in just a span of four years. Haldiram's Food International Limited today is recognized as a Star Export House, by the Directorate General of Foreign Trade, a department working under the Ministry of Commerce, Government of India. The founder of Haldiram's always cherished the dream of building an Empire which catered to the common man. This dream was realized in the embodiment of Haldiram's Nagpur (1970). Today, Haldiram's Nagpur is one of the leading players in the snack food industry despite stiff competition from the global food giants, earning valuable foreign exchange for our country. Today, they have Branch Offices at commercial capitals like Mumbai, Bangalore and Chennai. Haldiram's have been branded as "The No. 1 Brand" in the ready-to-eat Snack Food Category and as India's Most Trusted Brand, in 2003. They have been employing State-of-the-art technology from Italy, producing high quality, ready-to-eat snacks, savories and sweets. Haldiram's has been the proud recipient of many awards which is listed in the table below;

Table No.1: Awards received by Haldiram's Group

Year	Award
1994	'International Award for Food & Beverages' awarded by Trade Leaders Club in Barcelona, Spain
1996	'Kashalkar Memorial Award' presented by 'All India Food Preservers Association'

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1998	'Brand Equity Award 1998' awarded by Progress Harmony Development Chamber of Commerce & Industry
1999	'International Food Award' awarded by TROFEO International Alimentation of Barcelona, Spain
2001-2002	'APEDA Export Award' awarded by Agricultural & Processed Food Products Development Authority
2008	'AMITY Leadership Award' presented by Amity Business School, Amity University

They have been awarded the coveted Coca-Cola Golden Spoon Awards for most admired Food & Beverage retailer of the year for three consecutive years (2009-11). Haldiram's has also been awarded with a regional award titled 'VIDARBHA GAURAV PURASKAR' for its highest quality products.

The paramount demand for traditional Indian sweets and namkeens in foreign countries has established the city-based Haldiram Foods International Limited as one of the largest exporters of the region. As per the market experts, around 30 cargo containers are being exported by the firm every month. It is an important milestone in the continuing growth and success of the company. As mentioned earlier, the brand enjoys a formidable presence all over the world with its products being exported to various countries, USA was the first market to export their products to, thanks to the large Indian population there. Haldiram's total export is estimated to Rs 3 Crore per month. It has expanded its menu and product lines to cover the most famous cuisines and match the taste of various segments of the society. Haldiram's Nagpur has a number of in-house manufacturing units for every sweet and savory item which is closely monitored by its skilled management. Certainly, the global presence of Haldiram's has enhanced its brand value significantly. It has established it as one of the most prominent names and trusted brands in the business of traditional hospitality products like Indian Sweets and Namkeens. Through the Global Selling program, they offer end-to-end solutions to cater to the growing appetite for quality 'Made in India' products amongst global consumers. Recently, Haldiram's signed its first partnership outside the family and

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entered into an exclusive master franchisee partner with French bakery café Brioche Dorée, the world's second-largest bakery chain. Also, for the first time, the Brioche Dorée cafes will serve only vegetarian food. And hence, Haldiram's has established its position as a leader, risk-taker and quality seeker at the forefront. The well-known brand has taken such a colossal jump in the export business, it appears that no other exporter from region can supersede Haldiram's in near future.

7. CHALLENGES AND COMPETITORS IN THE SNACK MARKET:

Over the past few years, the market has witnessed a slew of activities, the emergence of new players, the expansion of snacks portfolio through continuous product innovations, aggressive marketing campaigns to establish strong consumer connect, shift in consumption with increasing demand for convenience, etc. Additionally, rising health consciousness owing to sedentary lifestyles and the increasing incidence of lifestyle diseases in urban India has resulted in a demand for 'healthy' snacks. This is only expected to increase in the future and presents lucrative opportunities for both existing as well as new players. The challenge will be to achieve the right balance of taste, health and price. To retain and expand its market share for higher profitability Haldiram's must understand its competitive environment. Although the company is unique, with strong recall and a huge loyal customer base, they also face their own share of challenges as an emerging leader in the market. Challenges that they are currently mitigating are modernizing the work culture and moving towards a more professional and inclusive environment. Following the domestic ban on Maggi in 2015, US food regulatory authority, FDA banned a number of snacks and food products made by Haldiram's. The US FDA reported to have found food pesticides and bacteria in high levels in these foods and marked them unsafe for sale in the US. This led to a major drop in export revenue for the company. Later in September 2015, India's FDA from the state of Maharashtra undertook numerous tests on the products and gave the company a clean chit. Another is a clear succession plan. As the studies mention, most businesses fail after the third generation and a challenge is to put a system in place that allows family members to continue to grow with the business and help it grow further but also one that takes into account experience, competencies and motivation. In this regard, there was an issue of split in the family business. The genesis of the slit was when the proprietor of the unit at Calcutta filed a complaint against the other units at Delhi and Nagpur, alleging a breach of contract when the retail outlet in Delhi was opened in 1991. In 1999, the business was split into three separate entities, Haldiram Manufacturing with its base in the national capital region to serve the north Indian market, Haldiram Foods with its base in Nagpur to serve the entire west and south Indian market and Haldiram Bhujiawala with its hub in Kolkata to serve the entire eastern market. Although the three units had clearly defined boundaries in pen and papers, in practice the three companies competed with each other in both domestic and international markets. These internal family conflicts in business led to controversies over the use of brand name when one unit tried to enter another's territory. Growing past these challenges, Haldiram's is looking for newer tie-ups and avenues for growth. In some states the company has tied up with Indian Railways to cater food on long distance trains. Since 2014, Paschim Express that runs between Amritsar and Mumbai, has been serving vegetarian food made

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by Haldiram's. Competition in the fast food and snack industry continues to grow by the day. There are also several other players today in the ready-to-eat and snack food market. Consumers are spoilt for choice.

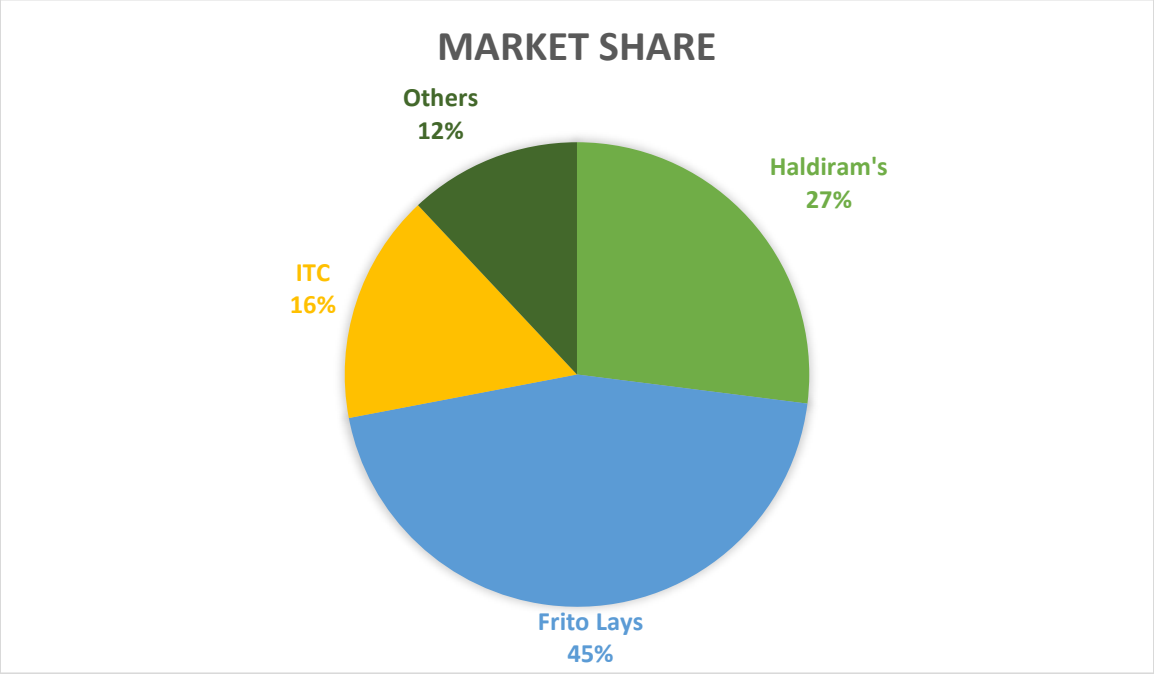

Figure 3: Market share of Haldiram's with its competitors

Competitors like Frito-Lay compete with Haldiram's in snacks, several players like Tropicana, Dabur and Minute Maid in drinks, MTR in foods and so on. Frito-Lay, in particular, is emerging as a major challenger. Instead of directly competing with Haldiram's, the company launched new

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products in the Indian market, encompassing both traditional Indian and Western flavors.

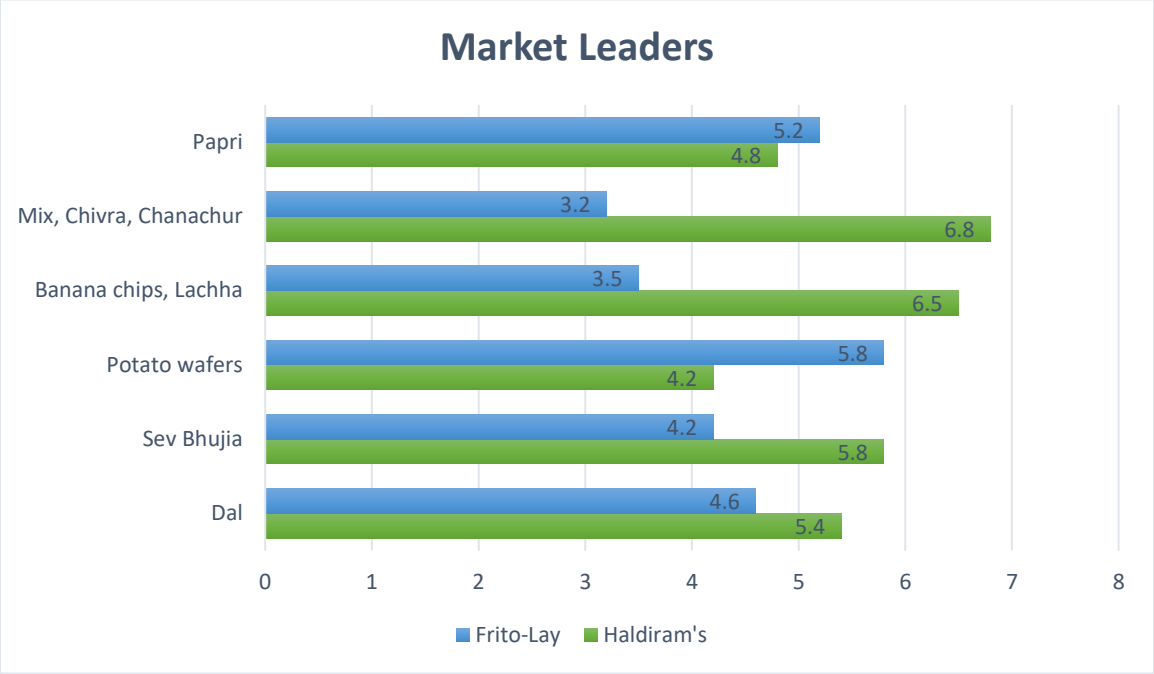

Figure 4: Graph showing tough competition between the two market leaders in sales of their products

There are other domestic players with big expansion plans in foods like Britannia, ITC, etc. The latter is investing in its 'Kitchens of India' and Sunfeast range. Another challenge that is coming in the way is the private brands of modern retailers, such as the Future Group, Spencer's, etc. Recent reports indicate that some of these players are launching new food brands at price points comparable or lower than those of the branded players in the market. It is quite possible that these private labels launch or expand their range of products that compete with the Haldiram's range. Another issue is the presence of spurious products. Some companies claiming to be associates of the original Haldiram's of Bikaner used the company's well-recognized brand name in their products. Not only did this impact sales but there was also the danger that the lack of quality standards for these 'me-too' products impacted the company's reputation. Learning through this competition and taking full advantage of its brand recognition and coming up with innovative strategy, Haldiram's have prompted for further expansion to make their brand grow and succeed.

8. ROADWAYS TO THE FUTURE:

Food in India holds a value beyond a mere survival necessity. It holds sentiments, culture, heritage, innovation and way of living for millions of Indians. Over the course of time, India has travelled miles to come to the current state of food and consumption patterns witnessed today. As a testimony to this, from freshly-made snacks, we now see solid traction for packed, instant and ready-to-cook snacking food items. The Indian snacking food industry is a promising and a booming arm of the FMCG category, thanks to the evolving consumer consumption patterns. The

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shift in demographics is fueling changes, as the fixed 'three meals a day' model seems to no longer be relevant. With the rise in busy lifestyles, millennials and Gen Zs have adopted snacking attitudes and are making different snack choices based on health, convenience, brand and trust. Consumers are intentionally looking for snacks to indulge in, to satisfy a craving or to hold themselves up until their next meal. The consumption frequency has increased and as a testament to this, the market for snack food segment is on the rise. The revenue in the snack food segment amounts to over $5000 million in 2019 and the market is expected to grow annually by 7.5% (CAGR 2019-2023). Brands are capitalizing on this opportunity through their product offerings, bringing the goodness of healthy food items to Indian consumers in different formats suited to their lifestyle, taste and convenience. The Indian savory snacks sector was the fourth largest globally and the third largest in the Asia-Pacific (APAC) region in 2017. GlobalData forecasts the sector to grow the fastest across the top 50 global economies at a compound annual growth rate of 15.8% during 2017-2022. The sector is expected to value US$15.87bn and become the third largest globally by 2022. Sumit Chopra, Consumer Research Director at GlobalData, which is one of the leading data and analytics company in India offers his views on the growth of business expected in the savory snack sector as shown below,

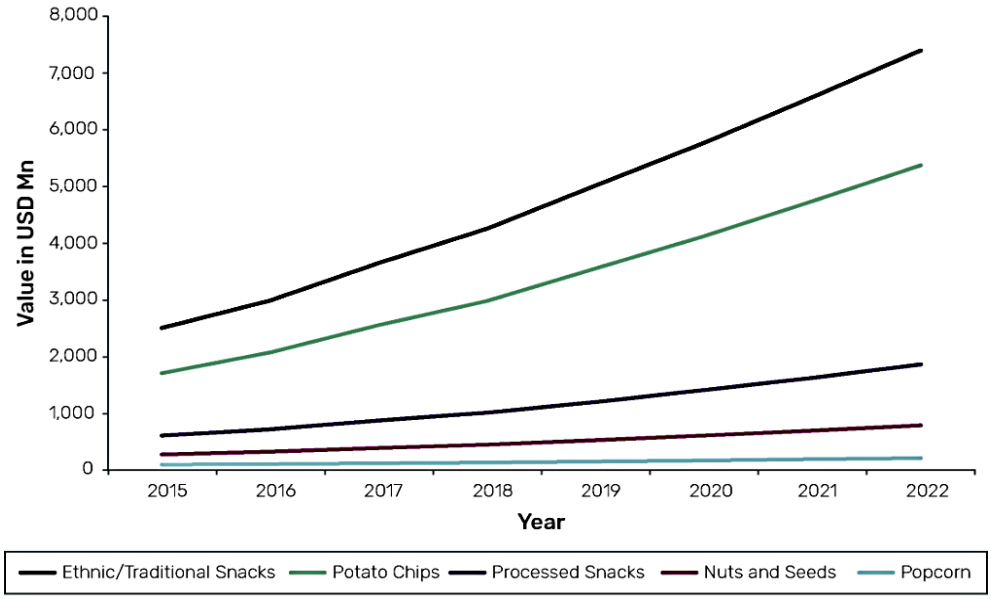

Figure 5: Graph showing growth of key categories of Savory Snacks Sector in India by value (2019-2022) Source: GlobalData

Keeping this expected scenario in mind, Haldiram's plans to leverage its equity in the domestic and international market to become a food corporation with not just branded products under its belt but also restaurants, retail chains and wide portfolio that includes such diverse products as milk-based food and noodles. In the near future, it hopes to be in places such as Algeria, Jorden, Yemen, Taiwan, Columbia, Cyprus, Ukraine, Libya, Tunisia, Egypt, Armenia, West Indies,

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Sweden, Finland, Trinidad and Tobago. It has also invested considerably in an advanced processing and packaged unit, which enables it to marry tradition with technology. This is why, no matter whose shelf our product sits on, it always stands on its own. Haldiram's also announced that it will take its restaurant business overseas, starting with UK and it plans to have at least 3 restaurants in the overseas market within a couple of years. The brand has also ventured into the US e-commerce market through Amazon's Global Selling Program, a move that will help it to expand and increase its penetration into the US market. Following the news, the breakfast cereal behemoth, Michigan-based food company 'Kellogg's' is eyeing to buy a 51% stake in Haldiram's for US$3bn. Kellogg's has been scouting for opportunities to foray into the traditional sweets and snacks segment as a part of its strategy to diversify beyond its core breakfast cereal category. The company, though cash-rich and profitable, has been exploring options to raise investments to scale up its operations and further expand geographic presence. Although Haldiram's and Kellogg's are strongly positioned in the market they serve, it would be difficult for the latter to pull off the deal due Haldiram's complex corporate structure. Meanwhile, Haldiram's will see capital infusion in its Delhi and Nagpur operations, which account for three-fourth of its operations.

9. COMPANY ANALYSIS:

Haldiram's	
Parent Company	Haldirams Group
Category	Food Products & Restaurant
Sector	Food & Beverages
Tagline/ Slogan	Don't eat at home today; Always in good taste
USP	Wide range of hygienic, tasty and authentic Indian savouries and sweet

Haldiram's STP

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Haldirams Segmentation	Anyone who can use a snack like savouries, sweets, etc.
Haldirams Target Market	Middle class families (especially women and kids)
Haldirams Positioning	As a tasty, hygienic savouries and sweet maker

9.1 SWOT Analysis

SWOT analysis of Haldirams analyses the brand/company with its strengths, weaknesses, opportunities & threats. In Haldirams SWOT Analysis, the strengths and weaknesses are the internal factors whereas opportunities and threats are the external factors. SWOT Analysis is a proven management framework which enables a brand like Haldirams to benchmark its business & performance as compared to the competitors and industry. As of 2020, Haldirams is one of the leading brands in the food & beverages sector. This analysis helps in understanding what are the areas which can impact the business of Haldiram's in future or right away.

A. Strengths

- Haldiram's has a large product basket for the customers to choose from. One of the biggest reasons for their namkeen segment succeeding is the continuous upgradation of their product range.
- Their brand is associated with Indian tradition and quality.
- The brand products are known among the most hygienic products available in this segment.
- Their packaging is attractive and innovative which makes for easy decrement of their products on the shelves, is safe and keeps contents fresh for long.
- The brand's production processes are semi-automated and by using state of the art technology they have been able to increase the shelf life of their products from one week to six months.
- They are the undisputed market leaders in the namkeen segment.

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- Haldiram's has been able to build its brand today on the basis of word of mouth publicity, which has actually taken a lot of people by surprise.
- Approval by FDA-HACCP, ISO 9002 and SPA stand testimony to the emphasis that Haldiram's lays on the high quality for its products.
- Haldiram's is aggressively trying to capture the international markets by customizing its products and packaging according to foreign tastes.
- Though a large percentage of their consumers are middle-aged customers who are fond of namkeens, yet they are successfully catering to all age groups and sections of society.
- By launching small packets of their diverse namkeen products, they have successfully penetrated the rural markets.
- The brand's own website where they sell their products with discounts and festive offers is another added strength.

B. Weaknesses

- Haldiram's doesn't lay emphasis on the need to carry out market surveys either to know the consumers needs or their feedback.
- Haldiram's started advertising its products too late, as it is not a firm believer in big marketing budgets and lavish promos because of which they might have lost the initial advantage.
- The company has no policies on Corporate Social Responsibility and environmental norms, which may affect their goodwill in the long run.
- The Haldiram's group consists of three concerns that are independent of each other and also there is a lack of collaboration between the three concerns, which affects the reputation of the company and is a hindrance in its growth.
- The company is not as cash rich as its competitors, which gives its competitors an edge.

C. Opportunities

- Though till now, Haldiram's presence in the western snack foods segment is restricted to potato chips. It has plans to market convenience food products in the ready-to-eat format, such as paneer, pulao, dal and vegetables.
- If the company starts associating itself with other brands, it will help strengthen the brand image and bring in larger profits.
- Haldiram's doesn't have any special namkeen for the kids and teenagers' segment, which is a huge potential target market.

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- Diversifying the namkeen product line further through constant innovation.
- Greater scope to increase market share and profits as they have just started advertising. Opportunities to go into radio advertising leading to greater rural penetration.
- To cut into the unbranded sector by reducing prices to capture value conscious customers.
- Having a premium product line to capture high-end customers.

D. Threats

- A large number of competitors have started entering this segment which might erode the market share of Haldiram's. For example, companies like Frito Lay', ITC, etc. which is cash rich companies, can actually undercut Haldiram's profits as they can afford to reduce their prices.
- As there are three concerns under the Haldiram's group, the quality standards differ substantially and irresponsibility on the part of any one concern will have a negative impact on all the three as they share the same brand name.
- Competitors such as MTR, Tasty Bites and ITC have already entered the western snack food market and taken the initial advantage whereas except for potato chips, Haldiram's is still considering entering this segment.
- If Haldiram's doesn't realize the importance of aggressive advertising, its competitors will cut into its market share as they do advertise on a large scale.
- Competition from local restaurants cum sweet shops.
- High market presence and share of the unorganized sector.

9.2 Porter's Five Forces Model

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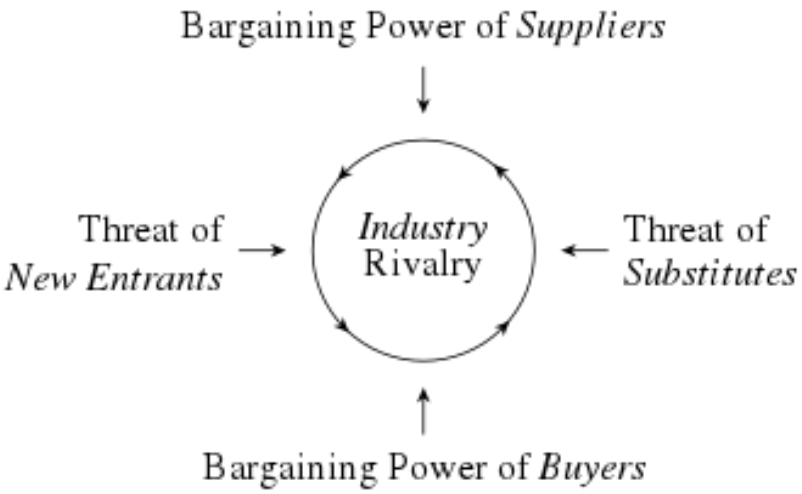

Figure 6: Porter's Five Forces Model

Porter's Five Forces determine the intrinsic long-run profit attractiveness of a market or market segment. The following is the analysis of this model with respect to Haldiram's:

1. **Threat of Intense Segment Rivalry (Industry Competition)**

   Haldiram's did not face any intense segment rivalry in the initial stages and some time after that, but the last few years have seen a lot of players entering the namkeen/snack food segment. This has led to various new products being introduced by all. Variety and higher quality standards have been set and the companies are competing with each other to grab a larger market share in this segment and hence there is evident segment rivalry. The primary and potential threat that appears to Haldiram's is from the unorganized segment with its lower pricing and variety in the products.

2. **Threat of New Entrants**

   There is a threat of new entrants specially from the unorganized sector that has lesser quality pressures. The entry and exit barriers are both low leading to stable returns, therefore big companies may enter this segment looking for a quick profit.

3. **Threat of Substitute Products**

   Threat of substitute products arises from the ability of the consumer to substitute namkeens by other things that suit oneself. For example, ice-creams, biscuits, bakery products. Like wise and outing for burger and other fast food items may also substitute for namkeens. The players have to monitor prices closely as a fall in the prices of these substitute products may lead to a price cut in the namkeen segment as well.

4. **Threat of Buyer's growing Bargaining Power**

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There's no threat of buyer's growing bargaining power, as it doesn't represent a significant portion of the buyer's cost. The buyers do not seem to be very price sensitive nor are they more concentrated (buyers are distributed across a wide geographical region in the country) or organized.

5. **Threat of Supplier's growing Bargaining Power**
   Suppliers are unorganized and there are a lot of substitutes available to the company. Moreover, the number of suppliers being large and the size of the suppliers being very small as compared to the company, the company is in a strong bargaining position. Hence there is no such threat of supplier's growing bargaining power.

9.3 PESTEL Analysis

PESTEL analysis which is sometimes referred as PEST analysis, is a concept in marketing principles. Moreover, this concept is used as a tool by companies to track the environment they're operating in or are planning to launch a new project/product/services etc. PESTEL is a mnemonic which in its expanded form denotes Political, Economic, Social, Technological, Legal and Environmental. It gives a bird's eye view of the whole environment from many different angles that one wants to check and keep a track of while contemplating on a certain idea or plan. Following is a PESTEL analysis of Haldiram's:

Political: The Indian Market has been thrown open for direct foreign investments. A single cell for the facilitation of foreign investors and various schemes has been launched to attract multi-national corporations. So, the small-scale restaurateurs and local food manufacturers will have to adapt themselves to technological advancement so as to stay relevant in the field. There are several initiatives by the food processing and packaging department of central and state governments that determine the standards and incentives for these enterprises like subsidies, food parks, equipment fairs and distribution centers and several related schemes (yojanas) that help promote or fund these industries. In the 2019 budget, funds had been allotted to establishing infrastructures such as cold storages and processing units which will help the food industry prosper.

Economic: In terms of market size, the Indian food market was worth $193 billion in 2016 and is expected to cross $540 billion in 2020, so there is a huge scope. Though, the availability of raw materials to be used as ingredients is varying due to inflationary effects. Healthier alternative foods are pricier compared to fast food or easy-to-make meals, but are in demand in the upper-class societies of cities, so niche market has already been created in this segment. There is an increase in the number of small eateries and snack manufacturers, so as other brands or outlets throwing up discounts and offers one is forced to keep the price low even if the qualitative input from his side is good. Also, as the middle class is price sensitive and they form the major chunk, it is important to price competitively.

Social: There is plenty of scope and opportunity in this aspect as there is rising concern for healthier and closer to home-made food among youth and parenting population, still around 48

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percent of the Indian youth prefer traditional food when they eat out. Rising purchasing capacity especially among consumers of big cities has enabled them to taste and try new food centers and items. So, the market for new innovative cuisines is increasing day by day. Though, there is agitation and protest by people against the sale of red meat especially beef, so it better to avoid venturing into this segment.

Technological: New entrants face obstacles in investing on and opting to advanced preparation and packing techniques but the well-established ones like the Haldiram's find it easier to switch over to new technologies. Some brands like yellow diamond and Goli Vadapav have expanded successfully by purchasing new technology. Also, making machines is quite difficult as the traditional food preparation process is complex and labor intensive which is difficult to automate.

Environmental: Changing government rules and regulations have pressed the brands to adopt a greener approach; snack manufacturers like cola are trying to give back water more than they draw. These factors have a cascading impact on cost of raw ingredients. Also, the degrading qualities of fruits and vegetables due to excessive usage of chemical fertilizers and pesticides on field and increased customer awareness have paved the way for organic farming. There is growing craze for organic products but only among a small affluent class is buying it as it is costlier, the price can come down only if the organic farming is taken up on a large scale.

Legal: The usage of preservatives in packaged products has sparked controversies in the past as well; consumer laws and quality standards for foods industry are very important and somewhat challenging for the owners to keep up with it. Even though, India has gone up in ease of doing business list, when it comes to food industry, there are stringent rules and various government bodies have to provide approval.

10. SUGGESSIONS:

Haldiram's should aim at constructing a comprehensive media mix.

- It could venture into incorporate tie-ups at its various outlets.
- Set up mini outlets inside the multinational office complexes and malls.
- Cash in on the call center wave and have tie-ups with business process outsourcing companies.
- Undertake catering at get together, wedding and kitty parties for women who form a chunk of its target audience.
- Conduct road shows on various campuses nationwide.

11. CONCLUSION:

This market is clogged with dominant players such as Frito-Lay India, PepsiCo's snack food arm, which has almost brought in a snack-chip revolution in the country. Even the dairy major Mother

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Dairy has a presence in the category. With the entry of companies such as ITC and HLL into this industry, it is getting tough for companies such as Haldiram's who till now have not paid serious attention to its branding activities. Increased media exposure, ever increasing purchasing power of the target audience coupled with their desire to spend more on eating out due to lifestyle changes will fuel the demand for snack food items and only those companies which have a considerable share of voice and space in the market will be able to survive. Haldiram's has the capability of meeting these demands and only requires a certain revision in its strategies to be able to do so successfully, which it already has begun to consider.

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Paper 3

A Comprehensive Analysis of Boeing 737 MAX

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ABSTRACT

The Boeing 737 MAX is the fourth generation of the Boeing 737, a narrow-body airliner manufactured by Boeing Commercial Airplanes (BCA). It succeeds the Boeing 737 Next Generation. It is based on earlier 737 designs, re-engined with more efficient CFM International LEAP-1B engines, aerodynamic changes, which include its distinctive split-tip winglets, and airframe modifications. In the aftermath of its two fatal accidents, Lion Air Flight 610 and Ethiopian Airlines Flight 302, the Boeing 737 MAX was grounded worldwide in March 2019 until Boeing implements changes to its flight control system and pilot training Boeing suspended production of the Boeing 737 MAX in January 2020. Due to the modifications done to the next generation 737 Max, while taking off the nose of the Aircraft aimed little higher then it supposed to. To solve this problem Boeing Programmed a software called MCAS which adjusted the nose of the aircraft exactly at the point. In this paper we study the problems faced by Boeing 737 Max, The role of MCAS software and the initial failure of Boeing 737 Max.

Keywords: problems faced by Boeing 737 MAX, MCAS software, how to solve the problems.

1. INTRODUCTION:

Aviation industry is the business sector that manufactures, maintains, and operates the aircrafts and the airports. When it comes to aviation, there is a broad range of responsibilities within. It comprises activities at the airport as well as in the aircraft. It involves ground duties that are required to perform before the flight takes off, the activities during the flight and the activities after it lands. The term aviation was coined by a French pioneer named Guillaume Joseph Gabriel de La Landelle in 1863. It originates from the Latin word avis that literally means bird. Aviation means all the activities related to flying the aircraft. Aviation began in the 18th century with the development of the hot air balloon, an apparatus capable of atmospheric displacement through buoyancy. Some of the most significant advancements in aviation technology came with the controlled gliding flying of Otto Lilienthal in 1896; then a large step in significance came with the construction of the first powered airplane by the Wright brothers in the early 1900s. Since that time, aviation has been technologically revolutionized by the introduction of the jet which permitted a major form of transport throughout the world. Worldwide, the airline industry

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generates more than $800 billion in revenue annually. The number of air travellers is expected to exceed 4.5 billion in 2019, up from about 3 billion in 2012, according to the International Air Transport Association.

2. COMPANY PROFILE:

The Boeing Company is an American multinational corporation that designs, manufactures, and sells airplanes, rotorcraft, rockets, satellites, telecommunications equipment, and missiles worldwide. The company also provides leasing and product support services. Boeing is among the largest global aerospace manufacturers; it is the second-largest defines contractor in the world based on 2018 revenue, and is the largest exporter in the United States by dollar value. Boeing stock is included in the Dow Jones Industrial Average. Boeing is incorporated in Delaware. Boeing was founded by William Boeing in Seattle, Washington on July 15, 1916. The present corporation is the result of the merger of Boeing with McDonnell Douglas on August 1, 1997. Then chairman and CEO of Boeing, Philip M. Condit, assumed those roles in the combined company, while Harry Stonecipher, former CEO of McDonnell Douglas, became president and COO. The Boeing Company has its corporate headquarters in Chicago, Illinois. Boeing is organized into five primary divisions: Boeing Commercial Airplanes (BCA); Boeing Defence, Space & Security (BDS); Engineering, Operations & Technology; Boeing Capital; and Boeing Shared Services Group. In 2017, Boeing recorded US$93.3 billion in sales, ranked 24th on the Fortune magazine "Fortune 500" list (2018),ranked 64th on the "Fortune Global 500" list (2018), and ranked 19th on the "World's Most Admired Companies" list (2018). In 2019, Boeing's global reputation, commercial business, and financial rating suffered after the 737 MAX was grounded worldwide following two fatal crashes in late 2018 and early 2019. The Boeing Company was started in 1916, when American lumber industrialist William E. Boeing founded Aero Products Company in Seattle, Washington. Shortly before doing so, he and Conrad Westervelt created the "B&W" seaplane. In 1917, the organization was renamed Boeing Airplane Company, with William Boeing forming Boeing Airplane & Transport Corporation in 1928. In 1929, the company was renamed United Aircraft and Transport Corporation, followed by the acquisition of several aircraft makers such as Avion, Chance Vought, Sikorsky Aviation, Stearman Aircraft, Pratt & Whitney, and Hamilton Metalplane. In 1931, the group merged its four smaller airlines into United Airlines. In 1934, the manufacture of aircraft was required to be separate from air transportation. Therefore, Boeing Airplane Company became one of three organizations to arise from dissolution of United Aircraft and Transport; the other two groups were United Aircraft (later United Technologies) and United Airlines. In 1960, the company bought Vertol Corporation, which at the time, was the biggest independent fabricator of helicopters. During the 1960s and 1970s, the company diversified into industries such as outer space travel, marine craft, agriculture, energy production and transit systems.

3. OBJECTIVES OF THE STUDY:

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- To analyse the initial failure of Boeing 737 Max.
- To analyse the problem scenario.
- To analyse the Impact on Boeing.
- To find out the solutions to the problems.

4. BACKGROUND:

- In August 2011, Boeing Commercial Airplanes, a subsidiary of Boeing, announced the launched of its new 737 MAX aircraft as the fourth generation of the 737 line. Initial deliveries of the aircraft took place in May of 2017, and the plane entered commercial service shortly thereafter. Among the first passenger carriers to run the 737 MAX commercially were Lion Air, of Indonesia, and Norwegian Air, of Norway. Within a year of its launch, 130 737 MAX aircraft were delivered to 28 Boeing customers, and in total 387 aircraft were eventually delivered.
- On 29 October, 2018, a Boeing 737 MAX aircraft operated by Lion Air crashed thirteen minutes after take-off, killing all 189 aboard. The incident was widely reported by various media outlets at the time. Initial reports targeted a malfunctioning flight-control system which had to be disabled in order for the aircraft to function properly. Responding to the incident, Boeing issued guidance on its operational manual to advise airline pilots regarding procedures for handling so-called erroneous cockpit readings.
- On 10 March 2019, a Boeing 737 MAX aircraft operated by Ethiopian Airlines crashed six minutes after take-off, killing all 157 aboard. Like the Lion Air incident from the year prior, the Ethiopian Airlines crash. The incident was similar to the Lion Air incident.
- Though initial investigations into the incidents could draw no official conclusions regarding Boeing's aircraft or systems, findings pointed to Boeing's Maneuvering Characteristics Augmentation System ("MCAS") as the likely culprit. The system, which Boeing did not disclose its 737 MAX pilot manual or in its supplementary directive after the Lion Air crash, was allegedly commanding the plane's flight systems to repeatedly dive, based on erroneous systems data.
- Between 11 and 16 March 2019, aviation regulators in countries across the world– including the US, Canada, China, Brazil, India, and others–issued grounding orders for all Boeing 737 MAX aircraft.
- Since the grounding of the 737 MAX, investigations into the two crashes and issues with the aircraft have increasingly focused on Boeing's deployment of MCAS as the primary culprit. Assessments and testing from a variety of sources within multiple investigations

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have raised issues with the way in which Boeing designed, developed and deployed MCAS, as well as its lack of training and education of pilots and crews on the system's existence within aircraft, when it would engage, and what to do in case of its malfunction.

- On 4 April 2019, Boeing publicly acknowledged that MCAS played a role in both the Lion Air and Ethiopian Airlines crashes of the 737 MAX.
- On 18 October 2019, multiple news outlets reported that in 2016, prior to the safety certification and release of the 737 MAX, Boeing's chief technical pilot for the 737 program had warned a colleague about MCAS, specifically pointing to issues unearthed in post-crash investigations. While, in the wake of the crashes, Boeing officials had maintained that MCAS was not designed to activate within the "normal flight envelope" of the 737 MAX and therefore its exclusion from the standard operating manual for the aircraft was warranted, the 2016 internal messages specifically highlighted that MCAS was erroneously engaging itself. The messages go on to indicate that, in 2016 or prior, the US Federal Aviation Administration (FAA) may have been supplied with inaccurate information regarding MCAS. Nevertheless, in 2017, the very same Boeing pilot, again communicating the FAA, requested that all mentions of MCAS be removed from the plane's operating manual because its operation was outside of the plane's normal envelope. Going further, the Boeing pilot proceeded to engage in inappropriate discourse with the FAA regulator on the subject of obtaining regulatory clearances from other regulators for the 737 MAX.
- Boeing turned over documents related to these communications to regulators and to Congress on 17 and 18 October 2019, allegedly months after first discovering them. Upon receipt and review of the documents, members of Congress made public statements about what they deemed to be a pattern of troubling conduct by Boeing.

5. Gaps in Risk Management:

- **Independent Escalation Channels:** Boeing's development team for the 737 MAX had knowledge of the issues with the MCAS. However, it is unclear whether any reporting mechanism existed for members of the team (e.g., engineers, test pilots, etc.) to report such issues to oversight resources outside of the 737 MAX's direct value chain (i.e., officials and / or at Boeing whose success was not tied directly and exclusively to the marketing and sale of 737 MAX aircraft). While knowledge of the ultimately disastrous MCAS failures was present within Boeing long before the first 737 MAX was delivered to a customer, it was contained in isolated pockets, hidden from the view of senior management at the corporate level whose success is tied to the overall health of Boeing as a company. While some concerned members of the 737 MAX development staff may have wanted to communicate their concerns upwards, and while senior management may have wished to hear their concerns, the communication channels simply did not exist. Instead of reporting

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concerns to a unit or personnel with proper oversight authority, engineers at Boeing were instructed to take their concerns to business unit managers, as reported by the New York Times. However, with their success tied directly to sales of the 737 MAX, business unit managers had strong incentive suppress the identification of safety risks and prevent escalation of same to members of senior management. In the wake of the 737 MAX situations, Boeing has indicated that it has adopted clearer escalation channels from engineers to neutral oversight personnel, including the company's senior management.

- **Independent Safety Oversight:** Boeing lacked an independent internal organization charged with ensuring product safety. At a firm of the size of Boeing, producing products (i.e., aircraft) which have the potential to be deadly in the event of failure, an independent unit should exist as a check on commercial business units such as development, manufacturing, marketing and sales. The success of such a unit should not depend at all on sales of products, but rather on the safety of those products at time of sale and beyond. In the wake of the 737 MAX situation, Boeing has announced the creation of such a group within the company.

- **Employee Communications Monitoring:** It is unclear whether Boeing had a function in place to monitor employee communications. As with all public companies, however, it should. Monitoring of employee communications over company-provided systems (such as e-mail, instant messenger, SMS on company-provided phones, etc.), coupled with a general policy and enforcement program that all company business be conducted solely over those company-provided, and not personal, communication systems, is a crucial arm of risk management in an era in which employee communications are a major driver of risk. Near real-time monitoring of employee communications by a unit of Boeing's compliance group would have alerted senior management to ground-level issues with MCAS in parallel to–and as a backstop to–internal reporting and escalation of the issue from engineering or other staff.

- **Regulatory Affairs Oversight:** While a debate rages on as to whether the FAA has fallen victim to so-called "regulatory capture" by firms such as Boeing, it is nonetheless crucial for the successful, comprehensive management of risk that all communications by a company's personnel with regulators be not only monitored, but centralized and streamlined through a single source, such as an internal unit overseeing regulatory affairs. In instances such as this, where the spectre of impropriety looms large over conduct by Boeing employees and, possibly, the FAA, it is essential that companies are able to manage their official positions on issues facing regulators and are furthermore able to deliver consistent messaging from all personnel involved. While Boeing, in this case, may be able to blame one or more rogue actors for the impropriety with respect to certain FAA-related issues, the company would do itself no favours in the eyes of its regulators, world governments, its customers, its investors and the general public by claiming to have little

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power to govern the conduct of its employees. Additionally, the FAA's approval of the 737 MAX has not served as a significant line of defence against Boeing's liability for its aircraft's failures, owing partly to the relationship its staff (such as the chief technical pilot) enjoyed with members of regulatory staff. The surfacing of inappropriate communications between members of Boeing and regulator staff has only stoked the fire of governmental concern over Boeing and the regulatory framework meant to govern its conduct.

6. Impact on Boeing:

- **Financial:** Boeing has experienced catastrophic financial losses in the wake of the evolving 737 MAX situation, having posted a company record loss of $2.9 billion USD for Q2 2019. Its market capitalization, as of August 2019, has fallen by $62 billion USD, on the back of 25% erosion in share price. Overall, the halt of sales and impending cancellation of orders may cost Boeing roughly $600 billion USD.

- **Business Position:** Boeing has seen fit to postpone development of at least one critical project (the Boeing New Midsize Airplane) and is reportedly considering staff reductions as of Q3 2019. Following the grounding of the 737 MAX, Boeing has suspended all deliveries of the aircraft to customers and slowed its production schedule (financial impacts of which are noted above).

- **Brand Equity**: While multiple crashes and a global grounding of the 737 MAX fleet may have been sufficient to critically damage the public's trust in Boeing, later evidence pointing out that the company knew of the issues giving rise to the crashes and buried them only further stokes the fire. Numerous polls have indicated that the public has lost its trust in the 737 MAX, and with recent evidence coming to light about Boeing's practices, the same may well be said of public trust in Boeing itself as well. Serving the needs of the general public, airline customers of Boeing will face increased scrutiny and pressure on their dealings with the company, impacting Boeing's ability to sell its products across the board.

- **Criminal Investigation:** At the time of this writing, Boeing and certain individual employees may face criminal prosecution in connection with the 737 MAX crash incidents.

- **Civil Litigation:** Boeing now finds itself the target of civil litigation from a variety of sources, including pilot groups seeking compensation for lost wages, crash victims' families seeking compensation for wrongful deaths (potentially including punitive damages), and others. At the time of this writing, the total outcome of the global 737 MAX litigation is yet to be known.

- **Regulatory Pressure**: Boeing will likely face significantly increased regulatory scrutiny across the globe as trust in the company and its practices have been eroded by the 737 MAX crashes and their aftermath.

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7. SWOC Analysis:

Strengths:

- **Strong Market Position:** Boeing is one of the largest aerospace companies in the world and is a leading manufacturer of defence, space and security systems; and commercial aeroplanes. A strong market position helps Boeing achieve economies of scale and improves company's brand image.
- **Growth in Revenue:** Boeing has recorded growth in its revenue and operating income consistently from the last 4 years. The growth in revenue was primarily due to the timely delivery of aeroplanes. Thus, increased operational efficiency has helped Boeing increase its revenue and consequently profits.
- **Strong Research and Development:** Bowing has the strong focus on R&D activities, primarily in its engineering, operations and technology (EOT) activities. Focusing on innovation, Boeing's R&D helps in expanding its product line and services and maintaining its market position.
- **A focus on expanding the product line and sustainable fuels**: Boeing is continuously enhancing its product line to meet the customer needs. Boeing has also been focusing on sustainable fuels that help in reducing emission and are hence environmental friendly.

Weaknesses:

- **Labour issues:** Boeing has approximately 38% of its total workforce as part of a labour union which causes work stoppages from time to time. This affects productivity and hence delivery on time becomes a problem. This also affects a relationship with the customers.
- **Higher Dependency on US government contracts:** US government forms a major part of Boeing's total sales. In FY 2015, it formed about 27% of the total sales. But long-term government contracts are subject to various political and economic factors and hence over dependency on the US government can be a threatening factor.
- **Suppliers have bargaining power:** Boeing is dependent on some of the suppliers to for producing some raw materials and integrated components etc. This makes the suppliers strong and hence Boeing weak as if any of the important suppliers becomes unavailable, productivity and consequently performance will be affected.

Opportunities:

- **Increasing demand for commercial aeroplanes:** With increasing globalisation and the need to connect, Passenger numbers are growing and hence demands for new commercial planes are also on the high.

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- **Growing aerospace and defence market:** The aerospace and defence market is increasing globally and the market is expected to grow further more at a CAGR of 3% for the period of 2015-18. This provides great opportunities for the company to boost up revenue in the future.
- **Strategic expansion:** Boeing should look to expand its operations globally by growing organically as well as inorganically. Boeing has previously associated with various companies such as General Electric, Lockheed Martin, Raytheon, etc. for new projects. To cater to the growth in orders, Boeing needs to expand.

Challenges:

- **Intense competition in all categories**: Boeing faces strong competition in all its categories from many global companies worldwide. This erodes market share for Boeing.
- **Fixed Priced Contracts:** About 72 per cent of Boeing's revenue was generated from its BDS business which follows fixed price contracts. While this helps in improving efficiencies and cost reductions, it also risks the company to lower margins, which affects the financials of the company.

8. Solutions:

- The Maneuvering Characteristics Augmentation System (MCAS) flight control law was designed and certified for the 737 MAX to enhance the pitch stability of the airplane – so that it feels and flies like other 737s.
- Boeing should develop an MCAS software update to provide additional layers of protection if the AOA sensors provide erroneous data. The software should put through hundreds of hours of analysis, laboratory testing, verification in a simulator and numerous test flights. Before it is finalized, the software will be validated during in-flight certification tests with Federal Aviation Administration (FAA) representatives.
- Boeing should continue to work with the FAA and other regulatory agencies on the certification of the software update.
- The main reason for the failure of 737 Max is the lack of simulator training to pilots. Boeing should certify pilots only when they are trained 21 or more days in the simulator and the pilots must complete 737 Max specific type rating course.
- If the pilot are already certified and trained to fly the 737NG they must complete the NG to Max differentiation training.
- Boeing should prepare a comprehensive training package with new training equipment which will be evaluated and validated by the regulators.

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- The software used in simulators should be updated according to the corrections done in MCAS software to make the 737 Max aircraft safer before the aircraft returns to Service.
- Boeing should provide instructional material inside the cockpit for the pilots to understand 737 Max flight control systems.
- All the primary flight information requirements to safety and efficiently operate the 737 Max would be included on the baseline primary flight display (operating system in the aircraft).
- No cost cutting in the safety features of the Aircraft.
- The AOA (angle of attack) instructor should provide supplementary information to the flight crew.
- Due to the worldwide reporting of the 737 max incidents Boeing has lost their brand equity among the clients and the passengers travelling, in a survey done by NBC news channel many passengers are not preferring to travel in Boeing 737 max due to this the clients might cancel the orders which amounts to cancelling 387 Aircraft.
- To overcome this Boeing should publish and advertise safety features in such a way that a Layman can understand and appreciate the efforts done towards safety of the flight.
- They should start a campaign all over the world for the safety and reliability of the Aircraft and regain the trust of the passengers.

9. Key Definitions:

- **Maneuvering Characteristics Augmentation System (MCAS):** Flight control law implemented on the 737 MAX to improve aircraft handling characteristics and decrease pitch-up tendency at elevated angles of attack.
- **Angle of Attack (AOA):** The difference between the pitch angle (nose direction) of the airplane and the angle of the oncoming wind.
- Angle of Attack Sensor / Van: Hardware on the outside of the airplane that measures and provides angle of attack information to on-board computers; also referred to as an AOA vane.
- **Angle of Attack Disagree:** A software-based information feature that alerts flight crews when data from left and right angle of attack sensors disagree. This can provide pilots insight into air data disagreements and prompts a maintenance logbook entry.
- **Angle of Attack Indicator**: A Software-based information feature that provides angle of attack data to the flight crew through the primary flight displays. It is an option that can be selected by customers.

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- **Control law:** A set of software that performs flight control function or task.
- FCOM (Flight Crew Operations Manual Bulletin): Supplementary operations information.
- **FOTB (Flight Operations Technical Bulletin):** supplementary technical information
- **Speed trim system:** A system that uses multiple components to provide additional speed or pitch stability when needed.

10. Updates done to MCAS software by Boeing:

- Flight control system will now compare inputs from both AOA sensors. If the sensors disagree by 5.5 degrees or more with the flaps retracted, MCAS will not activate. An indicator on the flight deck display will alert the pilots.
- If MCAS is activated in non-normal conditions, it will only provide one input for each elevated AOA event. There are no known or envisioned failure conditions where MCAS will provide multiple inputs.
- MCAS can never command more stabilizer input than can be counteracted by the flight crew pulling back on the column. The pilots will continue to always have the ability to override MCAS and manually control the airplane.
- These updates are expected to reduce the crew's workload in non-normal flight situations and prevent erroneous data from causing MCAS activation.

TABLE NO: 1

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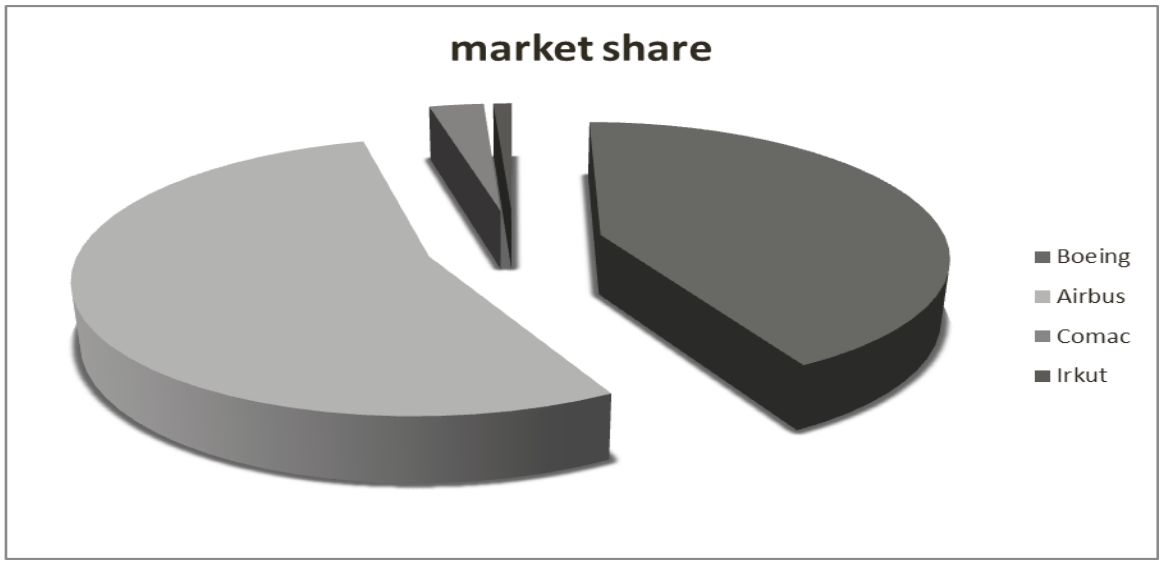

TABLE NO: 2

11. CONCLUSION:

The aircraft industry is most competitive and dynamic market. A mistake by the Company might result to the Closure of the company. The unfortunate incidents of lion air and Ethiopian Airlines killing 346 passengers collectively shows that competitiveness between airbus and Boeing not only drives innovation may also create disasters too. MCAS software was created to stabilise the 737 Max Aircraft. The aircraft was unstable due to the new and efficient engines mounted a little higher than the outgoing model which created a inaccurate position of the Nose, to rectify this error they programmed a software which eventually malfunction. After analysing the entire scenario of Boeing 737 Max Companies must designate certain personnel or units as managers and overseers

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of risk, with their success directly tied to safety and effective risk mitigation instead of sales and other commercial metrics. Companies cannot rely on commercial units (e.g., sales, marketing, etc.) to manage risk. With the success or failure of these units being tied directly to the sales performance of their managed products, these units are inherently disincentivized from reporting issues which may imperil sales and are not likely to serve as effective mitigate of risk. Companies must ensure clear and independent lines of communication between ground level staff and those personnel and / or units designed to manage risk. Staff members in product development, sales, marketing and a variety of other functional groups must be able to communicate clearly and confidentially with risk managers in order to effectively relay concerns without fear of reprisals or dismissal. Companies must institute policies, procedures and technological capabilities in order to be able to effectively monitor employee communications in real-time or near-real-time. Failure to monitor employee communications robs companies of their opportunities to manage risks borne out of the behaviour of rogue actors. Assigning blame for corporate malfeasance to rogue internal actors ex post facto is not an effective strategy. Instead, companies must own the risk that their personnel may act against the best interests of the firm and effectively manage incidents as they are occurring. Companies with regulatory exposure must institute policies, procedures and top-down governance over corporate communications with regulators. While in most cases, a regulatory communications function serves to manage regulatory relations and minimize the risk of incurring penalties or enforcement actions, in some cases, its purpose may be to detect regulatory capture and therefore ineffective regulation. While ineffective regulation may not seem, at first, to be a risk for regulated businesses, for businesses without strong regulatory affairs units, it may present itself as an invitation for corporate misconduct, as evidenced above. For a business to be successful, the main focus should be on creating an efficient work frame, taking appropriate decisions, establishing healthy competitive environment, improving quality of service and standing in unity to find best solutions to problems.

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Paper 4

Digital Transformation and Mobility Banking- A case study with reference to ICICI Bank

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ABSTRACT

Digitalization is the most applied instrument in current scenario concerning every field of business. Banking industry and technology is interconnected concept. Emerging technologies and digital business models have transformed the landscape of every industry including banking. Technology has transformed banks in creating innovation and helped to redefine value, innovate, collaborate, and grow abundantly. Banks are offering multiple products electronically like E-wallets, payment cards and kiosk banking, mobile banking, internet banking, IMPS, UPI facility to customers so as provide most convenient services to customers. ICICI bank one of the leading private sector bank completely digitized with fintech technologies like AI, machine learning, IOT, Blockchain, cloud computing etc. The bank has played a pioneering role in application of electronic platform which enabled it to transform from digitization to digitalization. It inturns gave the way for digital transformation of financial services industry in India. The research provides an insight on various new technologies such as AI, Machine learning etc. that plays vital role in digital revolution of banks. The aim is to find out the application of technology driven innovative products & services in multiple areas by ICICI banks. The last section of the study shows a comprehensive analysis of digital transformation in ICICI bank using SWOT analysis.

Keywords: Digitization, machine learning, AI, Payments, ICICI bank, banking technology, SWOT analysis.

1.Introduction: Indian banking industry is considered as backbone of Indian financial system. over the decade with the explosive growth of information technology and severe competition from the domestic & international players, the way in which commercial banks functions has been changed considerably. After 2010 digitization has become the common application in the area of banking. The government of India in 2015 came up with the Digital India campaign started encouraging with the Digitally enabled initiatives so as to make India digitally strong. With this concept banks have been started investing huge money on digital platforms to meet the competition as well as improve customer experience. The main aim is to bring unrecognized rural sectors into the formal banking sectors through electronic banking channels so as to reach maximum people and contribute to economic development. Banks are offering digital banking

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channels such as ATM, Internet banking, mobile banking, digital banking kiosks to deliver best quality services to customers with the expectation of increasing profitability and reducing operating cost[1] Digital banking technologies are available with large portfolio of products like ATM, debit cards, credit cards, RTGS, IMPS, UPI etc have been totally transformed bankingfunctions. There are innumerable instances of technology creating and breaking lives and businesses-.one of these is the Indian banking. The introduction of digital technology into the sphere of banking has brought about a paradigm shift in banking – creating what is now referred to as Digital banking. Since the 1990s, a number of innovations have changed the way banking is conducted and perceived (Dhir, Aniruddha, & Mital, 2014; Likhi & Sushil, 2013). Digital payments are of different types and modes. Some include the use of debit/credit cards, internet banking, mobile carriage services, digital payment apps, UPI, unstructured additional service data (USSD), bank pre-payment cards, mobile banking, internet banking etc. With all these new channels of transactions banks are trying to migrate the customers from branch banking to modern digital banking. Both public and private sector banks have done huge investment on technology to reduce overall cost and increase customer satisfaction level. Digital banking mediums help to connect the underserved mass population with standard banking system and also offer various innovative banking services. The modern mobile banking applications enable customers to use non-financial services. The digitization was primarily driven by innovations and collaborations. For e.g. tie-ups with technology major IBM and social platforms like Facebook and Twitter so as to get maximum possible impact on digitizing the banking functions. But lack of required infrastructure and connectivity and trust has been reported as the major restraints for adoption of technology in India (Nath et al. 2013; Sinha and Mukherjee 2016). In digital innovations we can see private banks are functioning extremely well by introducing new products and services which is more convenient and easy to operate, thereby attracting more customers towards private banks. ICICI Bank ,one of the leading private sector bank is a subsidiary of industrial credit and investment corporations of India head quartered in Mumbai. It has many subsidiaries both nationally and internationally. It is the largest private sector bank in India and second largest by total assets and market capitalization. The paper under study is to analyze various digital products, services and apps introduced by ICICI bank and how this digital transformation leading to achieve banking goals.

2.Review of literature: Huge scale investment on information technology in banking sector have given more scope for researchers to find the impact of these technology on banking products and services offered to the customers. Few reviews are given below.

Timo Cziesha(2014)[3]:every traditional business company in the financial service industry is challenged by the increasing digitization. It often acts as an enabler of new business models like person to person lending. Customer relationship shows that there is strong evidence towards customer centricity by using digital technologies in banking sector. He also said that trend has

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slowly changing from physical to digital in the financial service industry as it involves less cost and also more transparent.

Varda Sardana & Shubham Singhania(2018)[4]: they says that the commencement of the age of digital business has been rattle the business environment and breaking out the innovative and exceptional way of doing business. Infrastructure of the digital age has created opportunities for the business to grow both locally & globally.

Nilekani et.al. (2019)[5]: says that digitization are considered as an important means of economic development & also to achieving financial inclusion. Though the task is time consuming but can be attained with concerted efforts of all stakeholders to work jointly with the aim of achieving a digitally included society.

Dr. A Mohmed Sindhasha & Dr.K. Halimunisa(2019)[6]: They understand that majority of customers of ICICI banks were satisfied highly with regard to the digital banking services of the bank& suggested to reduce the charges& fees for the online transactions . Proving awareness among the customers about the safety & secure mode of digital transactions. Also suggested that employees have to change work processes and develop knowledge & skills relating with digital technology which results in convenience banking with less cost & time to customers.

Faihani& Alawi (2020)[7]: In their literature review found that while implementing the digital transformation initiatives in the business organization culture of the business is very important. Employees should be well trained so that they adapt themselves in its application which is the main criteria for satisfying the customers.

3.Objectives of the Study:

1. To understand the emerging technology driven products of current banking Industry.

2. To study various initiatives by ICICI Bank towards digitizing its transactions & operations.

3. To analyze the application of digitalization by ICICI bank through SWOT analysis.

4.Research methodology: The study is conceptual. Various journals, RBI report, ICICI annual reports, online news portals have been referred to. An analysis of digital transformation of the ICICI bank has been done using the SWOT analysis.

5.**An overview of ICICI bank**: ICICI Bank is a multinational bank of India launched by Indian Credit & Investment Corporation of India in 1994 Vadodara and having its headquarters in Mumbai. It is the largest private sector bank and by assets and market capitalization second largest bank in India. It is providing different banking and financial products and services to the retail & corporate customers and SMEs through its group of companies and variety of delivery channels. It has extensive branches spread throughout the country ,huge number of ATMs and other touch points. It has started with internet banking in 1998 which was the mile stone for the bank to grow digitally overtaking other public and private sector competitors. In 1999 , it is the first Indian bank

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to be listed on NYSE .By leveraging the technology and gaining the confidence of customers by safe, secure delivery channels , the ICICI Bank has proven to be the sustainable and profitable organization over a long run in the field of banking. It had a total assets of Rs.13.77trillions and profit after tax R.268.08 billions for the year ending March31,2020. Currently the bank has a network of 5288 branches and 15158 ATM's throughout India. In March 2020 it introduced new digital platform called ICICI STACK. This platform offers uninterrupted around 500 services digitally to retail, business and corporate customers. All these services are obtained instantly from the ICICI bank mobile banking platforms such as immobile & instaBIZ or through internet banking. These services helped banking customers to avail banking services digitally even from a remote location without personally visiting the bank branches. The volume of transactions in Mobile banking and UPI increased by 98% and 161% over the quarter ending in 2020.

6.Digitalization & Digital transformation of ICICI Bank: Digitalizing the traditional operations of the banks using digital platforms is known as digital banking or digitization. It enables the banking customers to access banking products & services via electronic platforms thereby eliminating their frequent visit to the banks. "Digital banking means providing digital banking products and services available through different digital devices on user friendly way" [8]. The invention of ATMs and credit cards have led the path for ICICI Bank to go for digitization of banks as these platforms helps the customer to perform their banking transactions without visiting the branch physically. Transforming the information from analog form into digital form through semi-automated process is known as Digitalization. It is the process of moving towards a digital business, Instead of manually performing the task the banks use various digitally enabled techniques like debit card, credit card, mobile banking, phone banking, internet banking etc. . in the stage of digitalization. Here the customers are given the chance to choose the applications for transacting with the banks. Banks used digitalization for improving the business process through leveraged digital technology. The ICICI bank in their current business operations continuously undertaking transformational steps by introducing instant banking products & services which ultimately resulted in digital transformation. This was possible because the bank has been a pioneer in identifying the market trends than its competitors. Staring with the cloud startups they could b able to compete with the traditional banks.by implementing AI, machine learning, Robotic automation process, API platforms, unique mobile banking app, immobile, blockchain and so on still under transformation process ICICI Bank is aiming at creating completely new business segment which involves a combination of technology and the innovation teams.Financial development can contribute to economic growth by relaxing various banking constraints and boosting innovation.[8]

6.Emerging technologies of Indian banking industry: The concept of digitization and its importance in every aspects of banking transactions forced them to bring out FINTECH , a technology revolution by introducing new emerging technologies. Few of them mentioned below:

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6.1Artificial Intelligence [AI]:- It is field of computer science aiming at building smart machines which performs functions like human brain. It has the ability to differentiate the tasks and take actions that helps in achieving a specific goal. Banks are using Artificial Intelligence for detecting fraud, to provide customer support and solving enquiries. Also build up high end security and wealth management of the bank.

6.2 Machine Learning [ML]: - . A scientific study that studies the systems and models thereby directing computer systems the ability to learn, perform, and improve tasks without the need for explicit instructions. Machine learning is also called as ML. ML applications are used by banks for conducting market research of before introducing new products, to revamp and speed up all inefficient loan approval processes. It is useful in enhancing call center operations. The most important use of Machine learning in banking is it makes the process of KNOW YOUR CUSTOMER [KYC] in most convenient and efficient way.

6.3Internet of Things [IoT]:- Internet of things is a technology that consist of a network of connected devices through the internet, which receive and send data. customer loyalty towards banks can be built strongly using this technology. It is commonly applied in most of the business also in banking business as it helps banks in deciding where and how the AMT centers should be installed. With the help of IoT banks can keep a track on ATM as it is proven to be a machine delivering multiple banking services. It also identify the total number of ATM centers and the exact location. It is possible due to the ability of the technology to catch up the usage volume.

6.4 Block chain: It is a promising underlying technology that revolutionizes the elemental aspects of payment clearing & credit clearing systems in India. RBI has shown inclination toward block Top chain and IDRBT is also working on use of block chain in the banking system. Banks are using block chain for cross border transactions, conducting KYC operations which is the main task for every bank, Anti-money laundering, accounting, book keeping, auditing process which are traditionally used to be more compliance, digital currency [BITCOIN], trade finance etc.

6.5 Cloud Computing: - It refers to delivering diverse computing services like software applications, processing power and date storage through internet. Banks which are using modern infrastructure can replace their traditional applications with cloud solutions which results in cost cutting and avoid complexity involved in managing complex IT infrastructure. IBCC(Indian Banking Community Cloud) initiative of IDRBT provides cloud based services exclusively for Indian Banks .It is providing Infrastructure as a service(Iaas), platform as a service(Paas) and software as a service(Saas) for Indian banks. Non-banking financial corporation, small banks, credit cooperative society are mostly using cloud computing technology in their functions. Banks and financial institutions are increasingly looking towards cloud computing solutions in collecting & storing huge customer data and support applied analytics.

6.6 Big Data Analytics: This technology helps banks in efficient customer feedback analysis. Bank’s customer support center generates lots of data on daily basis especially with relating to

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enquiries and customer feedback. The high end technology of big data analytics helps in responding each of these queries on regular basis. Not only physical data but also enquiries and feedback from social media platform are also considered for analysis and on time the problems will be resolved.

7. Technological innovations by ICICI bank :ICICI bank pioneered various path breaking tools and services that has minimized people intervention and offered maximum security, convenience and swiftness to the customers. Using emerging technologies ICICI bank had introduced many innovative products and services which are as follows. In 2014 ICICI bank has been emerged as a first Indian bank with 100 digital 'touch banking' branches that were functioning 24x7 basis.

1. **Money Couch** :- ICICI bank is the first Indian bank to introduce a robotic based automated inventory advisory application on mobile to customers. It is known as money couch and has robotics based investment advisory tool for customers which advices on various banking services and future investment. It manages the entire investment journey of customer by tracking the performance 24x7 basis.

2**. Bank introduced voice based** international remittances services in 2017 which is the country's first voice command used for fund transfer services. It helps Non resident Indians to transfer money to any banks in India. It has completely replaced 5 step process used for remittance of money to India used earlier.so it improved the convenience of customers to a greater extent.

3.**PayLater:** - A instant digital credit facility that helps customer to buy small ticket items immediately digitally without usage of papers is known as Pay later. It uses big data based algorithm for undertaking credit assessment of customer. To grab the position in small credit market ICICI bank being the first bank in India introduced a small ticket lending mechanism by joining a partnership with fintech company. Now the service is extended to UPI platform so that benefit is reachable to huge number of digitally enabled customers. This facility provides a instant digital credit facility to customers to shop online, pay bills and also pay through UPI id.

4.**Software robotics**: The first Indian bank to introduce software robotics is the ICICI bank. It has bee used over 200 business process operations multiple functions of the bank. It performs most repetitive, high volume and time consuming business tasks just like humans and so it enabled the employees to concentrate more on value added services and customer related functions. Using artificial intelligence like face and voice recognition platform software robotics is applied in retail banking operations, Agri business, foreign exchange, treasury and human resource management etc.

5. **Robotics Arms**:- The robotic arms is another digital introduction by ICICI bank for counting millions of currency notes across various branches in the country. It sort around 1.8 billion notes annually around 12 cities across the country. The system has brought completely mechanized process of note sorting which results in higher accuracy and flexibility in handling huge volume of transactions. The bank has deployed around 14 robotic arms at present for note sorting process.

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6. **iWear**:-Bank recently launched iWear ,which made available banking app for all smart watches. It is available for Android wear , Apple i-watch and Samsung smart watches. This application can be used only after completion of OTP based registration process which is done on mobile. It helps the user to check bank balance, view last three transactions, recharge prepaid mobile bill and check credit card balance etc.

7. **Tap n Pay** : A new and innovative Near Field Communication based countless payment system has been launched by ICICI Bank in partnership with tech Mahindra which is known as Tap n Pay. It is a prepaid account and customers of any bank can avail this service by just registering in it and link the bank account for online transfer. To make use of this facility customers need to have mobile money account. After opening the account it can be funded through any means like net banking, debit or credit cards. Once recharged it can be used in any point of sale machine by applying the tag issued. It saves time and efforts of customers.

8. **Smart vault**: -One of the first bank which introduced digitally enabled smart locker is ICICI bank. Smart vault is a digital locker introduced by the ICICI bank which is powered by robotic technology that reduces human intervention while operating the locker. The advance radio frequency identification mechanism scans customer's request and bring the locker using robotic arms from the vault. Once the locker work is complete the robotic arm will take back the locker to its secure location. The locker consists of multilevel security it can be operated only through debit card & biometric authentication.

9. **ipal**:- ICICI bank has introduced chatbot powered by Artificial intelligence which matches Alexa of amazon or google assistance. It helps the customers to do banking transactions through a voice command. It can be used with multiple channels like internet banking, iMobile and pocket also. It is available to domestic & NRI customers around 24x7 basis.it is mainly designed to do conversation like humans and resolve all the queries in the real time.

10**. Voice Biometric**: -ICICI Bank introduces new technology in the form of voice recognition for Biometric authentication of customers. It has the objective of providing enhancing experience to the customers in their day-to-day banking operations. Instead of using card no's, PIN no and answering security questions to authenticate, customers can use voice biometric machine which recognizes the voice of the customer and link to his bank account. This technology helps to verify the identity of the caller through natural conversation by analyzing speed , accent, voice modulation and pronunciation. It has increased the safety as well as the convenience of the customers.

11. **Social Banking**: - Social media banking Channels such as Pockets for Facebook and icicibankpay on Twitter are introduced by ICICI Bank for the customers especially young generations who spent maximum hours on social medias like Facebook, twitter ,YouTube& so on. Customers can check bank balance, pay to a friend, recharge prepaid mobile phone, book movie tickets and also can divide group expenses with friends on Pockets. These pockets always update

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customers about the bank balance and encourages to open fixed deposit. Whereas as Twitter pay can be used for DTH recharge & prepaid mobile phone recharge by sending message directly from twitter handle to the bank. By using bank generated OTP money can be transferred from one account to another using social medias.

12**. Blockchain**: The emergence of Blockchain technology has brought significant change in the field of banking as it resolves all bilateral & multilateral banking transactions more quick, secure and seamless. ICICI bank successfully executed their pilot transactions with - Emirates NBD, Dubai's largest Bank by performing cross-border remittance with help of Blockchain application. Joining with India's largest public sector bank SBI and other banks formed a new company called Indian banks blockchain infrastructure company private limited resulted in huge transformation from paper and manual work to digitally enabled automated trade related process. Settling of cross-border remittances has reduced from two days to few minutes with this technology so that all international trade related transactions can be resolved within a fraction of timings.

8.SWOT analysis of digital transformation in ICICI Bank:. The SWOT Analysis framework enables an organization to identify the internal strategic factors such as -strengths and weaknesses, & external strategic factors such as - opportunities and threats. It leads to a 2X2 matrix – also called SWOT Matrix.

8.1 strength of digitalization:

1. ICICI bank has been emerged as a second largest bank in India and among the top 250 banks in the world.
2. Application of digitization has made banking more convenient and accessible to the customers at anytime from any part of the world.
3. It enabled customers to prefer online mode of transactions as it saves them cost and time due to faster transactions
4. ICICI bank is the first Indian bank to introduce complete mobile banking solutions and jewellery card.
5. The bank has positioned itself in the place where it is treated customer friendly and using technology which are more customer savvy.
6. The bank with diverse product portfolio covering all financial needs of the customers.
7. It has created a brand name due to its decades of experience in the field of banking.

8.2 weakness of digitization:

1. Poor connectivity of network has made Bank not so popularize and demanding in rural India.
2. Higher service charges of the bank have restrained customer of lower income groups. So more oriented towards upper middle class and upper class customers.
3. Incomplete knowledge of online banking services made lower customer awareness of digital products.
4. tech adoption is very low in older section of customers especially senior citizens.

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5. security of data and information is under risk as chances of stealing the data is high in digitization.

8.3 opportunity from digitization:

1. large part of the society still not covered under banking service.so bank can attract such customers by offering convenient banking services.
2. venturing into the rural areas by expanding digital channels in rural India .
3. Small and nonperforming banks can be acquired by ICICI because of its financial strength.
4. raising awareness of the benefits of digital banking.

8.4 Threats to the digitization of bank:

1. though customer acquisition is high, the unsatisfied customers are also increasing making them to switch to other banks.
2.Banking reforms by government are encouraging more foreign banks to operate in India .so threat of competition is high.
3. Government sector banks are in urge of modernizing the capacities to ensure the customers switching to new age banks are minimized
4.Micro financing group in rural areas having strong hold may refrain ICICI bank to expand into rural areas.
5. public sector banks are becoming more innovative in banking services are serious threat to the new age banking.

9.Finding: Digital transformation is the major element in every business organization including the banking sector to upgrade themselves as well as to prove themselves competitive. From the past 10 years ICICI bank has ensured adoption of new age digital technology to serve their customers with current banking products & services with a minimum cost possible. ICICI bank has positioned itself as a bank with innovative technology to reach the maximum customers and also become customer friendly. The bank has a legacy of leveraging pioneering technology to create innovational preposition in banking. The bank has created new paradigm shift from traditional to modern banking techniques including mobile banking, internet banking, UPI, application of Blockchain, Software robotics, Robotic arms and so on. using AI based machine learning languages and Big data analytics bank is completely transformed with cloud startups to compete with traditional bank. It is one of the first bank to introduce ATM and social media banking. In order to encourage remittance services of NRIs , the bank has come out with a method that does not require their physical presence. By continuously undertaking the transformational steps in business operations by introducing instant banking products & services which ultimately resulted in digital transformation. This made The ICICI bank grow rapidly and positioned itself as innovative, technology savvy and customer friendly bank.

10.conclusion: Technology lies at heart of every organization in the 21st century. Banking industry is the most innovative area where all the possible new additions are keep appearing & implemented

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in the products & services. This helps them in offering a high level customer service & efficiency on a much larger scale and at a lower cost. ICICI bank by effective use of technology was recently named as India's leading banks in terms of customer satisfaction. The 4P's of innovation approach proposed by Bessant & Tidd like innovations in product, process, position and paradigm which helped them to face all the challenges in implementation of technology. Digitalization of banking increases the efficiency in banking sector by reducing the time & cost thereby encourages easy flow of funds compared to traditional banking. ICICI Bank has played a pioneering role in the digital transformation of financial services in India. They believe that digitally enabled banking services not only empower the customers to fulfill their ambitions but also create value for their stakeholders. Strategic adoption of technology by ICICI bank helped them to anticipate customer requirement ahead of competition. ICICI bank's transformation from private bank to universal bank has facilitated them to meet evolving customer demands in a most efficient way. It has resulted in healthy banking.

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Paper 5

A Comprehensive Analysis of Flipkart

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ABSTRACT

Innovation brings with itself a new set of challenges. The E-Retailing form of market was fairly something unheard of to the Indian consumer in 2007. Flipkart which has carved a niche for itself in terms of market share, goodwill and popularity in the online market to the extent that retailers are coming under threat because of its discounts and smooth operations. Started with an initial capital of four lakhs it now aims for annual turnover of around Rs.4500 crores. It started off with books and later on started diversifying its market into apparel, electronics, software, music, etc. With over seventeen and a half million book titles listed, eighteen different categories, more than four million registered users and sale of fifty-five thousand items a day it's quite a sensation in today's online market. Moreover with such a large area to cover distribution and operational challenges crop up. Another challenge was online payment which the consumers were hesitant to make. Flipkart came up with their unique policy of Cash-On-Delivery.This case study aims to understand the functioning of Flipkart, its methods of operations, distribution, warehousing and delivery systems. The ascent of Flipkart to capture the online market in India in just four years,the strategies implemented by it to create online business,its ability to stand out among numerous E-Retail sites. In this paper we analyse the E-Retailing space in India with special reference to Flipkart and study about its growth and strategies. It aims to predict the future road map and also aims to find significant threats to Flipkart in the near future.

Key Words: E-Retailing; Flipkart; Online Market; Business strategy.

1. INTRODUCTION:

The e-commerce has transformed the way business is done in India. The Indian e-commerce market is expected to grow to US$ 200 billion by 2026 from US$ 38.5 billion as of 2017. Much growth of the industry has been triggered by increasing internet and smartphone penetration. The ongoing digital transformation in the country is expected to increase India's total internet user base to 829 million by 2021 from 636.73 million in FY19. India's internet economy is expected to double from US$ 125 billion as of April 2017 to US$ 250 billion by 2020, majorly backed by ecommerce. India's E-commerce revenue is expected to jump from US$ 39 billion in 2017 to US$ 120 billion in 2020, growing at an annual rate of 51 per cent, the highest in the world.

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Market Size

Propelled by rising smartphone penetration, the launch of 4G networks and increasing consumer wealth, the Indian e-commerce market is expected to grow to US$ 200 billion by 2026 from US$ 38.5 billion in 2017. During April-June quarter 2019, smartphone shipment in India grew 9.9 per cent year-on-year to 36.9 million shipments.

Investments/ Developments

Some of the major developments in the Indian e-commerce sector are as follows:

- In August 2019, Amazon acquired 49 per cent stake in a unit of Future Group.
- Reliance to invest Rs 20,0000 crore (US$ 2.86 billion) in its telecom business to expand its broadband and E-commerce presence and to offer 5G services.
- In September 2019, PhonePe launched super-app platform 'Switch' to provide a one stop solution for customers integrating several other merchants apps.
- In November 2019, Nykaa opened its 55th offline store marking success in tier II and tier III cities.
- Flipkart, after getting acquired by Walmart for US$ 16 billion, is expected to launch more offline retail stores in India to promote private labels in segments such as fashion and electronics. In September 2018, Flipkart acquired Israel based analytics start-up Upstream Commerce that will help the firm to price and position its products in an efficient way.
- As of March 2019, Flipkart launched its internal fund of about US$ 60-100 million to invest from early stage to seed innovations related to e-commerce industry.
- Paytm has launched its bank - Paytm Payment Bank. Paytm bank is India's first bank with zero charges on online transactions, no minimum balance requirement and free virtual debit card
- As of June 2018, Google is also planning to enter into the E-commerce space by November 2018. India is expected to be its first market.
- Reliance retail is going to launch online retail this year. It has already launched its food and grocery app for beta testing among its employees.
- E-commerce industry in India witnessed 21 private equity and venture capital deals worth US$ 2.1 billion in 2017 and 40 deals worth US$ 1,129 million in the first half of 2018.
- Google and Tata Trust have collaborated for the project 'Internet Saathi' to improve internet penetration among rural women in India.

2. COMPANY PROFILE:

Founded in October 2007, Flipkart is one of India's leading e-commerce marketplaces, with headquarters in Bengaluru. Flipkart was founded by Sachin Bansal and Binny Bansal and the company initially started as an online book store. Later, as the company's popularity grew, it also started selling other items such as music, movies and mobile phones. As the e-commerce revolution gained momentum in India, Flipkart grew at an accelerated pace and added several new

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product ranges in its portfolio. As of now, the company offers more than 80 million products spread across more than 80 categories such as mobile phones & accessories, computers and accessories, laptops, books and e-books, home appliances, electronic goods, clothes and accessories, sports and fitness, baby care, games and toys, jewelry, footwear, etc.

Flipkart has 100 million registered users and more than 100 thousand sellers on its e-commerce platform. The company has invested in 21 state-of-the-art warehouses to ensure prompt delivery to its customers. The Flipkart website attracts 10 million page hits every day and around 8 million shipments are processed every month. Flipkart has also introduced its mobile app, which has become quite popular, with more than 50 million app users. Flipkart is a billion dollar company and its valuation in 2016 was Rs 15,129 crore (US$2.3 billion). It employs more than 33,000 people.

History: Flipkart started as an online bookstore in October 2007. The founders Sachin Bansal and Binny Bansal left their jobs at Amazon.com to launch their own company. It was a risky move, since the e-commerce sector in India was mostly non-existent at that time and there was no certainty about its future. However, the founders took the risk and now it has turned out to be a huge success. One of the major problems that Flipkart tackled during its initial years was online payments. At that time, people in India were averse to make online payments to a virtual store. Flipkart solved the problem by launching its 'Cash on Delivery' service, which helped build confidence among online buyers. Flipkart also made significant efforts to improve the supply chain system, which helped the company to ensure timely delivery to customers. In 2013, the company created a record by selling one lakh books on a single day. In 2016, Flipkart had crossed the 100 million mark in registered customers.

Funding: Flipkart has received more than $ 4.5 billion in funds till date, with the biggest funding coming in July 2014 worth $ 1 billion and in April 2017 worth $ 1.4 billion. Some of the top investors in Flipkart include Naspers, Steadview Capital, Tiger Global Management, DST Global, Accel Partners, Dragoneer Investment Group, Baillie Gifford, GIC, Greenoaks Capital, ICONIQ Capital, Microsoft, Morgan Stanley, Qatar Investment Authority, and Sofina.

Acquisitions: With fierce competition in the e-commerce market, a slew of mergers and acquisitions have been witnessed in the e-commerce sector in recent years. Flipkart has acquired a range of businesses in recent years to boost its product and service offerings. Some of the key acquisitions made by Flipkart include Myntra, eBay India, PhonePe, Jabong, Letsbuy.com, WeRead, Mime360, chakpak.com, Appiterate, FX Mart, and ngpay. The most recent acquisition was Snapdeal that was a competitor to Flipkart. Snapdeal has been acquired at a cost of $950 million.

Competition: With Snapdeal in its kitty, Flipkart now has only one major competitor Amazon India. However, having only one is enough since Amazon is betting big on India's e-commerce revolution and has committed $5 billion investments in Amazon India. The company has already received $2 billion in funding and $3 billion more are planned. Amazon India has been consistently expanding its customer base, which has resulted in tough competition for Flipkart.

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About the Founders: Flipkart founders Sachin Bansal and Binny Bansal are both IIT graduates. Both come from Chandigarh, but they are not relatives, even though they share the same last name. It was Sachin Bansal that got Binny Bansal to join Amazon.com, but later they both quit and decided to launch Flipkart. Sachin Bansal is now the Executive Chairman of Flipkart whereas Binny Bansal has been promoted to the Chief Executive Officer (CEO).

3. OBJECTIVES OF THE STUDY:

1. To analyse the e-retailing space in India with special reference to Flipkart.
2. To assess the current and past performance of the company.
3. To provide necessary information required to understand the working of Flipkart.

4. BACKGROUND :

The following are the highlights of the Indian e-commerce giant Flipkart, in which US-based Walmart has bought 77 per cent stake for USD 16 billion:

-- Sachin Bansal and Binny Bansal (not related) set up Flipkart in 2007 in Bengaluru. The duo met in 2005 at IIT-Delhi and had also worked at Amazon. Flipkart started as an online books selling platform.
-- The first book sells on Flipkart's platform - John Wood's 'Leaving Microsoft to Change the World'. Flipkart registered 20 shipments in the year of its debut.
-- Flipkart hires its first full-time employee, Ambur Iyyappa.
-- In October 2009, Accel Partners comes on board as an investor pumping in USD 1 million. Just months later, US hedge fund Tiger Global joins Accel to invest USD 10 million. Flipkart has raised USD 1.4 billion from Tencent, eBay and Microsoft, while SoftBank Vision Fund added USD 2.5 billion to its kitty last year.
-- Flipkart registers in Singapore in 2011.
In 2010, Flipkart pioneers 'Cash on Delivery' in India, changing the way India shops online.
-- Flipkart has acquired companies like WeRead, Letsbuy, FX Mart, fashion e-tail player Myntra and UPI-based payments startup PhonePe. It also bought majority stake in companies like Jeeves and ngpay.
-- 2017 turns out to be a watershed year for Flipkart as company crosses the 100 million registered users mark. Today, it has over one lakh registered sellers and 21 warehouses.
-- The company undergoes management rejig. Former Tiger Global executive Kalyan Krishnamurthy comes in as Flipkart CEO. Co-founder Binny Bansal is made Group CEO, while Sachin Bansal continues as Chairman.
-- Flipkart offers to buy Snapdeal but the deal fails to fructify after the smaller rival decides to chart independent course.

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-- Flipkart buys back shares worth USD 350 million from investors as a precursor to the mega deal with Walmart.

Walmart India: Then and now

-- Walmart entered India through a joint venture with Bharti Enterprises in 2007; opened its first store in India in Amritsar, Punjab in May 2009.

-- Walmart India became a wholly owned subsidiary of Walmart Inc in 2014.

-- Now, Walmart India owns and operates 21 omni-channel Cash and Carry stores under the brand name Best Price in nine states across the country.

-- The Bentonville, Arkansas-based Walmart says its business in India reaches out to over one million members -- small resellers and mom and pop stores, hotels, restaurants, offices and institutions.

-- Walmart India opens first Fulfillment Center (FC) in Mumbai in November 2017.

-- Besides Cash and Carry business, other Walmart businesses in India include Global Sourcing Centre in Bangalore (procures non-food products from Indian manufacturers for 13 of its global markets) and Walmart Labs (the Bangalore technology hub started in November 2011 that focuses on developing cutting edge solutions, retail technology).

5. KEY SUCCESS FACTORS :

1. Product category selection
   Flipkart started with books first – a product category with high margins, low maintenance and items that are easy to transport. Books are also non perishable items and their value does not go down with time. Flipkart did not have to maintain inventory in the initial days when orders were low, as books could be procured directly from distributors based on the number of orders from customers. Added to this, delivery time of books was not extremely critical for initial customers as they ordered mostly for reading at leisure. This choice of product category helped Flipkart ensure better customer satisfaction in the initial years.
   The product categories that Flipkart (electronic goods and digital music) chose to enter after their success in books also allowed them similar advantages.
2. Convenience
   Flipkart offered the convenience of buying books to customers without stepping outside their homes or offices. Considering that most of their initial customers were corporate employees living and working in large metropolitan areas, the convenience offered by Flipkart freed the customers' leisure time on weekends. Also, Flipkart saved them the hassle of facing traffic on their way to shopping. For the customers in smaller towns and remote areas, the catalog offered by Flipkart was much more comprehensive than any local store could offer.
3. Supply chain efficiency
   Flipkart's biggest differentiator and the gamechanger in the market was their supply chain efficiency. Although not the first ecommerce player in India, Flipkart managed to solve the biggest problem anyone ordering online in India had – reliable delivery of goods. By tying up

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with national courier companies in the initial days, they were able to ensure their first stage of their marketing via word of mouth, with customers telling their friends how quickly their orders were fulfilled. However, to improve their service levels and ensure better control on the customer experience, Flipkart did what no other player in India had attempted earlier – they set up their own delivery service. This service has been so succesful that it has now been hived off as a separate company. I would not be surprised if the new company offers its services on hire to other e-commerce players in India in the future.

4. Focus on customer service

   While the other ecommerce players in India were spending heavily on high decibel marketing, Flipkart put its money in customer service. In a country where online payment is flaky at best, with 25-30% failure rates, Flipkart's practice of calling up customers whose transactions did not go through was a stroke of brilliance. Not only did this improve their conversions, but assured customers a personal touch where they felt that someone was concerned that they were inconvenienced. Also, unlike many other online retailers, Flipkart's customer service department did not operate in a silo and actually ensured coordinated resolution to issues.

5. Discounts and free shipping

   When Flipkart started as an online book seller, one of their biggest draws was the discounts they offered on each book. Books are a high margin product category and even the neighborhood book seller can afford to give discounts to customers. However, many times this requires customers to explicitly ask for a discount, which is not always a pleasant experience. Also, customers in tier-2 towns do not get this advantage as the local bookseller may not have an advantage of high volumes. Flipkart on the other hand, offered the same quantum of discounts no matter where the customer lived, which of course they could do because of the higher aggregated volumes from across the country. Free shipping offered for every order, was an added advantage. Unless a customer needed a book immediately, it made much more sense to buy online at Flipkart. They have since moved on from being a cheaper destination for buying books, in fact even shipping is not free anymore below a certain bill amount now, but in the initial days, these were definitely one of their best customer acquisition strategies.

6. COMPANY ANALYSIS :

SWOT Analysis:

Strengths:	**Weaknesses:**
Strong Brand value Own Logistics Arm e kart Own Online payment gateway solution Payzippy Own Marketplace model	Investor driven organization **Or** lack of Independent board Secretive and Political Culture. Excessive focus on expanding customer base rather than pulling profits

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Opportunities:	**Threats:**
Online fashion and apparel business Providing logistics services to its competitors. Growth in online retail sector in India	From competitors like Amazon, Snapdeal, Infibeam, Indiaplaza, Homeshop18 etc.

Reasons for Strengths:

- Flipkart is a company which has entered into online E-Commerce industry very early. It has strong brand value in India.
- Flipkart has developed its own logistics arm E-Kart, which has been initially used for in-house deliveries.
- Recently, it has developed its own payment gateway solution provider, where customers can save their credit card details, Payzippy.
- Flipkart has its own marketplace model where sellers need to register in this platform and buyers can negotiate with the sellers on varied service levels and it also helps company to reduce its own inventory. Flipkart will just deliver those products.

Reasons for Weaknesses:

- Most of the money has been invested by Venture firms like Tiger global and Accel Partners. SO, most of the decisions that are taken by founders of firm have to been approved by Investors.
- Secretive and political culture is followed in this company while they are recruiting hires which is creating problems in this company.
- Flipkart is excessively focusing on expanding customer base rather than pulling profits in the process having cash burn.

Opportunities:

- Flipkart can venture into online apparel and fashion business, where the gross margins are higher.
- Flipkart can offer its logistics services to its competitors in online retail sector with its logistics arm E-kart. With online commerce sector going to boom in the coming years, online transactions are going to increase. So, if Flipkart offers its logistics services to its competitors, it can gain money from those transactions.

Threats:

Flipkart is facing a lot of competition from some of the online retailers like Amazon, Snapdeal, Indiaplaza, Homeshop18 etc.

7. SUGGESTIONS :

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Actions recommended for Flipkart:

Flipkart has not been into fashion and apparels business in online retail. Since the margins are very high in this space, Flipkart can cash this opportunity by venturing into this space. Currently, only Myntra and Jabong are leading players in this space. Flipkart can venture into this space either by starting on its own or by merging with one of these firms.

Since online retail is going to boom in the coming years, it is necessary for this industry to have logistics support. So, since Flipkart is already having its own logistics arm E-kart, it can provide this logistics service to its competitors in online retail industry.

In this type of industry, price matters a lot to customers. If same product is offered by two e-tailers at two different prices, customers will go for the lowest price. So, Flipkart should try to offer the products at lower prices. This can be done by optimizing its logistics services. Since logistics cost plays an important role in determining the price of the product. Filpkart should try to optimize its supply chain in such a manner that its supply chain costs should be very less and try to offer products at lower price compared to its competitors.

Big data and predictive analytics are going to play a big role in the future. There are many tools like R, SQL available to mine the data and to find out the patterns. So, Flipkart can use data about its customers like what are they buying, what are their buying patterns and can target them by using predictive analytics. For example, Amazon uses customer's purchase history and suggests products according to it.

Flipkart can also employ relationship marketing into it. Instead of mainly focusing on customer acquisition, it should also focus on customer retention. Because loyal customers are more profitable when compared to new customers.

8. CONCLUSIONS :

To summarize this paper, one needs to look for challenges for the e-commerce, it includes logistic and shipment, discount and offers, customer experience, & innovative market strategy. To remain the country's biggest online retailer the company has to handle its challenges tactfully. The potential of this business is inconceivable. Acquiring public interest has a complex formula, it commands for persuasive nature of the company, precise and timely decisions by the management and innovative methods, flipkart has shown sign of these quality time to time, that is why they are at the top now. However, to stay at the top they need continuous retrospection.

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Paper 6

Occupational Hazards of Health Care Workers During Covid 19 Pandemic

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ABSTRACT

Health care has been considered as among the most coveted and noble of all professions. Health workers are the backbone of an effective health system and they play a critical role in providing health solutions along with connecting families and communities to the health system. Frontline health workers are also increasingly critical to addressing diseases that impact the health around the world like the current COVID-19 pandemic. The COVID-19 pandemic has created a variety of challenges throughout the nation and has impacted the health of many healthcare workers. The uncertainty of the pandemic has brought up feelings of anxiety and fear among the health care workers. In this context this study analyse the occupational hazards of health care workers during covid19 pandemic. The main objective of the study is to find out the occupational hazards health care workers during Covid 19 pandemic. The specific objectives of the study are; to identifies the health hazards of health care workers during COVID-19 pandemic and to find out the various challenges faced by health care workers during covid 19 pandemic. The study is based on both primary and secondary data. Primary data is collected through a well- designed questionnaire for analyzing the study. The data required for the study has been collected by using convenience sampling method. For this number of health care workers were selected at random from two private hospitals, one government hospital and one public health centre.

Keywords- Occupational Hazards, Health Care, Healthcare Workers, COVID**.**

Introduction

A novel corona virus named 2019 Novel corona virus or COVID 19 by the Word Health organization (WHO) is in charge of the current outbreak of pneumonia that began at the beginning of December 2019 near in Wuhan city, Hubei province, china. COVID-19 is a pathogenic virus. Corona virus disease is an infectious disease caused by a newly discovered corona virus. Most people infected with the covid19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Health workers are at the front line of the COVID-19 outbreak response and as such are exposed to different hazards that put them at risk. Occupational hazards include exposure to SARS-Cov -2 and other pathogens, violence, harassment, stigma, discrimination, heavy workload and prolonged use of personal protective equipment's (PPE).It provide specific measures to protect occupational health and safety of health workers and highlights the duties, rights and responsibilities for health and safety at work in the context of covid-19.

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The covid-19 pandemic has heavily burdened, and in many cases overwhelmed, healthcare system including healthcare workers. The WHO has emphasized the extremely high burden on healthcare workers, and called for action to address the immediate needs and measures needed to save lives and prevent a serious impact on physical and mental health of healthcare workers. Healthcare workers reported mental health problems putatively associated with healthcare workers occupational activities during and up until years after epidemics, including symptoms of post-traumatic stress, burnout, depression and anxiety. The health care workers are at the forefront in the battle of COVID-19 pandemic, they are facing several challenges in delivering their duties. Most healthcare facilities in India are facing shortage of personal protective equipment's (PPE), including face masks, gowns, and respirators.

During the early stages of the pandemic, the lack of knowledge resulted in high rates of transmission of COVID-19 to health workers, due to protection. Currently, the unprecedented overwhelming demand of protective equipment, which includes mask, medical gowns gloves and eye-face protective devices, poses a significant health risk. Contracting the infection results in missing workdays, due to placement on quarantine, and increases the risk of disease transmission to family members. If the healthcare worker becomes severely affected, the need for hospitalization and or ICU admission emerges. This stressful situation and accumulated fatigue severely affect many aspects of work and personal life. Higher workload results in limited time for self-care, relaxation and even fulfillment of basic needs, including nutrition and self-hygiene. Social interaction is limited, while the application of social distancing in the healthcare workers population is difficult. Clinic rounds, interactive cases discussion, work-breaks for lunch occur within closed spaces and distancing in the healthcare workers population is difficult. Further, the daily contact with patients and the scarcity of resources are factors that contribute to the overall stress that healthcare workers undergo during this time.

Review of Literature

Several studies have been conducted in this area of problems, challenges, and issues of health care workers during COVID-19 situation. The following are some of the important studies in our area of study.

Priyanka A Parikh, Binoy V Shah (2020) in their article "COVID-19 Pandemic: Knowledge and Perceptions of the Public and Healthcare Professionals". The majority (94.3%) of the respondents were Indians. About 80% of the healthcare professionals and 82% of the general public were worried about being infected. Almost 98% of healthcare professionals and 97% of the general public, respectively, identified 'Difficulty in breathing" as the main symptom. More than 90% of the respondents in both groups knew and practiced different precautionary measures.

Rodolfo Buselli, Sigrid Baldanzi, Martina Corsi (2020), in their article "Psychological Care of Health Workers during the COVID-19 Outbreak in Italy: Preliminary Report of an Occupational Health Department (AOUP) Responsible for Monitoring Hospital Staff Condition". The recent worldwide COVID-19 outbreak provided a timely demonstration of the mental health needs of health care workers on the front lines of the response to the pandemic.

Zhang W, Wang K in their article, "Mental Health and Psychosocial Problems of Medical Health Workers during the COVID-19 Epidemic in China". Compared with nonmedical health workers

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Among medical health workers, having organic disease was an independent factor for insomnia, anxiety, depression, and obsessive-compulsive symptoms. Living in rural areas, being female, and being at risk of contact with COVID-19 patients were the most common risk factors for insomnia, anxiety, obsessive-compulsive symptoms, and depression.

Supriya Mahant (2020), her report on "Mental health problems faced by healthcare workers due to the COVID-19 pandemic–A review". The spread of novel corona virus (COVID-19) across the globe and the associated morbidity and mortality challenged the nations by several means. One such under recognized and unaddressed area is the mental health issues medical staffdevelop during the pandemic. Review showed that current research focused on assessing several aspects of mental health affected in HCW due to COVID-19.

Natasha Shaukat, DaniyalMansoor Ali &JunaidRazzak (2020), in their article "Physical and mental health impacts of COVID-19 on healthcare workers: a scoping review". Coronavirus disease (COVID-19) pandemic has spread to 198 countries, with approximately 2.4 million confirmed cases and 150,000 deaths globally as of April 18. Frontline healthcare workers (HCWs) face a substantially higher risk of infection and death due to excessive COVID-19 exposure.

Jacob shreffler, Jessica V petrey, Martin Huecker (2020) in their article "The impact of covid-19 on healthcare workers wellness: A scoping review". At the heart of the unparalleled crisis of COVID-19, healthcare workers (HCWs) face several challenges treating patients with COVID-19: reducing the spread of infection; developing suitable short-term strategies; and formulating long-term plans.

Saied Ali and Sinead Maguire (2020) in their report on "Psychological impact of the COVID-19 pandemic on healthcare workers at acute hospital settings in the South-East of Ireland: an observational cohort multicentre study" The study assessed the psychological impact of the pandemic on healthcare workers through validated questionnaires; one of few studies to address this topic to date for Irish hospital settings; and with access to data covering different worker cohorts and acute hospital settings enabled the use of comparative groups.

Objectives of the study

The main objective of the study is to find out the occupational hazards health care workers during Covid 19 pandemic. The specific objectives of the study are;

1. **1.** To identifies the health hazards of health care workers during COVID-19 pandemic.
2. 2. To find out the various challenges faced by health care workers during covid 19 pandemic.

Methodology and Sampling Design.

The study is based on both primary and secondary data. Primary data is collected through a well-designed questionnaire for analyzing the study. The data required for the study has been collected by using convenience sampling method. For this purpose, a sample of 60 healthcare workers has been chosen in

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Kannur District of Kerala State. For this number of health care workers were selected at random from two private hospitals, one government hospital and one public health centre.

The study is carried out by using personal interview method. Personal interview method was used to collect primary data. Secondary data were collected from various books, journals, articles and websites. A questionnaire was prepared for the collection of primary data. In this analysis we have used factor analysis method to compare the items in the sample. For this we calculated the mean value of each variable.

Importance of the study

Health workers are the backbone of an effective health system and they play a critical role in providing health solutions along with connecting families and communities to the health system. They are those directly providing services where they are most needed including remote and rural areas. Frontline health workers are also increasingly critical to addressing diseases that impact the health around the world like the current COVID-19 pandemic. Frontline workers have been proven time and again as central pillars of health and there is abundant evidence that well supported frontline health workers bring about essential improvements in health conditions especially during situations like current COVID-19 pandemic. The COVID-19 pandemic has created a variety of challenges throughout the nation and has impacted the health of many healthcare workers. The uncertainty of the pandemic has brought up feelings of anxiety and fear among the health care workers. In this context this study analyse the occupational hazards of health care workers during covid19 pandemic.

RESULTS AND DISCUSSION

The primary data regarding the occupational hazards of health care workers during covid 19 pandemic has been collected from 60 workers from Kannur district of Kerala State. The data so collected has been analyzed and organized in to following tables and figures.

1. Job Profile of the Respondents

The job profile of the sample respondents is given below.

Table No.1: Job Profile of the Respondents

Sl.No	Job	Frequency		Percentage	
		Male	Female	Male	Female
1	Administration	7	3	11.6	5
2	Doctor	6	4	10	6.67
3	Paramedic	1	9	1.67	15
4	Nurse	2	8	3.33	13.33

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5	Supporting staff	4	6	6.7	10
6	ASHA WORKERS	0	10	0	16.67
Total		**20**	**40**	**100**	**100**

Source: Primary data

In this table shows the job profile of the health care workers. In this study 6 types of healthcare workers are included; they are administration, doctors, paramedic, nurse, supporting staffs, and ASHA workers. In each category include both male and female .In administration 11.6% of male and 5% female are included.10% doctors are included in male category. In the paramedic sector 15% female health workers and only 1.67% are male workers. The nurse, supporting staff and ASHA workers majorities are female healthcare workers that is, 13.33% 10% and 16.67% respectively.

2. Health care facilities

The various health care facilities available in the study area are given below.

Table No.2: Types of Health Facility

Sl.N0:	Health facility	Frequency		Percentage		Total
		Male	Female	Male	Female	
1	District hospital	3	4	5%	6.7%	11.7
2	CHC/ CHC+	2	3	3.33%	5%	8.3
3	PHC	3	14	5%	23.3%	28.3
4	Private OPD clinic/ Hospital	7	24	11.67%	40%	51.7
Total		**15**	**45**	**25%**	**75%**	100

Source: Primary data

In the 60 samples only 8.3% of health workers are working in community health centers/ CHC +, under this 3.33% are male staffs and 5% are female. Majority of the healthcare workers are working in private OPD clinic / hospitals that is, 51.7 %.

3. Status of corona virus infection among the Health care workers.

The status of corona virus infection among the health care workers is given below

Figure No.1 : Status of corona virus infection among health care workers

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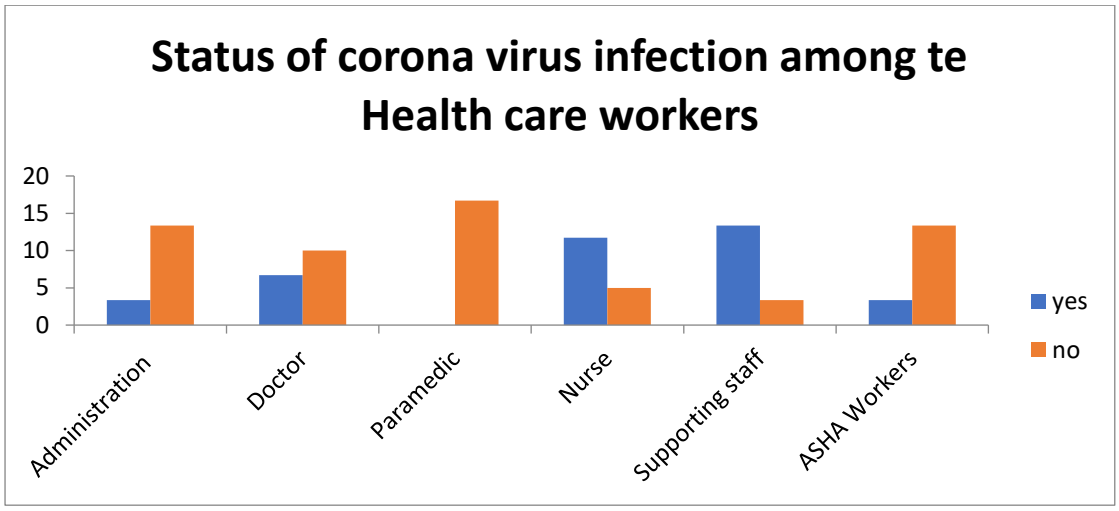

Source: Primary data

The figure shows the number of health workers infected with corona virus. Under this mainly nurses and supporting staffs are infected with corona virus that is 11.7% and 13.33% respectively, because they are closely connected with infected patients.

4. Hardness of work during Covid 19 pandemic

The figure below shows the responses of health care workers regarding the hardness of work during covid 19 pandemic.

Figure No.2 Hardness of work

The above figure reveals that 80% of supporting staffs and Asha workers face hardness of duty during covid19 pandemic. And 70% of nurses also response that they feel hardness during this situation.

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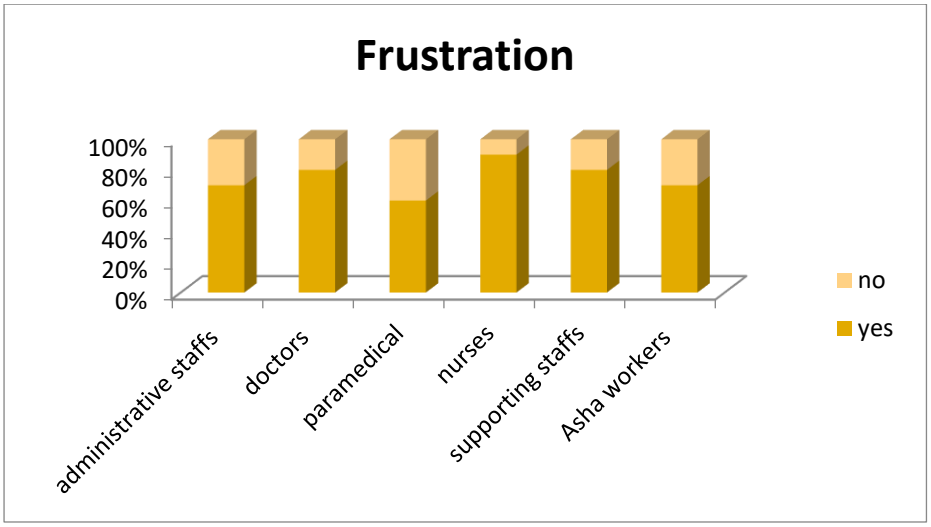
5. Frustration

Frustration due to overload working in this covid19 situation is shown below.

Figure No. 3 Frustration Level



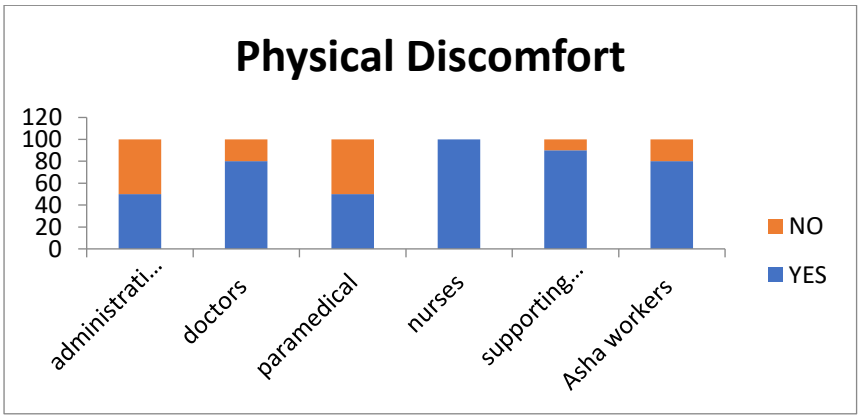
Source: Primary data

The table 3.18 reveals that 90% of healthcare workers are frustrated during covid 19 situaion.80% of supporting staffs and doctors and 70% of administrative staffs and Asha workers are also frustrated.

6. Physical discomfort

Physical discomfort faced by different medical staffs are given below

Figure No.4 Physical discomfort



Source: Primary data

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The table 3.19 shows that majority of the healthcare workers feel physical discomfort by in this situation. Basically by wearing protective clothes is an unpleasant feeling which has to be experienced by all types of healthcare workers. 100% of nurses, 90% of supporting staffs, 80% of doctors and Asha workers feel physical discomforts.

7. **Fear of family Members Infecting Corona**

The below table shows the health workers fear of infecting corona virus on their family

Table No.3 Fear of Affecting Corona

Sl No	Category	Response		Total
		Yes	No	
1	Administrative Staffs	100	0	100
2	Doctors	100	0	100
3	Paramedical	100	0	100
4	Nurses	100	0	100
5	Supporting Staffs	100	0	100
6	Asha Workers	100	0	100

Source: Primary data

The table 3.20 reveals that all types of healthcare workers have mental health problems was fear of infecting their families. On their way to return home, nurses have always had fear and anxiety about being a carrier. Because of this, they may not able to see their family members for several days.

8. **Protection Measures**

The protection measures during the covid 19 situation are shown below table.

Table No.4 Protection Measures

Sl.No	Category	Response		Total
		Yes	No	
1	Administrative Staffs	100	0	100
2	Doctors	100	0	100
3	Paramedical	100	0	100
4	Nurses	100	0	100
5	Supporting Staffs	80	20	100
6	Asha Workers	100	0	100

Source: Primary data

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The table 3.21 shows the protection measures. Majority health workers that is, administrative staffs, doctors, paramedic, nurses and Asha workers feels that they are being properly protected by the hospital while working in the current scenario. But 20% supporting staff doesn't feel like that.

The doctors, nurses and administration all have anxieties problems. 16.67% of the supporting workers are facing physical discomforts during corona. There is shortage of personal protective equipment (PPE), including face masks, gowns, and respirators. Compared with other health care workers supporting staffs have no adequate level of PPE and also in the begging of the COVID19 situation they are not aware of corona virus.PPEs are vital in battling the COVID19 crisis. Some health workers are facing challenges from wearing additional personal protective equipment as they adopt to care in the COVID19 situation. By wearing PPE kits they have difficulties in breathing, irritations and excessive sweating. Health care workers are most at risk because their masks are tighter fitting and workers are wearing them longer.

All the healthcare workers have fear of family members catching infection while working in the current scenario. And they feel that they are properly protected by the hospital while working in current scenario.

9. Weak and Susceptible to Illness

Due to the continuous working in the current situation that may leads to mental and physical weakness and susceptible to illness. It is shown in the following table.

Table No.5 Weak and Susceptible to Illness

SL.NO	Category	Responses (in %)				Total
		Always	Often	Sometimes	Never	
1	Administrative Staffs	30	20	30	20	100
2	Doctors	50	20	20	10	100
3	Paramedical	30	15	40	5	100
4	Nurses	60	20	12	8	100
5	Supporting Staffs	60	25	15	0	100
6	Asha Workers	50	10	20	30	100

Source: Primary data

The table 3.23 reveals that 60% of nurses, supporting staffs and 50% of Asha workers always feel that they are weak and susceptible to illness.10% of Doctors never feel like that and 40% of paramedical staffs sometimes feels that they are weak and susceptible to illness.

10. Tiredness

Table No. 6 Tiredness

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SL.NO	Category	Responses (%)				Total
		Always	Often	Sometimes	Never	
1	Administrative Staffs	40	30	20	10	100
2	Doctors	60	20	10	10	100
3	Paramedical	5	5	60	30	100
4	Nurses	80	10	10	0	100
5	Supporting Staffs	70	15	15	0	100
6	Asha Workers	50	20	20	10	100

Source: Primary data

The above table shows the tiredness to work in the overload working hour. 80% of nurses,70% supporting staffs, 60% of doctors, 50% Asha workers and 40% of administrative staffs always feels that they are tired.

11. Lockdown Stress

Corona virus was widely spread in to the world; therefore, Indian government has used lockdown as a preventive measure. It may leads to stress on the healthcare workers. The following table shoes the lockdown stress of the health care workers.

Table No.7: Stress Level

No	Stress Level	Male		Female	
		Frequency	Percentage	Frequency	Percentage
1	Yes	5	8.33%	30	50%
2	No	10	16.67%	15	25%

Sources: Primary data

The table shows that 8.33% male and 50% female health workers are stressed due to lockdown.

12. Society's attitude

Table No.8 Society's Attitude

Sl.No	Do you feel welcomed by the community because you are working in covid 19 situation	Frequency	Percentage
1	Yes	15	25%
2	No	45	75%

Sources: primary data

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The table shows society's attitude towards health workers. Wide spread of corona virus is leads to heavy workloads to the healthcare workers and 75% of the health workers responds that the community was not accept them in the beginning of COVID 19 because they are working in COVID 19 situation.

Major Findings of the Study

The health workers who provide medical care to patients, they have a markedly higher risk of becoming infected with the coronavirus that cause COVID-19. In this study 13.33% of supporting staffs are infected with corona virus. This is due to short supply of PPE kits. And 11.66% of nurses have infected with corona virus. Because they are closely connected to the corona patients. If we considering the healthcare workers hardness of work 80% of supporting staffs and Asha workers face hardness of duty during covid19 pandemic. And 70% of nurses also response that they feel hardness during this situation. The frustration level of the health care workers, that 90% of nurses are frustrated during covid 19 situaion.80% of supporting staffs and doctors and 70% of administrative staffs and Asha workers are also frustrated. Psychological distress including depression and anxiety has been reported in the health staff working in the front line of fighting COVID19 amid outbreak. Among the health staffs, nurses are among the most involved in fighting against the COVID 19. Therefore, nurses are highly exposed to psychological distress and frustration compared to other health workers during the pandemic. The physical discomfort of healthcare workers during the current scenario, majority of the healthcare workers feel physical discomfort. All health care workers have equal fear about their family members catching covid 19. They felt responsible for their parents and were concerned about them contracting the virus. Administrative staffs, doctors, paramedic, nurses and Asha workers feels that they are being properly protected by the hospital while working in the current scenario. By wearing PPE kits they have difficulties in breathing, irritations and excessive sweating. Health care workers are most at risk because their masks are tighter fitting and workers are wearing them longer. The study shows that 60% of nurses, supporting staffs and 50% of Asha workers always feel that they are weak and susceptible to illness.10% of Doctors never feel like that and 40% of paramedical staffs sometimes feels that they are weak and susceptible to illness. It is found that 80% of nurses,70% supporting staffs, 60% of doctors, 50% Asha workers and 40% of administrative staffs always feels that they are tired due to workload. The Work stress of the workers shows that 50 % of female health workers feel lockdown stress and 8.33% of male workers feel stress during lockdown. By analyzing the society's attitudes towards health care workers, 75% are argued that community was not accepting them in the beginning of COVID 19 because they are working in COVID 19 situation.

Suggestions

- The social support given to medical staff caused a reduction in anxiety and stress levels and increased their self-efficiency.

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- Safety of family had a highest role in reducing stress along with corrective guidance, effective safeguards for the prevention of disease and positive attitude from their colleagues.
- Introducing certain strategies to reduce the psychological burden on health workers. Such as psychological intervention teams, use of shift duties, online platforms with medical advice.

Conclusion

The COVID-19 pandemic has created a variety of challenges throughout the nation and has impacted the health of many healthcare workers. The uncertainty of the pandemic has brought up feelings of anxiety and fear as many adapt to the adjustment of being at home. The dangers of being in contact with COVID-19 patients places healthcare workers in a difficult position when treating patients. This comes with the risk of bringing the virus home and potentially exposing it their own families. Many have expressed their concerns and fears about being an infection risk when they go home, and this ultimately affects how they feel emotionally. Upcoming and practicing physicians and nurses must be able to relieve their stress by using beneficial techniques such as meditation and participating in mental relief programs that will educate them on various coping styles.

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Paper 7

A Company Analysis on Himalaya Herbals

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ABSTRACT

The word 'Ayurveda' comes from the word 'Ayur' meaning 'life' and the word 'veda' meaning 'to know'. Ayurveda means 'the Science of life', and is a medical system practiced in India, Sri Lanka and Nepal. Himalaya is a worldwide pioneer in the field of scientifically validated herbal healthcare. Its reputation is for clinically studied, pure, and safe herbal healthcare products that are based on extensive scientific validation and stringent quality controls. Himalaya is the present portfolio of pharmaceuticals, personal care, baby care, wellbeing and animal health products; Himalaya has evolved into a 'head-to-heel' herbal wellness company. This study is to identify the customers' preference and satisfaction towards Himalaya products and to investigate the influence of product dimensions on customer satisfaction and customer loyalty as well as to understand the Himalaya effect of the product. In today's life Himalaya is treated as an important ayurvedic product and Now a day's consumers are aware in purchasing ayurvedic products. So the study consumer preference towards Himalaya Ayurvedic Products may offer a great potential to the market.

Key words: Consumer's preference, satisfaction, Himalaya ayurvedic products.

1. INTRODUCTION

Himalaya was launched in 1934 by Mr M Manal. He believed in the healing power of herbal drugs and wanted to launch products that would be used to treat different ailments. This was at a time when herbal products were viewed with lot of scepticism. The vision of the founder of Himalaya company was to bring the traditional Indian science of Ayurveda to society in a contemporary form. The Himalaya company was started in the 1930s and entered in the personal care segment in 1992. Through a lot of empirical research, the founder of Himalaya succeeded in launching the first natural anti-hypertensive drug. Introduction of Ayurvedic nutraceuticals & dietary supplements as well as Ayurvedic cosmetics & skin care products is likely to boost the overall sales of these products. The concern of allopathy medicinal side effects is propelling the Ayurvedic market. The demand for Ayurvedic products is higher in southern regions of the country whereas the northern region is emerging as the fastest growing regional market for Ayurvedic products.

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The Indian Ayurvedic market comprises pf products like nutraceuticals, dietary supplements, Ayurvedic medicines and Personal care products. Himalaya has its R&D centre based out of Bengaluru in India. Today, the company has offices across the globe, including India, USA, South Africa and other countries in Europe, middle east, and Asia.

2. COMPANY PROFILE

The Himalaya Drug Company is an Indian company established by Mohammad Manal in 1930 and based in Bengaluru, Karnataka, India. It produces health care products under the name Himalaya Herbal Healthcare whose products include ayurvedic ingredients. It is spread across locations in India, United States, Middle East, Asia, Europe and Oceania.,[3] while its products are sold in 106 countries across the world. The company has more than 290 researchers that utilise ayurvedic herbs and minerals. A Hepatic drug, named Liv.52, is its flagship product, first introduced in 1955. Liv.52 to date has now over 215 clinical trials backing it. Himalaya Global Holdings Ltd. (HGH), is the parent of The Himalaya Drug Company worldwide. It is also the global headquarters of all Himalaya subsidiaries. The Himalaya Drug Company was founded in 1930 by Mr. M. Manal with a clear vision to bring Ayurveda to society in a contemporary from and to unravel the mystery behind the 5000-year-old system of medicine. This included referring to ancient ayurvedic texts, selecting indigenous herbs and subjecting the formulations to modern pharmacological, toxicological and safety tests to create new drugs and therapies. Ninety years ago, on a visit to Burma, Mr. Manal saw restless elephants being fed with a root to pacify them. The plant from which this was taken is Rauwolfia serpentine. Fascinated by the plant's effect on elephants, he had it scientifically evaluated. After extensive research, Serpinaa, the world's first anti-hypertensive drug, was launched in 1934. The legacy of researching nature forms the foundation of Himalaya's operations. Himalaya has pioneered the use of modern science to rediscover and validate Ayurveda's secrets. Cutting edge technology is employed to create pharmaceutical-grade ayurvedic products. As a confirmation that Himalaya is dedicated to providing the highest quality and consistency in herbal care, the Company was awarded an ISO 9001:2000 certification in 2003. Since its inception, the company has focused on developing safe, natural and innovative remedies that will help people lead richer, healthier lives. Today, Himalayas products have been endorsed by 300,000 doctors around the globe and consumers in 67 countries rely on Himalayas for their health and personal care needs.

3. AYURVEDA AT HIMALAYA

Ayurveda or the 'Science of Life' is an ancient, holistic system for diagnosis and treatment, perhaps the oldest system of medicine known to humanity. Fundamental to Ayurveda is the use of well-balanced combinations of plants and other agents in synergistic formulas. At Himalaya, we have pioneered the use of modern science to rediscover and validate Ayurveda's secrets. We employ cutting edge research to create pharmaceutical-grade Ayurvedic products. Natural, effective and safe, these products have helped thousands of people live healthier, richer lives. Our focus is on wellness; on helping people get healthy and stay healthy. At Himalaya, research begins with raw herbs chosen from traditional texts and from observations and experiences of indigenous plants. Himalaya team of herbalists study texts, both traditional and scientific, exhaustively for

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relevant data. A few herbs of promising activity are short-listed. Polyherbal formulations of these short listed herbs are made in order to provide a wider scope of pharmacological and cosmetic activity. Multicentred, double-blind trails according to WHO criteria further assist in scientifically validating the formulations. In the 1930's Himalaya developed a pioneering experimental herb farm, which grew rare endangered herbs for commercial use. The company today has in addition to this an unparalleled database of dedicated herb suppliers, an herbarium, an aggrotech division and a nursery. The standardization of herbal medicine is a more daunting challenge than the processes used for allopathic medicine. The tableting of ayurvedic medicine is more arduous, with multiple granulating, processing and coating variables. Today, Himalaya's manufacturing unit has the largest coating capacity in Asia. Researching Ayurveda and capturing its benefits in formulations, has been the hallmark of Ayurveda at Himalaya. Using modern research methodology and manufacturing practice, Himalaya has made available to people all over the world, an alternate method of treatment, which has no known side effects.

4. PRODUCTS

Himalaya's products can broadly be categorized into three main ranges, via:

- Pharmaceutical
- Nutrition
- Animal Health
- Baby Care
- Personal Care

Pharmaceutical Range:

- Inspired by Ayurveda, Himalaya's pharmaceutical range, promoted exclusively through doctors, addresses multiple health condition.
- Derived from herbs, each product is backed by eight to ten years of research, undergoing clinical trials, mutagen studies and toxicity tests to ensure safety and efficacy.
- Himalaya is ranked among 31 among 500 top pharmaceutical co. in India.
- Himalaya's brands, liv.52, Cystone, Bonnisan, and Septilin are leaders in categories.
- In fact, Liv.52, a hepato-protective, is the only herbal medicine to be ranked amongst the top ten bestselling medicines in the country.
- Health maintenance, eye, cardiac and skin care, immune booster and cough control.
- The medicinal range of products carry the Himalayan hallmark of researching ayurveda and capturing its benefits in formulations.
- Using modern research methodology and manufacturing practice, Himalaya has made available to people all over the world, an alternate method of treatment, which has no known side effects.
- The medicinal range comprises over 35 products and is broadly classified into four categories via: Children's Health, Men's Health, Women's Health and General Health.

Nutrition:

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- The Himalaya promise is, quite simply the promise of a richer life through natural products that improve health wellbeing.
- Its product range includes "Head-to-Toe" Health care.
- Its well-researched herbal solutions benefit the consumer naturally.

Animal Health:

- The Himalaya's has extended its expertise in phytopharmaceuticals to create natural drugs for animal health care.
- Himalaya believes that natural health solutions work best for animals too.
- Bringing its expertise in health care to animal care leveraging R&D strengths in creating natural drugs and therapies daily care for sensitive pets like cats & dogs. The Himalaya legacy extends to animal health also.
- The Company offers well-researched, safe, animal health products, harnessed from nature's wealth to alleviate the suffering of animals, to improve their health and to increase their productivity.

Baby Care:

- Himalaya's doctors-endorsed Baby care from natural derived ingredients is thoroughly assessed for mildness to baby's delicate skin, hair and eyes.
- Keeping hygiene and baby's comfort as out top priorities, the products address conditions like diaper rash and infantile dry skin.
- Himalaya's have divided the range into 'pre-bath', 'bath' and post bath categories, with especially designed products for each.

Personal Care Products:

- Himalaya's personal care range was born out of the research strength of the pharmaceutical products.
- By bringing the credibility of pharmaceutical research to personal care portfolio, Himalaya's offer solution-based products that cater to daily personal care needs.
- The range offers the goodness of natural solutions for everyday use, with no side effects.
- Made from herbs that are gentle and safe, the range includes skincare, hair care, oral care and health care products.
- Himalaya has used its wealth of knowledge and research, in natural herbal remedies, to formulate a range of personal care products that cater to daily health needs.
- This range offers the goodness of natural solutions for daily use by the complete family.

5. OBJECTIVES OF THE STUDY:

- To study the consumer awareness and the sources of awareness about the Himalaya ayurvedic products.
- To study the reason for selecting the particular brand.
- To study the factor influencing the consumer to use the Himalaya ayurvedic products.
- To know the consumer satisfaction towards the Himalaya ayurvedic products.

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6. MAJOR SEGMENTS OF THE INDUSTRY

The global medical industry is highly fragmented, comprising of various ancillary sectors namely medical equipment and supplies, pharmaceutical, healthcare services, biotechnology, and alternative medicines sectors.

7. GLOBAL PRESENCE

Himalaya has grown from being an Indian Ayurvedic brand to a global player with its products being well accepted in more than 70 countries. It has a sound base in USA, Middle East, Europe and Asia and has been diversifying its base rapidly.

Himalaya went onto instituting a global company in the name of 'Himalaya Global Holdings Ltd.' which is a parent company of the Himalaya Drug Company worldwide.

The company has its offices strategically located in 7 regions through which they reach across to 71 countries. One of the offices in Bangalore (India) extensively looks into the pharmaceutical operations for India, Russia and Asia Pacific while another office in Bangalore looks into only the consumer products.

They have their other offices in:

Europe – Latvia, Middle East – Dubai which also caters to the South African region

U.S.A. – Texas Houston which caters to USA, Canada, Mexico, South America and the Caribbean

Singapore – This office caters to East Asia and South Pacific

Johannesburg – This office caters predominantly to South Africa

8. MARKET STRATEGY

❖ SEGMNENTATION, TARGETING, POSITIONING

Himalaya has the bouquet of healthcare products which are segmented based on the customer groups and usage such as personal care products for customers of all ages, nutrition and wellness products which are health supplements for deficiency of minerals & vitamins primarily for children & old age consumers, mother care, and Baby care products.

Since the brand have the presence in different product categories, therefore it uses differentiated targeting strategy so that although the product categories are defined by the brand the offerings will differ based on the geographic region the product is catering to.

Himalaya has positioned itself as an herbal brand giving health & wellness of the customer prime importance while doing business and formulating products best suited to the changing times.

❖ COMPETITIVE ADVANTAGE

- Increasing share of other business

  In the year 2004, 97% of the revenues of the company were coming from Ayurveda medicines with the revenue of about? 200 crores at that time which over the years have increased to? 1800 crores with only 34% being contributed by the Ayurveda medicines and rest from other businesses of the company.

- Rich Portfolio of offerings

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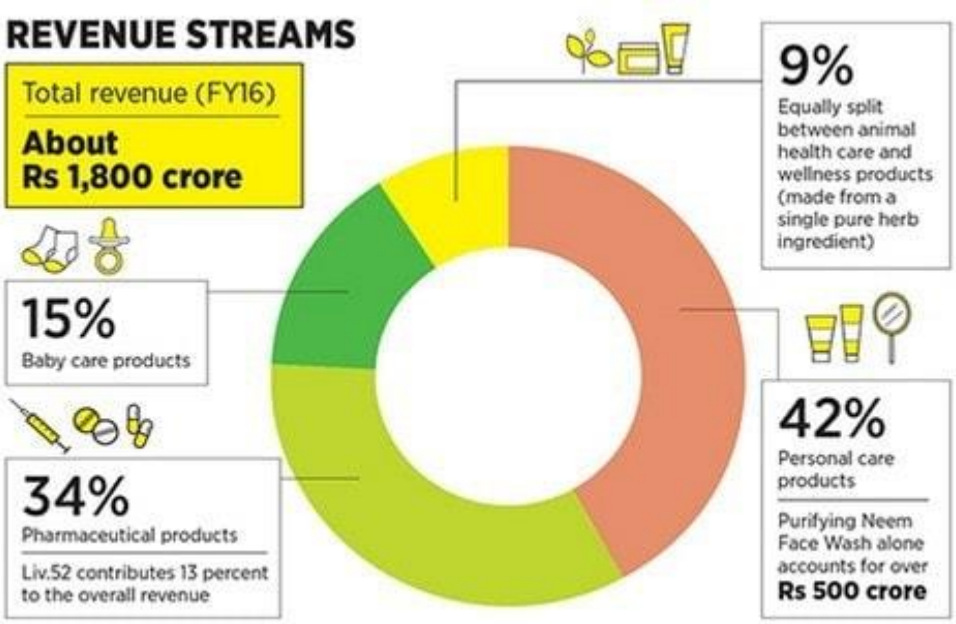
The herbal wellness company & drugmaker has more than 300 products across categories such as face washes, toothpaste, shampoos, pain-relief balms, body lotions, soaps, lip balms, ayurvedic drugs for humans and animals as well as nutrition products. In some of the product categories, it gained first-mover advantage like in products such as lip balm, face washes etc. with herbal benefits.

❖ **BCG Matrix**



The company operates in the business segments such as Personal care, Wellness & nutrition products, Pharmaceutical products, and Animal Health.

Himalaya launched the personal care segment in 1999 with brand name as Ayurvedic concepts which later on renamed as Himalaya Herbals. The segment commands 42% market share with lip care and face cleansing among top offerings and is, therefore, is Stars in the BCG matrix.

Liv.52 the leading producer of a pharmaceutical portfolio with ?250 crores is among the top 10 selling drugs in India. The other offerings of the brand in this business are not that successful and are, therefore, is the question mark in the BCG matrix.

The wellness & nutrition segment is Star in the BCG matrix as the brands have approx 250 products with a global presence.

❖ **DISTRIBUTION STRATEGY**

The Company have shifted its manufacturing facility from Mumbai in 1975 to the outskirts of the Bangalore city. The 80,000 square feet EU-GMP-certified manufacturing and R& D facility is spread across the 28-acre land. The standardization of manufacturing process of the company has helped it in spreading its wings in more than 91 countries globally.

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The products of the company are distributed through a mix of channels such as authorized distributors, retailers, E-commerce websites, Medial stores and Pops & mom stores. The products of the company are prescribed by more than 400000 doctors globally.

- BRAND EQUITY

The brand has been synonyms of Ayurveda and is known for head-to-heal herbal healthcare products. The brand has won awards & accolades over the years such as Guardian Health & beauty Awards 2015, Watsons HWB 2015, Best foot care cream award by Women's weekly, Beauty Hall of Fame award (2015) for Lip Balm. The company had operating revenue of $ 28 billion (2017).
Himalaya have its official Blog which not only helps the brand in promoting its products but also helps in creating awareness about health hazards in the changing time and medicinal benefits of the herbal medicine offered by the company.

- **COMPETITIVE ANALYSIS**

Most of the companies operating in Ayurvedic & herbal industry have strong Backend of researchers and recommending doctors to which Himalaya is not an exception. The company has more than 290 researchers who do clinical and lab testing of the offerings on regular basis in order to provide distinctive and competitive product in the market.
The company competes with the companies such as Dabur, Reckitt Benckiser, Zandu, Patanjali and many more.

- **MARKET ANALYSIS**

Himalaya operates in the market where several companies are offerings similar kind of generic products, the only differentiation is the benefits and the branding that the companies do to make the offerings more acceptable in the market.
Continuously it has been striving & venturing into new segments of the business to lessen its dependency on pharmaceuticals segment and broaden its revenue from personal care, Wellness & nutrition, and other FMCG products.

- **CONSUMER ANALYSIS**

The customer of the company are from all the age groups starting from infants for whom there are baby care products i.e. baby kits & diapers, moms/children/ Old age customers there are wellness and nutritional products, pharmaceuticals products for all age groups of customers, and Personal care products.
Customers of the brand are inclined towards Ayurveda and products which don't have side effects use the products of Himalaya as it is safe and efficacious.

9. HIMALAYA – NEW INITIATIVES

Himalaya has come up with 'State of the art' – Retail Outlets that cater to only 'Himalaya Products'. This is a strategy adopted by Himalaya to entice customers to buy more Himalaya products. This chain of exclusive Himalaya stores is a retail strategy adopted by the company to increase the accessibility, visibility

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and enhance the consumer shopping experience. In the fiscal year 2006, Himalaya has 92 exclusive retail stores and the number has been increasing ever since.

These retail stores also act as crucial information centres where the customer queries are answered by trained managers. Also, these outlets are electronically linked to a Customer Relationship Management (CRM) Cell, which is assisted by a team of medical doctors who respond to specific customer health queries.

Customer Interaction Management – Himalaya outsourced the entire integration project to a company called 'Talisman'. CIM has helped Himalaya respond to the queries from the customers, doctors and distributors. The main advantage of outsourcing CIM was that they got the module up and running in 2 weeks. Hence, all the queries were catered to and the expertise of Talisman helped them build and strong and fool proof CIM. Also, the work load has been reduced as the primary scanning is done by customer service representatives of Talisman and then the calls / emails are forwarded to the in-house people.

10. SWOT ANALYSIS

❖ STRENGTHS

This helps in understanding the core areas of the business where it beats the competition and has the competitive advantage in the market. Strengths are generally the core competency of the business.

1. Location is a big positive for the business – The location brings an added advantage to the business as it is located in the foothills of the Himalayas which sends an altogether a different message to the customers of being organic in nature.

2. Customer Perception is positive – The name of the brand creates a positive perception in the minds of the customer and again the products are manufactured in the foothills which further enhances the trust in the brand.

3. First Mover Advantage – The brand leapfrogged the competition by being the number in the industry to serve frozen foods.

❖ WEAKNESS

This is the pain area of the organization where it does not have the resources or skills. Business has to work upon these areas so that they are not left behind from competition. Though there will be some or the other weakness but it should not be an area which takes the business out of the market

1. Big Working Capital – The business needs big capital for its operations and hence there is a continuous need of cash flow which is required to deliver end products to the customer.

2. High Dependence on Raw Materials –There is a high dependence on the raw materials which are seasonal in nature and hence the non-availability of raw materials adds to the hindrance in the manufacturing of goods and also it adds to the cost of the food ass the raw materials need to be over cultivated and kept in storage to be preserved.

3. High Sensitivity of Crops – The crops are highly sensitive to the preservatives and pesticides which are used to enhance the cultivation and hence there is a high cost involved in the production of raw materials as there are potential losses to the crop.

❖ OPPORTUNITIES

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This helps in understanding what other things a business can do with the current skills and resources. It helps the business to know the areas where it can expand and take a lead in order to diversify the business and expand the customer base.

1. Global markets – The business should expand globally as there is a ready market for organic produce. The preferences of the customers are changing and hence a proper marketing can lead to great benefits to the business.

2. Changing Demographics and Segmentation Variables – The business can be beneficial because of the changing lifestyle of the consumers who are inclining towards the organic products and hence the industry is increasing.

3. Marketing and promotion – The industry is nascent in nature and hence with proper marketing and promotions of the products the industry can be developed and positioning of the products can be done with positives of using the organic products.

❖ **THREATS**

This analysis helps in understanding what are the areas which can impact the business in future or right away. So business has to prepare itself to handle the threats in the market landscape. Competition or increasing number of players in the market with same value proposition is a threat to business as it directly lowers down the customer base and revenue.

1. Inventory costs are high – The business has a high increasing cost because the manufacturing cost is high as it involves a huge investment to cultivate the crops and hence the inventory costs are high.

2. Threat of new entrants – As the industry is developing and lot of research has happened in this domain has attracted a lot of established global players which are entering the market and hence can pose a challenge to the business

3. High Cost of Products – There is a financial crisis in the world and with products being costly the consumers need a lot of push to understand the importance of the products so that they can use it.

11. PESTLE ANALYSIS

PESTLE Analysis of Himalaya Herbal analyses the brand on its business tactics. Himalaya Herbal PESTLE Analysis examines the various external factors like political, economic, social, technological (PEST) which impacts its business along with legal & environmental factors. The PESTLE Analysis highlights the different extrinsic scenarios which impact the business of the brand.

PESTLE analysis is a framework which is imperative for companies such as Himalaya Herbal, as it helps to understand market dynamics & improve its business continuously. PESTLE analysis is also referred to as PESTEL analysis.

Political factors:

The political factors in the Himalaya Herbal PESTLE Analysis can be explained as follows:

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Himalaya Herbal is one of the leading brands in FMCG. The present political climate is favourable to the growth of Ayurveda & Ayurvedic products. In 1975, the company setup an advanced manufacturing facility in Makali, Bangalore, India, which houses the corporate headquarters. In 1991, company relocated its R&D facility to Bangalore. Company is following various government initiatives like Make in India Campaign. Since then there has been a growth in the products of Himalaya herbal thus we can say that the political factors have played a big role in the development of Himalaya.

Economic factors:

Below are the economic factors in the PESTLE Analysis of Himalaya Herbal:

Increasing customer demand for natural products presents Ayurvedic brand Himalaya many opportunities in FMCG space. Himalaya has formulated popular. Global trends began to change in 90's, people are shifting back to natural products which is helping in sale of their products. General perceptive was that products containing herbal actives was gentler on skin and safer compared to chemical products. The R&D strength that company possessed since 1991 made the move to herbal personal products easy. Since its first offering in personal care products in 1999, company has launched 63 products in personal care, nine in body care and 66 in pharmaceuticals. The fact that personal care division is growing at a rate of over 40% is a testimony that their marketing strategy is working for a better future. Internationally Himalaya has been more successful- as the 35 percent CAGR indicates some of important markets for the brand are US. Russia, South east Asia and CIS countries among others. Himalaya also partners with leading distributors and retailers like whole food, vitamin shop and GNC unite with them to help them be as local as it can with its range of organic products. Organique by Himalaya made from organic herbs was launched to tap the booming organic industry in west.

Social factors:

Following are the social factors impacting Himalaya Herbal PESTLE Analysis:

The people of India are becoming more health conscious of organic products. There has been a rise in healthy FMCG products to 2284.4 US million. In 2016, the growth of these health conscious products was acknowledged. The affordable price also helps them to cover the whole market size. Emphasis on customer experience in the company and by the company has created good word-of-mouth marketing and this has generated good revenue. The product mix of a company like Himalaya Herbal is selected based on country's culture & consumer needs.

Technological factors:

The technological factors in the PESTLE Analysis of Himalaya Herbal are mentioned below:

Govt has created favourable climate for Research and Development in country. Himalayan herbal company developed in-house R&D facility in 1991 at Bangalore using which they are developing new products in an Ayurvedic way. Nine years ago, the Himalaya medicine company quietly launched a dental cream which went on to attain quite a cult following. Ayurvedic medicine company is now planning to relaunch its full range of soaps, shampoos, lotions and creams with the research they have done to create more herbal components within them. Himalaya is set to launch its range of flavoured lip balms as well. The increasing technology has helped them establish this wide range.

Legal factors:

Following are the legal factors in the Himalaya Herbal PESTLE Analysis:

Legal factors also influenced the development of the product that is why it is important to work on the ethics and not use any illegal means to develop any product. Medicine controller of India is supported

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to be the gatekeeper for specified categories of medicines. Ministry of Ayush has introduced strict guidelines for ancient codified Ayurvedic preparations. Food safety & standards Authority of India (FSSAI) is regulator of herbal dietary supplements that have to be ingested. French certification body ECOCERT also has an arm in India and certifies natural/ herbal products. US food and medicine administration has imposed an import alert in 2015 on some of the personal care products manufactured by Himalayan company at its facilities in Hyderabad, Bengaluru Himachal Pradesh. The alert termed detention without physical examination of unapproved new medicines promoted in the US.

Environmental factors:

In the Himalaya Herbal PESTLE Analysis, the environmental elements affecting its business are as below:

Himalaya Herbal is all about Ayurvedic and natural products so it has to go through various environmental laws and policies that are applicable in their processing of the products. The main problem which the company has to confront is seasonal herbs and their locations, there are many herbs, which are unavailable in winter season, autumn season or in summer season, so they it has to take care of their seasonality before it starts their manufacturing. So the operations of these products depends on these environmental factors.

To conclude, the above Himalaya Herbal PESTLE Analysis highlights the various elements which impact its business performance. This understanding helps to evaluate the criticality of external business factors for any brand.

12. SUGGESTION

- Himalaya should organize campaign for general awareness of end consumers, because the consumers demand for the medicines based on the suggestions and on their own wish or knowledge.
- Himalaya should organize free medical check-up camps over a fixed duration of time. This will help in the fulfilment of corporate social responsibility. This will also help in creating a brand image in the consumers mind.
- Himalaya should also target market in remote areas. Because in remote area people generally use medicines based on their own knowledge or on the Retailer suggestion.
- The company cure the Retailer with some gifts or some special offer by achieving a fixed sales target. In villages or in the less developed area Retailer are generally treated as a doctor. They can suggest their customer for the Himalaya.
- The executives of the company should also target the doctor in the remote areas or villages., whether they are MBBS or not.
- The executives should be always in touch with doctors who are not prescribing Himalaya or, not the core doctors for the company. The executives should try to motivate them by giving exiting gift to them or, having a facility of good commission on sales made through them.
- The doctors should be provided with gifts which will fit and look good on their table. This will make recall to them about Himalaya when they make prescription. This will also motivate them towards the Himalaya.
- Himalaya can organize camps in the school or colleges for the general awareness about the Ayurveda. This will make people aware about the benefits of Himalaya and motivate for the use of Ayurveda medicines.

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- Himalaya should also enter in the surgical products. Because the demand of the surgical products is increasing day by day. This will create a business base and market opportunity for the Himalaya. They will surely get benefit of having a brand name.
- Himalaya should also try to get opportunity in the general medicines, i.e. fever, pain, etc. People having interest in Ayurveda will get a good option for themselves and company will have a great consumer base.
- Himalaya should take suggestions from the doctors side for the medicine in Doctors Meet Programme(DMP)
- Himalaya can sponsor the programme which are directly related to doctor, or which serves the doctors. This will motivate them and make them to feel good towards the Himalaya. E.g.: Lions club, Rotary club, etc.

13. CONCLUSION

Himalaya Drug Company is the oldest Ayurveda drug manufacturing company in the India.It deals in both Pharma and FMCG (cosmetic) both. In the available Pharma range Himalaya is the most reputed company. Himalaya mainly beliefs and engage in ethical promotion to doctors. It helps executive to motivate doctors for the prescription of Himalaya. It also helps executive to know the doctors requirement in turn of prescribing the Himalaya. During the meeting they also become aware about the competitors promotional strategy and the product available under their brand.

Chemist who deal in Himalaya herbal are highly satisfied with their business of Himalaya. According it is an Ayurvedic medicine its effect is slow but it is effective for long time. Most of the chemist rated it is a average selling medicine at their shop. Few medicines are recognized as a very high seller at the chemist shop, eg-Liv-52, Cystone, Rumalaya Forte, etc. Although there are several competitors for the company, the main competitor for the organization in Dabur.

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Paper 8

Digital Transformation and Mobility Banking- A Case Study with Reference to ICICI Bank

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ABSTRACT

Digitalization is the most applied instrument in current scenario concerning every field of business. Banking industry and technology is interconnected concept. Emerging technologies and digital business models have transformed the landscape of every industry including banking. Technology has transformed banks in creating innovation and helped to redefine value, innovate, collaborate, and grow abundantly. Banks are offering multiple products electronically like E-wallets, payment cards and kiosk banking, mobile banking, internet banking, IMPS, UPI facility to customers so as provide most convenient services to customers. ICICI bank one of the leading private sector bank completely digitized with fintech technologies like AI, machine learning, IOT, Blockchain, cloud computing etc. The bank has played a pioneering role in application of electronic platform which enabled it to transform from digitization to digitalization. It inturns gave the way for digital transformation of financial services industry in India. The research provides an insight on various new technologies such as AI, Machine learning etc. that plays vital role in digital revolution of banks. The aim is to find out the application of technology driven innovative products & services in multiple areas by ICICI banks. The last section of the study shows a comprehensive analysis of digital transformation in ICICI bank using SWOT analysis.

Keywords: Digitization, machine learning, AI, Payments, ICICI bank, banking technology, SWOT analysis.

1.Introduction: Indian banking industry is considered as backbone of Indian financial system. over the decade with the explosive growth of information technology and severe competition from the domestic & international players, the way in which commercial banks functions has been changed considerably. After 2010 digitization has become the common application in the area of banking. The government of India in 2015 came up with the Digital India campaign started encouraging with the Digitally enabled initiatives so as to make India digitally strong. With this concept banks have been started investing huge money on digital platforms to meet the competition as well as improve customer experience. The main aim is to bring unrecognized rural sectors into the formal banking sectors through electronic banking channels so as to reach maximum people and contribute to economic development. Banks are offering digital banking

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channels such as ATM, Internet banking, mobile banking, digital banking kiosks to deliver best quality services to customers with the expectation of increasing profitability and reducing operating cost[1] Digital banking technologies are available with large portfolio of products like ATM, debit cards, credit cards, RTGS, IMPS, UPI etc have been totally transformed bankingfunctions. There are innumerable instances of technology creating and breaking lives and businesses-.one of these is the Indian banking. The introduction of digital technology into the sphere of banking has brought about a paradigm shift in banking – creating what is now referred to as Digital banking. Since the 1990s, a number of innovations have changed the way banking is conducted and perceived (Dhir, Aniruddha, & Mital, 2014; Likhi & Sushil, 2013). Digital payments are of different types and modes. Some include the use of debit/credit cards, internet banking, mobile carriage services, digital payment apps, UPI, unstructured additional service data (USSD), bank pre-payment cards, mobile banking, internet banking etc. With all these new channels of transactions banks are trying to migrate the customers from branch banking to modern digital banking. Both public and private sector banks have done huge investment on technology to reduce overall cost and increase customer satisfaction level. Digital banking mediums help to connect the underserved mass population with standard banking system and also offer various innovative banking services. The modern mobile banking applications enable customers to use non-financial services. The digitization was primarily driven by innovations and collaborations. For e.g. tie-ups with technology major IBM and social platforms like Facebook and Twitter so as to get maximum possible impact on digitizing the banking functions. But lack of required infrastructure and connectivity and trust has been reported as the major restraints for adoption of technology in India (Nath et al. 2013; Sinha and Mukherjee 2016). In digital innovations we can see private banks are functioning extremely well by introducing new products and services which is more convenient and easy to operate, thereby attracting more customers towards private banks. ICICI Bank ,one of the leading private sector bank is a subsidiary of industrial credit and investment corporations of India head quartered in Mumbai. It has many subsidiaries both nationally and internationally. It is the largest private sector bank in India and second largest by total assets and market capitalization. The paper under study is to analyze various digital products, services and apps introduced by ICICI bank and how this digital transformation leading to achieve banking goals.

2.Review of literature: Huge scale investment on information technology in banking sector have given more scope for researchers to find the impact of these technology on banking products and services offered to the customers. Few reviews are given below.

Timo Cziesha(2014)[3]:every traditional business company in the financial service industry is challenged by the increasing digitization. It often acts as an enabler of new business models like person to person lending. Customer relationship shows that there is strong evidence towards customer centricity by using digital technologies in banking sector. He also said that trend has

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slowly changing from physical to digital in the financial service industry as it involves less cost and also more transparent.

Varda Sardana & Shubham Singhania(2018)[4]: they says that the commencement of the age of digital business has been rattle the business environment and breaking out the innovative and exceptional way of doing business. Infrastructure of the digital age has created opportunities for the business to grow both locally & globally.

Nilekani et.al. (2019)[5]: says that digitization are considered as an important means of economic development & also to achieving financial inclusion. Though the task is time consuming but can be attained with concerted efforts of all stakeholders to work jointly with the aim of achieving a digitally included society.

Dr. A Mohmed Sindhasha & Dr.K. Halimunisa(2019)[6]: They understand that majority of customers of ICICI banks were satisfied highly with regard to the digital banking services of the bank& suggested to reduce the charges& fees for the online transactions . Proving awareness among the customers about the safety & secure mode of digital transactions. Also suggested that employees have to change work processes and develop knowledge & skills relating with digital technology which results in convenience banking with less cost & time to customers.

Faihani& Alawi (2020)[7]: In their literature review found that while implementing the digital transformation initiatives in the business organization culture of the business is very important. Employees should be well trained so that they adapt themselves in its application which is the main criteria for satisfying the customers.

3.Objectives of the Study:

1. To understand the emerging technology driven products of current banking Industry.

2. To study various initiatives by ICICI Bank towards digitizing its transactions & operations.

3. To analyze the application of digitalization by ICICI bank through SWOT analysis.

4.Research methodology: The study is conceptual. Various journals, RBI report, ICICI annual reports, online news portals have been referred to. An analysis of digital transformation of the ICICI bank has been done using the SWOT analysis.

5.**An overview of ICICI bank**: ICICI Bank is a multinational bank of India launched by Indian Credit & Investment Corporation of India in 1994 Vadodara and having its headquarters in Mumbai. It is the largest private sector bank and by assets and market capitalization second largest bank in India. It is providing different banking and financial products and services to the retail & corporate customers and SMEs through its group of companies and variety of delivery channels. It has extensive branches spread throughout the country ,huge number of ATMs and other touch points. It has started with internet banking in 1998 which was the mile stone for the bank to grow digitally overtaking other public and private sector competitors. In 1999 , it is the first Indian bank

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to be listed on NYSE .By leveraging the technology and gaining the confidence of customers by safe, secure delivery channels , the ICICI Bank has proven to be the sustainable and profitable organization over a long run in the field of banking. It had a total assets of Rs.13.77trillions and profit after tax R.268.08 billions for the year ending March31,2020. Currently the bank has a network of 5288 branches and 15158 ATM's throughout India. In March 2020 it introduced new digital platform called ICICI STACK. This platform offers uninterrupted around 500 services digitally to retail, business and corporate customers. All these services are obtained instantly from the ICICI bank mobile banking platforms such as immobile & instaBIZ or through internet banking. These services helped banking customers to avail banking services digitally even from a remote location without personally visiting the bank branches. The volume of transactions in Mobile banking and UPI increased by 98% and 161% over the quarter ending in 2020.

6.Digitalization & Digital transformation of ICICI Bank: Digitalizing the traditional operations of the banks using digital platforms is known as digital banking or digitization. It enables the banking customers to access banking products & services via electronic platforms thereby eliminating their frequent visit to the banks. "Digital banking means providing digital banking products and services available through different digital devices on user friendly way" [8]. The invention of ATMs and credit cards have led the path for ICICI Bank to go for digitization of banks as these platforms helps the customer to perform their banking transactions without visiting the branch physically. Transforming the information from analog form into digital form through semi-automated process is known as Digitalization. It is the process of moving towards a digital business, Instead of manually performing the task the banks use various digitally enabled techniques like debit card, credit card, mobile banking, phone banking, internet banking etc. . in the stage of digitalization. Here the customers are given the chance to choose the applications for transacting with the banks. Banks used digitalization for improving the business process through leveraged digital technology. The ICICI bank in their current business operations continuously undertaking transformational steps by introducing instant banking products & services which ultimately resulted in digital transformation. This was possible because the bank has been a pioneer in identifying the market trends than its competitors. Staring with the cloud startups they could b able to compete with the traditional banks.by implementing AI, machine learning, Robotic automation process, API platforms, unique mobile banking app, immobile, blockchain and so on still under transformation process ICICI Bank is aiming at creating completely new business segment which involves a combination of technology and the innovation teams.Financial development can contribute to economic growth by relaxing various banking constraints and boosting innovation.[8]

6.Emerging technologies of Indian banking industry: The concept of digitization and its importance in every aspects of banking transactions forced them to bring out FINTECH , a technology revolution by introducing new emerging technologies. Few of them mentioned below:

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6.1Artificial Intelligence [AI]:- It is field of computer science aiming at building smart machines which performs functions like human brain. It has the ability to differentiate the tasks and take actions that helps in achieving a specific goal. Banks are using Artificial Intelligence for detecting fraud, to provide customer support and solving enquiries. Also build up high end security and wealth management of the bank.

6.2 Machine Learning [ML]: - . A scientific study that studies the systems and models thereby directing computer systems the ability to learn, perform, and improve tasks without the need for explicit instructions. Machine learning is also called as ML. ML applications are used by banks for conducting market research of before introducing new products, to revamp and speed up all inefficient loan approval processes. It is useful in enhancing call center operations. The most important use of Machine learning in banking is it makes the process of KNOW YOUR CUSTOMER [KYC] in most convenient and efficient way.

6.3Internet of Things [IoT]:- Internet of things is a technology that consist of a network of connected devices through the internet, which receive and send data. customer loyalty towards banks can be built strongly using this technology. It is commonly applied in most of the business also in banking business as it helps banks in deciding where and how the AMT centers should be installed. With the help of IoT banks can keep a track on ATM as it is proven to be a machine delivering multiple banking services. It also identify the total number of ATM centers and the exact location. It is possible due to the ability of the technology to catch up the usage volume.

6.4 Block chain: It is a promising underlying technology that revolutionizes the elemental aspects of payment clearing & credit clearing systems in India. RBI has shown inclination toward block Top chain and IDRBT is also working on use of block chain in the banking system. Banks are using block chain for cross border transactions, conducting KYC operations which is the main task for every bank, Anti-money laundering, accounting, book keeping, auditing process which are traditionally used to be more compliance, digital currency [BITCOIN], trade finance etc.

6.5 Cloud Computing: - It refers to delivering diverse computing services like software applications, processing power and date storage through internet. Banks which are using modern infrastructure can replace their traditional applications with cloud solutions which results in cost cutting and avoid complexity involved in managing complex IT infrastructure. IBCC(Indian Banking Community Cloud) initiative of IDRBT provides cloud based services exclusively for Indian Banks .It is providing Infrastructure as a service(Iaas), platform as a service(Paas) and software as a service(Saas) for Indian banks. Non-banking financial corporation, small banks, credit cooperative society are mostly using cloud computing technology in their functions. Banks and financial institutions are increasingly looking towards cloud computing solutions in collecting & storing huge customer data and support applied analytics.

6.6 Big Data Analytics: This technology helps banks in efficient customer feedback analysis. Bank’s customer support center generates lots of data on daily basis especially with relating to

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enquiries and customer feedback. The high end technology of big data analytics helps in responding each of these queries on regular basis. Not only physical data but also enquiries and feedback from social media platform are also considered for analysis and on time the problems will be resolved.

7. Technological innovations by ICICI bank :ICICI bank pioneered various path breaking tools and services that has minimized people intervention and offered maximum security, convenience and swiftness to the customers. Using emerging technologies ICICI bank had introduced many innovative products and services which are as follows. In 2014 ICICI bank has been emerged as a first Indian bank with 100 digital 'touch banking' branches that were functioning 24x7 basis.

1. **Money Couch** :- ICICI bank is the first Indian bank to introduce a robotic based automated inventory advisory application on mobile to customers. It is known as money couch and has robotics based investment advisory tool for customers which advices on various banking services and future investment. It manages the entire investment journey of customer by tracking the performance 24x7 basis.

2**. Bank introduced voice based** international remittances services in 2017 which is the country's first voice command used for fund transfer services. It helps Non resident Indians to transfer money to any banks in India. It has completely replaced 5 step process used for remittance of money to India used earlier.so it improved the convenience of customers to a greater extent.

3.**PayLater:** - A instant digital credit facility that helps customer to buy small ticket items immediately digitally without usage of papers is known as Pay later. It uses big data based algorithm for undertaking credit assessment of customer. To grab the position in small credit market ICICI bank being the first bank in India introduced a small ticket lending mechanism by joining a partnership with fintech company. Now the service is extended to UPI platform so that benefit is reachable to huge number of digitally enabled customers. This facility provides a instant digital credit facility to customers to shop online, pay bills and also pay through UPI id.

4.**Software robotics**: The first Indian bank to introduce software robotics is the ICICI bank. It has bee used over 200 business process operations multiple functions of the bank. It performs most repetitive, high volume and time consuming business tasks just like humans and so it enabled the employees to concentrate more on value added services and customer related functions. Using artificial intelligence like face and voice recognition platform software robotics is applied in retail banking operations, Agri business, foreign exchange, treasury and human resource management etc.

5. **Robotics Arms**:- The robotic arms is another digital introduction by ICICI bank for counting millions of currency notes across various branches in the country. It sort around 1.8 billion notes annually around 12 cities across the country. The system has brought completely mechanized process of note sorting which results in higher accuracy and flexibility in handling huge volume of transactions. The bank has deployed around 14 robotic arms at present for note sorting process.

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6. **iWear**:-Bank recently launched iWear ,which made available banking app for all smart watches. It is available for Android wear , Apple i-watch and Samsung smart watches. This application can be used only after completion of OTP based registration process which is done on mobile. It helps the user to check bank balance, view last three transactions, recharge prepaid mobile bill and check credit card balance etc.

7. **Tap n Pay** : A new and innovative Near Field Communication based countless payment system has been launched by ICICI Bank in partnership with tech Mahindra which is known as Tap n Pay. It is a prepaid account and customers of any bank can avail this service by just registering in it and link the bank account for online transfer. To make use of this facility customers need to have mobile money account. After opening the account it can be funded through any means like net banking, debit or credit cards. Once recharged it can be used in any point of sale machine by applying the tag issued. It saves time and efforts of customers.

8. **Smart vault**: -One of the first bank which introduced digitally enabled smart locker is ICICI bank. Smart vault is a digital locker introduced by the ICICI bank which is powered by robotic technology that reduces human intervention while operating the locker. The advance radio frequency identification mechanism scans customer's request and bring the locker using robotic arms from the vault. Once the locker work is complete the robotic arm will take back the locker to its secure location. The locker consists of multilevel security it can be operated only through debit card & biometric authentication.

9. **ipal**:- ICICI bank has introduced chatbot powered by Artificial intelligence which matches Alexa of amazon or google assistance. It helps the customers to do banking transactions through a voice command. It can be used with multiple channels like internet banking, iMobile and pocket also. It is available to domestic & NRI customers around 24x7 basis.it is mainly designed to do conversation like humans and resolve all the queries in the real time.

10**. Voice Biometric**: -ICICI Bank introduces new technology in the form of voice recognition for Biometric authentication of customers. It has the objective of providing enhancing experience to the customers in their day-to-day banking operations. Instead of using card no's, PIN no and answering security questions to authenticate, customers can use voice biometric machine which recognizes the voice of the customer and link to his bank account. This technology helps to verify the identity of the caller through natural conversation by analyzing speed , accent, voice modulation and pronunciation. It has increased the safety as well as the convenience of the customers.

11. **Social Banking**: - Social media banking Channels such as Pockets for Facebook and icicibankpay on Twitter are introduced by ICICI Bank for the customers especially young generations who spent maximum hours on social medias like Facebook, twitter ,YouTube& so on. Customers can check bank balance, pay to a friend, recharge prepaid mobile phone, book movie tickets and also can divide group expenses with friends on Pockets. These pockets always update

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customers about the bank balance and encourages to open fixed deposit. Whereas as Twitter pay can be used for DTH recharge & prepaid mobile phone recharge by sending message directly from twitter handle to the bank. By using bank generated OTP money can be transferred from one account to another using social medias.

12**. Blockchain**: The emergence of Blockchain technology has brought significant change in the field of banking as it resolves all bilateral & multilateral banking transactions more quick, secure and seamless. ICICI bank successfully executed their pilot transactions with - Emirates NBD, Dubai's largest Bank by performing cross-border remittance with help of Blockchain application. Joining with India's largest public sector bank SBI and other banks formed a new company called Indian banks blockchain infrastructure company private limited resulted in huge transformation from paper and manual work to digitally enabled automated trade related process. Settling of cross-border remittances has reduced from two days to few minutes with this technology so that all international trade related transactions can be resolved within a fraction of timings.

8.SWOT analysis of digital transformation in ICICI Bank:. The SWOT Analysis framework enables an organization to identify the internal strategic factors such as -strengths and weaknesses, & external strategic factors such as - opportunities and threats. It leads to a 2X2 matrix – also called SWOT Matrix.

8.1 strength of digitalization:

1. ICICI bank has been emerged as a second largest bank in India and among the top 250 banks in the world.

2. Application of digitization has made banking more convenient and accessible to the customers at anytime from any part of the world.

3. It enabled customers to prefer online mode of transactions as it saves them cost and time due to faster transactions

4. ICICI bank is the first Indian bank to introduce complete mobile banking solutions and jewellery card.

5.The bank has positioned itself in the place where it is treated customer friendly and using technology which are more customer savvy.

6. The bank with diverse product portfolio covering all financial needs of the customers.

7.It has created a brand name due to its decades of experience in the field of banking.

8.2 weakness of digitization:

1. Poor connectivity of network has made Bank not so popularize and demanding in rural India.

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2. Higher service charges of the bank have restrained customer of lower income groups. So more oriented towards upper middle class and upper class customers.

3. Incomplete knowledge of online banking services made lower customer awareness of digital products.

4. tech adoption is very low in older section of customers especially senior citizens.

5. security of data and information is under risk as chances of stealing the data is high in digitization.

8.3 opportunity from digitization:

1. large part of the society still not covered under banking service.so bank can attract such customers by offering convenient banking services.

2. venturing into the rural areas by expanding digital channels in rural India .

3. Small and nonperforming banks can be acquired by ICICI because of its financial strength.

4. raising awareness of the benefits of digital banking.

8.4 Threats to the digitization of bank:

1. though customer acquisition is high, the unsatisfied customers are also increasing making them to switch to other banks.

2.Banking reforms by government are encouraging more foreign banks to operate in India .so threat of competition is high.

3. Government sector banks are in urge of modernizing the capacities to ensure the customers switching to new age banks are minimized

4.Micro financing group in rural areas having strong hold may refrain ICICI bank to expand into rural areas.

5. public sector banks are becoming more innovative in banking services are serious threat to the new age banking.

9.Finding: Digital transformation is the major element in every business organization including the banking sector to upgrade themselves as well as to prove themselves competitive. From the past 10 years ICICI bank has ensured adoption of new age digital technology to serve their customers with current banking products & services with a minimum cost possible. ICICI bank has positioned itself as a bank with innovative technology to reach the maximum customers and

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also become customer friendly. The bank has a legacy of leveraging pioneering technology to create innovational preposition in banking. The bank has created new paradigm shift from traditional to modern banking techniques including mobile banking, internet banking, UPI, application of Blockchain, Software robotics, Robotic arms and so on. using AI based machine learning languages and Big data analytics bank is completely transformed with cloud startups to compete with traditional bank. It is one of the first bank to introduce ATM and social media banking. In order to encourage remittance services of NRIs , the bank has come out with a method that does not require their physical presence. By continuously undertaking the transformational steps in business operations by introducing instant banking products & services which ultimately resulted in digital transformation. This made The ICICI bank grow rapidly and positioned itself as innovative, technology savvy and customer friendly bank.

10.conclusion: Technology lies at heart of every organization in the 21st century. Banking industry is the most innovative area where all the possible new additions are keep appearing & implemented in the products & services. This helps them in offering a high level customer service & efficiency on a much larger scale and at a lower cost. ICICI bank by effective use of technology was recently named as India's leading banks in terms of customer satisfaction. The 4P's of innovation approach proposed by Bessant & Tidd like innovations in product, process, position and paradigm which helped them to face all the challenges in implementation of technology. Digitalization of banking increases the efficiency in banking sector by reducing the time & cost thereby encourages easy flow of funds compared to traditional banking. ICICI Bank has played a pioneering role in the digital transformation of financial services in India. They believe that digitally enabled banking services not only empower the customers to fulfill their ambitions but also create value for their stakeholders. Strategic adoption of technology by ICICI bank helped them to anticipate customer requirement ahead of competition. ICICI bank's transformation from private bank to universal bank has facilitated them to meet evolving customer demands in a most efficient way. It has resulted in healthy banking.

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Paper 9

IT Industry in India and Global Context

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ABSTRACT

The Information Technology (IT) and Software Industry are working a pivotal part within the making of Indian cities. The Information Technology & Information Technology enabled Services (IT-ITeS) industry is a rapidly evolving sector that is transforming the face of Indian business standards. Information Technology (IT) escalates coordination within the firm and among the firm and its external partners. This paper analyzes later investigates the IT industry by considering different SWOT, PESTLE analyses, and other examinations. Customer satisfaction; Service satisfaction; Current condition; Different competition; Innovation; Advancement; IT within the worldwide situation; Contribution to GDP and CSR activities; and other study areas were discovered throughout the investigation. The study recognizes that the development of a solid Indian IT industry happened due to collective endeavors for the sake of the government, especially since the 1980s, as well as a slew of other factors such as government-diaspora relations, private initiatives, the creation of software technology clusters, public-private partnerships, and so on. The most objective of this paper is to portray Information Technology; the opportunities and challenges of businesses to realize vital services compared to their competitor; global IT trends for the future; and critical issues and solutions of the IT industry.

Keywords: IT industry, Products and Services of IT industry, ITeS, BPO, SWOT analysis, PESTLE analysis.

1. INTRODUCTION:

The IT industry is a wide, comprehensive term that comprises numerous IT-oriented organizations. IT deals with data - its capacity, recovery, usage, handling concerning a business or related undertaking or government. It could be a comprehensive data management system that makes use of technology and computers to convey information to authorized customers securely. Companies that offer systems, equipment, or semiconductor hardware, as well as companies that provide web or related services, are all part of the IT industry. The IT industry is the category of stocks relating to inquire about advancement or conveyance of mechanically based products and services. This industry incorporates businesses spinning around the fabrication of gadgets, making computer program, or Information Technology related products and services.

India's liberalization was plausible due to its IT industry. Over a long time, the Information Technology (IT) industry was driven by exports (the industry accounted for more than a quarter of

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India's service export in 2004–05). The fundamental portions that have contributed significantly (96% of total) to the industry's exports include - Software and IT services and Information Technology enabled Services (ITeS) which are business services. Over the years, these fragments have evolved into an improved operating model. Indian IT and ITeS companies have formed global delivery models (on-site, near-shore, off-shore), entered long-term engagements with customers, expanded their portfolio of service offerings, built scale, prolonged service proposals exceeding cost savings to quality and innovation, evolved their pricing models, and have tried to find sustainable solutions to various issues such as risk management, cost management, human capital attraction, and retention. To ensure greater value addition to customers' projects and processes, Indian players have concentrated their efforts on developing domain competencies and knowledge. From low-cost application development to high-end integrated IT solutions. The global interest in business process re-engineering, the economic imperatives of outsourcing in developed nations, cost-effective maintenance of existing mainframe systems, and continuous development of new software for PCs have all played key roles. Consequently, IT becomes one of the largest offshoring objectives for different IT companies across the world. In the fiscal year 2020, the Information Technology/Business Process Management (IT-BPM) sector contributed slightly less than 8% of the country's GDP. BPM is more of a discipline than a tool for improving, analyzing, automating, and developing business processes.

India is an example of the fastest-growing economies in the world. In 2006–07, the performance of the Information Technology enabled Services and Business Process Outsourcing (ITeS – BPO) industry was marked by double-digit revenue growth, steady expansion into newer service lines, an increased geographic penetration, and an unprecedented rise in investment by Multi-National Corporations (MNCs). The contribution of the IT industry to India's GDP increased from 1.2% in 1998 to 7.7% in 2017. According to the National Association of Software and Service Companies (NASSCOM), the Indian IT industry is expected to generate $194 billion in revenue in FY21, representing a 2.3% increase year over year. According to the report by Statista, the expenditure on the global IT services market is anticipated to attain $853 billion by 2021, up from $737 billion in 2017. North America is the highest growing market for IT services due to the presence of a strong IT infrastructure. During the forecast period (2020–2025), the IT service market is anticipated to grow at an annual rate of roughly 8.87%. The growing demand for applications and social media channels such as Google Hangouts, WhatsApp Video Call, Zoom, and Microsoft Teams is the primary driver of this sector's economic growth. Numerous opportunities in the IT industry have arisen as a result of novel coronaviruses, including the growing demand for 5th generation (5G) technology, Virtual Reality (VR), Augmented Reality (AR), Internet of Things (IoT), Artificial Intelligence (AI), neural algorithms, and facial recognition, and others.

2. OBJECTIVE:

- To understand Information Technology in Globalization.
- To analyze the profitability and liquidity position of the selected IT companies.

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- To study the global IT trends for the future.
- To strengthen data and knowledge management techniques that ensure the availability of and access to information that allows consumers to make timely, informed decisions.
- To understand CSR activities of the global IT industry.
- To build, develop, and retain a talented, diverse IT workforce by providing SWOT and PESTLE analysis.
- To improve end-to-end transparency and accountability between the customer and service providers.
- To understand internal, external, and other factors that directly affect the IT industry.

3. RESEARCH METHODOLOGY:

Based on the secondary data, this research is conducted and published sources are taken into account for the data collection. This research describes IT industry markets, scope, and development agenda using information collected from journal articles, newspapers, and business websites including the websites of the popular IT industry, detailed evaluations are presented.

4. EVOLUTION OF IT INDUSTRY IN INDIA:

The origin of the IT industry in India began in 1974 when Tata Consultancy Services (TCS) signed its first US client, Burroughs Corporation. The job doled out was to type in computer program code for the Burroughs machines. With that opportunity begun the development story of TCS, presently a $21 billion company. Other IT giant nowadays moreover expressed their development stories with humble beginnings (WIPRO in 1966, Infosys in 1981). During this period, private businesses were not simple in India due to the government's strict confinements and directions. Everything improved after 1991 as a result of the government's liberalization programme. The progression of the IT division can be divided into five stages: –

• **Stage–1 Before 1980:** In the initial stage, the Indian IT industry was non-existent until 1960. In India, the IT sector began with hardware products, which were protected by the Indian government through licensing and great tariff rates. When the Indian government realized the software sector's potential for generating foreign exchange, it allowed the import of hardware and the export of software through a new software export treaty drafted in 1972. In 1974, TCS was the sole possessor of this plot.

• **Stage–2 1980 to 1990:** Amid this stage, despite government activities, the software trades seem to have no at the specified level for two reasons. To begin with, the trade of software depended on the imports of hardware and the procedural perspectives was as well lumbering. Second, there were no appropriate infrastructural facilities for software advancement. Although computer program exports were begun by a few high-profile companies like TCS, WIPRO, Infosys, etc., the results were not quite promising. IT industry was beneath a part of the pressure. In 1986, the Indian

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government decided to liberalize the IT sector by de-licensing hardware imports and granting duty-free status to exporters.

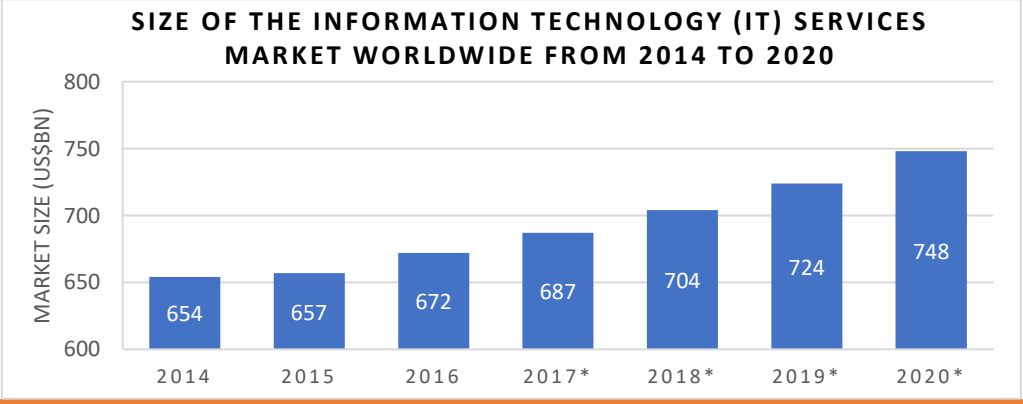
• **Stage–3 1990 to 2000:** This period has recognized competition within the IT division. In the middle of this stage, there were significant changes within the Indian economy, counting unwinding in the entry barriers, trade liberalization, opening up of the Indian economy for foreign investments. The software front was driving more toward standardization and efficiency change. Due to liberalization, a stream of foreign ventures came in India, and MNCs in India were presented. "Offshore Model", "On-site Model" and "Global Delivery Model (GDM)" or "Nearshore Model" was presented as a portion of the services.

• **Stage–4 2000 to 2010:** 2000–2010 has been a period of the quick development of the IT industry. In 2005 Special Economic Zone (SEZ) Act made a difference in bringing in duty-free hardware, and income tax exemption on exports for 10 years. The result was an increment within the number of software companies. The Information Technology Act enacted in 2000 gave a boost to e-commerce. The national broadband policy declared in 2004 made broadband accessible to 20 million Indians by 2010.

• **Stage–5 Post-2010:** Post-2010, India has ended up the world's biggest sourcing goal for the IT industry. Online retailing, cloud computing, and e-commerce all contribute to the fast development of the IT industry. The rate of development in the IT division for 2016–17 is around 12%–14%. India's web customer base is the third-largest in the world. As a result, the industry has experienced rapid development, particularly during the 1990s economic liberalization. India produced about $136 billion in export earnings in 2019. In 2021, global IT investment is anticipated to reach over $4.07 trillion, up from $4.06 trillion in 2020. In comparison, due to the economic effect of the worldwide coronavirus (COVID–19) pandemic, growth slowed in 2020. Companies also modified their activities to recover from the COVID–19 impact, which has contributed to growth in the IT industry.

5. MARKET SIZE, INVESTMENTS, AND DEVELOPMENTS:

The global Information Technology market is projected at a Compound Annual Growth Rate (CAGR) of 6.6% from $7,850.57 billion in 2020 to $8370.95 billion in 2021. The growth is due



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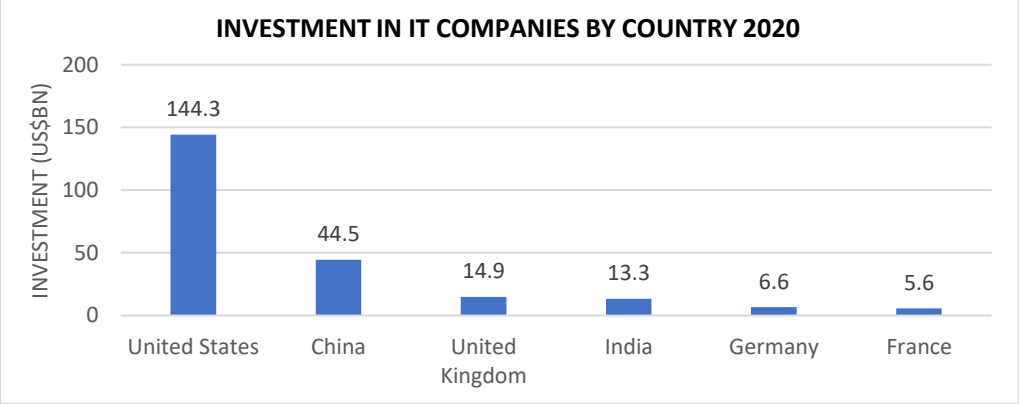
to the companies modifying their operations and recouping from the COVID–19 effect, which had prior driven to prohibitive control measures including remote working and the closure of commercial exercises that brought about operational challenges. According to some estimates, the market will reach $11866.34 billion in 2025, with a CAGR of 9%.

(***Source:*** *Statista https://www.statista.com/statistics/552595/worldwide-it-services-market-size/*)

Figure-1: Size of the IT service market worldwide from 2014 to 2020.

The above figure-1, according to Statista, the global IT services market is forecast to develop to 748 billion U.S. dollars in revenue in 2020 – nearly 100 billion U.S. dollars, which were more than the market revenue in 2014. The IT service market alone is estimated to reach 706.4 billion U.S. dollars in 2022. A key sub-sector of the bigger Information Technology industry, the IT service market offers a wide extent of services that incorporate business process services, application services, and infrastructure services. Such services can moreover be outsourced. In 2017, IBM was the biggest IT services company around the world in terms of net sales, generating 37.8 billion U.S. dollars in this field. Another major IT service firm incorporates Accenture, with revenues of over 31 billion dollars, at the side Fujitsu and DXC, both of which earned around 20 billion. Indian IT is center competencies and strengths have pulled in critical investment from major nations. The computer software and hardware segment in India attracted aggregate Foreign Direct Investment (FDI) inflows worth US$ 62.47 billion between April 2000 and September 2020. The division positioned second in FDI inflows according to the information discharged by the Department for Promotion of Industry and Internal Trade (DPIIT).



(***Source:*** *Tech Nation Dealroom 2021 https://technation.io/report2021/#key-statistics*)

Figure-2: Investment in IT companies by country 2020.

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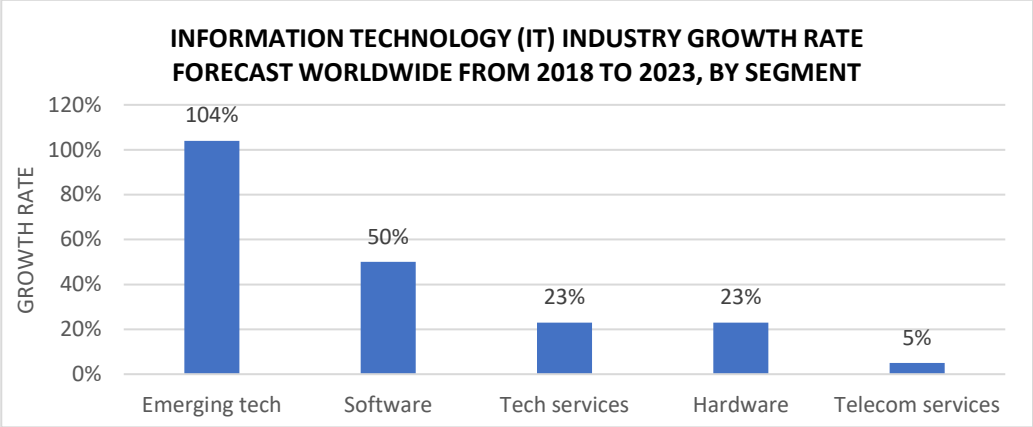
The above figure-2, according to Tech Nation, India saw another record year for investment (the US $13.3 billion) in the technology in 2020, reinforcing its position as the fourth in the world for the tech behind as it were China, UK, and the US security and privacy, as well as customer experience and interaction, are the two most important technology investments for businesses and organizations around the world in 2020, according to more than 40% of survey respondents. Investments in infrastructure/cloud and automation are moreover profoundly prioritized. In 2020, the worldwide total corporate investment in Artificial Intelligence (AI) comes to nearly US $68 billion, a critical increment from the past year. In 2018, the yearly investment in Artificial Intelligence saw a slight downturn, but that was as it was temporary. Most overall Artificial Intelligence corporate investment is made by private investors. India's IT and ITeS sectors will see a lower convergence in private equity investments in 2020, with less than the US $6 billion in



value. In the previous year, revenues in this segment totaled about $12 billion, with nine new unicorn firms entering the market.

(***Source:*** *Statista https://www.statista.com/statistics/967095/*)

Figure-3: IT industry growth rate forecast worldwide from 2018 to 2023, by segment.

The above figure-3, according to Statista, the figure depicts a projection of the IT industry's growth rate from 2018 to 2023, separated by segment. "Emerging tech," which incorporates areas such as IoT software, big data/analytics, AR/VR, etc., is expected to see the foremost development, with forecasts suggesting that the sector will grow by 104% between 2018 and 2023. Moreover, revenue from the digital segment is anticipated to create 38% of the overall industry revenue by 2025. By 2025, the digital economy is expected to be worth Rs 69,89,000 crores (US $1 trillion). The total number of employees developed to 1.02 million for four Indian IT majors (counting TCS, Infosys, Wipro, HCL Tech) as of December 31, 2019. In 2019, the Indian IT industry hired 2,05,000 new workers, up from 1,85,000 in FY19, and had 8,84,000 digitally trained workers.

Some of the major later improvements within the Indian and worldwide IT-ITeS division are as follows:

- In December 2020, Tata Consultancy Services (TCS) has extended its trade operations in Austin, Texas, with the development of a new facility. By 2022, TCS plans to enlist an

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additional 130 new workers in Austin. Over the other seven a long time, TCS plans to contribute more than the US $100 million in Austin.

- In December 2020, Tata Consultancy Services (TCS) has extended its strategic partnership with Star Alliance (carrier collusion) to supply prescient and real-time trade analytics, make strides in customer experience and accelerate digital transformation.
- In December 2020, Infosys collaborated with Rolls-Royce for aerospace designing in India.
- In December 2020, Wipro collaborated with Verifone for a multi-year contract to drive dexterity over its (Verifone) cloud service offerings.
- In December 2020, Infosys Finacle, a division of EdgeVerve Systems (an Infosys subsidiary), and RBL Bank announced a collaboration to move the bank's on-premise systems to a containerized environment governed by Kubernetes and accredited by the Cloud Native Computing Foundation (CNCF).
- In December 2020, Infosys launched Infosys Modernization Suite to assist organizations to accelerate their cloud modernization needs.
- In July 2019, Neo4j joined forces with Thales to provide next-level involvement to customers. Beneath this partnership, the companies will coordinate their products, Neo4j Enterprise Edition and Thales Vormetric Transparent Encryption to offer data-at-rest encryption.
- In January 2018, Oracle collaborated with DataStax. The partnership includes the integration of DataStax Enterprise (DSE) Graph with Oracle's overseen service environment.
- In August 2019, IBM reported the primary discharge of Python SDK and Node.js SDK for collaboration with IBM's Cloud Security Advisor service discoveries Application Programming Interface (API) to accelerate the customers' platform integration with the service.
- In August 2019, Microsoft reported the dispatch of the second-generation HB-series (HBv2) Azure Virtual Machines for High-Performance Computing (HPC). It is outlined to deliver leadership-class performance, Message Passing Interface (MPI) scalability, and fetched effectiveness for various real-world HPC workloads.
- In January 2019, AWS has expanded its Amazon Neptune to the Australian market, permitting clients to use advanced databases for complex data relationships.
- TIBCO discharged the TIBCO chart Database adaptation 1.1.1. The solution bolsters fault-tolerant operations by configuring a pair of servers. The primary server turns into the dynamic state and the other server turns into the standby state. The dynamic server acknowledges client connections.

6. SOME POPULAR LIST OF IT INDUSTRY IN THE WORLD:

Among the many businesses in the same sector, 16 firms are significant rivals who provide their customer with comparable products and services. These companies are listed as the top 16 IT

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companies in the world. The major companies and its competitor in the same industry are depicted in Table-1.

Table-1: Popular list of IT companies in 2021

SL. NO.	NAME OF THE COMPANY	FOUNDER	ANNUAL TURNOVER	MARKET CAPITAL
1.	Apple Inc.	Steve Wozniak, Steve Jobs, and Ronald Wayne in April 1976.	US $294.135 Billion for 2020.	US $2.260T for April 26, 2021.
2.	Amazon	Jeff Bezos on July 5, 1994.	US $386.06 Billion for 2020.	US $1.687T for April 26, 2021.
3.	Alphabet Inc.	Larry Page, Sergey Brin on October 2, 2015.	US $181.69 Billion for 2020.	US $1.561T for April 23, 2021.
4.	Microsoft Corporation	Bill Gates, Paul Allen on April 4, 1975.	US $143 Billion for 2020.	US $1.969T for April 26, 2021.
5.	Samsung Electronics	Lee Byung-Chul on March 1, 1938.	US $200 Billion for 2020.	US $498.477T for April 2020.
6.	Facebook Inc.	Mark Zuckerberg, Dustin Moskovitz, Andrew McCollum, and Chris Hughes on February 4, 2004.	US $86 Billion for 2020.	US $861.61B for April 26, 2021.
7.	AT&T	Alexander Graham Bell, Gardiner Greene Hubbard, Thomas Sanders on March 3, 1885.	US $172.92 Billion for 2020.	US $223.55B for April 26, 2021.
8.	IBM	Charles Ranlett Flint on June 16, 1911.	US $73.78 Billion for 2020.	US $127.94B for April 26, 2021.
9.	TCS (Tata Consultancy Service)	Tata Sons on April 1, 1968.	US $21 Billion for 2020.	US $169.2B for February 2021.
10.	Cisco Systems	Sandy Lerner, Leonard Bosack on December 10, 1984.	US $49.3 Billion for 2020.	US $218.39B for April 26, 2021.
11.	Oracle	Larry Ellison, Bob Miner, Ed Oates on June 16, 1977.	US $39.1 Billion for 2020.	US $214.39B for April 26, 2021.
12.	Infosys	N.R. Narayana Murthy, Nandan Nilekani, S. D. Shibulal, Kris	US $13.145 Billion for 2020.	US $75.74B for April 26, 2021.

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		Gopalakrishnan, Ashok Arora, K. Dinesh, N. S. Raghavan on July 7, 1981.		
13.	SAP	Dietmar Hopp, Hasso Plattner, Claus Wellenreuther, Klaus Tschira, Hans-Werner Hector on April 1, 1972.	US $31.228 Billion for 2020.	US $168.92B for April 26, 2021.
14.	HP (Hewlett Packard)	David Packard, Bill Hewlett on January 1, 1939.	US $56.6 Billion for 2020.	US $43.24B for April 26, 2021.
15.	Accenture	Clarence DeLany in 1989	US $44.3 Billion for 2020	US $185.05B for April 26, 2021
16	Cognizant	Kumar Mahadeva, Francisco D'Souza on January 26, 1994.	US $16.652 Billion for 2020.	US $41.97B for April 26, 2021.

7. PRODUCTS AND SERVICES OFFERED BY THE IT INDUSTRY:

7.1 Information Security:

The practice of safeguarding information against illegal access, use, disclosure, interruption, alteration, or destruction is known as information security. It is critical to social stability, quality of life, and economic confidence at the federal level. Information security influences profitability, operations, reputation, compliance, and risk management at the organizational level. Continuous Monitoring, Data Loss Prevention (DLP), Business Continuity and Disaster Recovery (BC/DR or BCDR), Antivirus Management, and Identity and Access Management (IAM), etc. are examples of Information Securities offered by the IT industry.

7.2 Governance Software, Health Software, and Incident Management Software:

Risk management, compliance, auditing, security, and knowledge management platforms are examples of corporate governance software. Health software, which includes commercial platforms tailored for healthcare providers, patient record systems, and technology used directly in treatment and prevention, is an industry unto itself. Incident Management solutions, on the other hand, track and prioritize occurrences like network failures. When many events occur at the same time, advanced technologies in the space enable automated root cause analysis that can lead to a solution.

7.3 Database, Data Storage, and Data Synchronization:

IT service providers set up servers and databases that have the company's information. A cloud database service and cloud storage service can be used to store data and objects respectively. Data synchronization is a service that syncs contacts and images between mobile and home devices.

7.4 Configuration Management, Content Management, and Cost Control Software:

Basic blogging platforms to full-featured business systems (includes search, workflow, collaboration, digital asset management, media management, and knowledge management), and

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project cost management software or operational cost management software typically tailored for a specific sector, such as construction or hotel management.

7.5 Business Automation and Robotics:

Marketing automation platforms that can buy digital advertisements, optimize offers, and score leads are examples of services that provide company functionality. Further, the promise of Information Technology services extends to machines that can automate physical labour. A solar panel management platform, for example, organizes solar module cleaning and remote maintenance.

7.6 Enterprise Resource Planning:

Large corporate platforms that support a diverse set of operations and activities. It usually provides a single process framework, data model, and toolkit to make data flow across activities easier. It may be viewed as a solution to the common business problem of having several different systems and procedures.

7.7 Internet of Things (IoT):

The Internet of Things is the integration of computing, networking, and sensors into things that were previously unconnected. It is a long-term technology trend that is driven by the availability of cheap computer processors, sensors, and networking techniques such as Wi-Fi and 5th generation mobile networks. The Internet of Things has the potential to make common items "smarter."

7.8 Cloud computing:

Cloud computing is a type of Information Technology that allows resources to be scaled up and down on demand. Multiple computing devices at a data center are utilized to form a single “cloud” of resources that can be scaled up or down as needed. Computing resources such as a cloud computing platform that provides data center management and self-service tools for computing deployment, scaling, and monitoring.

7.9 Gamification Techniques and Geospatial:

Games are typically thought to be extremely engrossing. Gamification replicates comparable levels of involvement in company operations such as marketing and staff productivity. Whereas, geospatial refers to the use of information about the three-dimensional space and geography in applications such as navigation systems, mobile devices, etc.

7.10 Network equipment:

Some common IT equipment that hears about are network switches and routers. People use fundamentally Cisco Meraki and Ubiquiti wireless brands, two of the finest accessible nowadays. Moreover, known as network equipment, typically hardware that keeps systems online, communicating with each other, and connecting to the web. It is vital to keep network equipment up to date, stable, and compliant with current security standards.

7.11 IT consulting:

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IT consulting service providers assess the requirements of a business and company to decide which IT way would be best suited for them based on their needs. Alongside, they offer assistance to deploy the IT Services and keep them. One of their roles incorporates training employees so the company can progress, whereas making the correct utilization of these IT resources.

7.12 Point-of-Sale Systems:

Product scanners, payment systems, and loyalty card services are among the technology used by cashiers and customer support representatives at retail establishments. Modern point-of-sale systems are frequently combined with e-commerce features.

7.13 Virtual desktops:

A virtual desktop could be a secure and advanced way to gain remote access to computers. When traveling or work from home, a person could access applications and records quickly and effortlessly. A virtual desktop allows users to connect to their whole work with a computer and view everything as they left it, but on a different physical computer than the one normally uses.

7.14 Office Productivity:

Document generation, email, media editing, and content management are examples of common business demands addressed by office productivity software. The term refers to all-purpose tools that may be utilized in any industry.

7.15 File servers:

File servers are computers large enough to hold all the information created by the office – that might be; emails, PCLaw information, Microsoft Word documents, or any other kind of work. Customarily, workplaces have acquired file servers and kept them in a physical office (normally tucked away in a corner or a closet with internet equipment).

7.16 Artificial Intelligence:

Artificial intelligence is software that learns and develops on its own. It might resemble a spacecraft or a robot. It is also commonly used in services that do not have a physicality, such as bots. Furthermore, it is widely integrated with services that do not have a physical form, such as bots. AI is used in automated financial investment, virtual travel booking agents, social media monitoring, manufacturing robots, and smart assistants, among other things.

8. IT INDUSTRY CURRENT SITUATION, CHALLENGES, AND OPPORTUNITIES:

IEEE published the findings of a survey of Chief Information Officers (CIOs) and Chief Technology Officers (CTOs) in the United States, United Kingdom, China, India, and Brazil on the most important critical technologies for 2021 overall, as well as the impact of the COVID–19 pandemic on the rate with which their technology is adopted, as well as the industries expected to be most affected by technology innovation in the year ahead.

CURRENT SITUATION AND CHALLENGES:

The global industry of Information Technology (IT) services may experience a 3% to 4% decrease in overall income due to a business slowdown caused by the COVID–19 pandemic, which is taking

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a toll on the whole world. The forecast comes from market research and analysis company IDC, which predicts that the effect on global IT industries will grow as the year progresses, at which point the exact magnitude of the impact on India will become apparent. According to the IDC report, hardware businesses would be the hardest hit, further, the trickledown effect will also affect software and service industries worldwide. According to the India Brand Equity Foundation, India's IT and BPM (Business Process Management) industries accounted for $177 billion in FY19, with $137 billion coming solely from exports or foreign projects conducted by Indian Information Technology giants. Whereas it is troublesome to project how the IT industry may develop or recoil by and large volume through FY22. India is a major contributor to worldwide IT services, a decay of near to 4% in worldwide IT spends is bound to affect India as well. Not taking India's own IT division under consideration, at the evaluated rate of decrease, India stands to lose over $5 billion in IT services exports itself. This might be a crucial point to consider, given that the globe is officially in recession, with many CEOs taking pay cuts and thousands of people losing jobs all across the world and across industries. A large section of non-resident Indians being engaged in IT services with worldwide industry giants might be a major cause for concern. With alarming estimates of what it may cost the world in the long run, it would be interesting to observe how global IT majors such as TCS, Cognizant, Infosys, and Wipro, as well as other industry players, adapt and adjust to new economic conditions to weather the storm. While the entire technology industry taking a major hit, the blow on IT services can be heavier than preliminary estimates. After all of this, the IT industry is expected to experience a massive market boom, rising from US $131 billion in 2020 to the US $295 billion in the next five years by 2025, relative to various other industries. The most reason for this increment in the economy for this industry is the expanded demand for software and social media platforms such as Google Meet, WhatsApp Video call, Zoom, and Microsoft Teams, etc. All of these teleconferencing tools allow users who are isolated to stay in touch with family members while also attending conference sessions and working. The economy will also flourish because, amid these problems, people realized the value of the internet and technologies in terms of staying safe and facilitating contact between doctors and the general public.

Due to the present situation, IT firms are deferring the completion of existing contracts, as well as ramp-up projects and close deals, due to a delay in the distribution of funds for new and ongoing projects. Also, a plausibility that emerges for pricing pressure to minimize the additional cost to sign low-priced deals and re-establish project costs. Considering the realities from the company's press release and reports that they are widely seeing cancelations of projects by clients owing to the worldwide lockdown situation and decrease in giving on-site bolster to the client.

According to CIOs and CTOs study, the most critical technologies and challenges in 2021 are:

- Among total respondents, 32% were Artificial Intelligence and machine learning, followed by 5G (20%), and the IoT (14%).
- Manufacturing (19%), healthcare (18%), financial services (15%), and education (13%) are the sectors that most expect would be affected by technology in 2021, according to the CIOs and CTOs report.

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- Simultaneously, 52% of CIOs and CTOs see their greatest challenge in 2021 as managing aspects of COVID–19 recovery concerning business operations. These challenges incorporate a permanent hybrid remote and office work structure (22%), office and facilities reopening and return (17%), and overseeing permanent remote working (13%).
- However, 11% said their greatest challenge would be the ability to stop and restart IT activities as the bizarre world progresses. 11% cited online security dangers, counting those related to remote workers, as the greatest challenge they see in 2021.

OPPORTUNITIES:

2020 was the capstone year for the IT industry, given that it was quick and unambiguous in its response to the pandemic. The segment effectively upheld its clients over the economy as they turned to work from home, changed sales and conveyance models, reconfigured supply chains overnight, and looked to quicken their digital transformation. Whereas many technology companies rapidly jumped at the new opportunities made by COVID–19, there were also new dangers, counting market instability and governments ramping up their endeavors to control the technology markets, that needed to be addressed. The crucial opportunities are as follows:

1. Dispose of complexity to optimize agility: Reorganizing the company, reducing legacy elements, deferring management, and effectively implementing acquisitions are all activities that must be undertaken. A few technology firms must reset to improve execution speed and maintain a competitive advantage. They should refine their business model by forming an enterprise based on "fit-for-purpose" technology, abilities, systems, and processes.

2. Go "all in" when transitioning to usage and repeating-based business models: Switching to consumption-based market models, on the other hand, gives IT businesses with recurrent sales opportunities and the potential to establish deeper customer connections, which financial experts lavishly praise. It raises the likelihood of cross-selling and up-selling. The move is not restricted to software, where consumption-based revenues are expected to exceed 50% of total revenues by 2024, but also include services and hardware.

3. Support supply chain to secure business: Tech companies with supply chains can continue to review their merchant portfolio and visibility, as well as reconsider their fabrication and distribution strategies. Single sourcing strategies must be where conceivable, and companies must weigh the dangers of geography in which they operate. Implementing enabling technologies, such as robotization and digital twins, can help to reduce the risk of disruption.

4. Oversee talent in a remote collaborating world: The pandemic has caused a fundamental change in how businesses think about acquiring the best talent. Remote collaboration has expanded the pool of available talent. To recruit and retain talent in this manner, IT organizations re-examine their employee esteem ideas, including the balance of on-site and off-site activities and how to keep remote workers engaged, all while continuing to build culture.

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5. Oversee security of a progressively complex IT design: Company networks have become increasingly complicated and susceptible as a result of the proliferation of access points, a wide range of devices, and remotely accessible applications. As the number of access points increases, successful IT businesses will shift their attitude to consider not just the depth and degree of their security layers, but also the breadth of their network security requirements.

6. Be more transparent about privacy to maximize the value of customer information: EY research found that 54% of consumers say COVID–19 has made them indeed more mindful of the individual information they share. Controllers are concerned about a wide range of issues, from information security to determining the fair worth of consumer data for tax. If service providers are not upfront about their data strategy and usage, they will not be able to develop a trusting connection with their customers and will face regulatory scrutiny. They may optimize the use of information and develop loyalty by defining expectations that go beyond compliance with privacy regulations.

7. Include social issues to develop a list of drivers of long-term value: The eruption of social and racial issues amid 2020 was an update to many IT companies that they are progressively expected to weigh in where they previously kept quiet. In the next years, especially with the rise of AI, neural algorithms, and facial recognition, it is that companies will find themselves taking positions on an increasing number of issues. Direct firms will benefit from having a long-term value system to come closer to these as they seek to create belief, trust, and engagement with customers, workers, and other stakeholders.

8. Grasp changing ecosystem: Technology adoption in each industry is expanding strongly. IDC anticipates 65% of worldwide GDP to be digitalized by 2022. IT companies will play a driving part in these modern environments, unfair as enablers but can be at the vanguard of forming and planning solutions. To do so, they must create a common go-to-market approach with industry partners. Tech vendors ought to effectively oversee and shape the adjoining industry ecosystem and energize collaboration and co-innovation.

9. Boost R&D adequacy: Due to increased information density and sophisticated algorithms, advancement costs in software and solutions are expanding. Companies must ensure that their R&D efforts are spent efficiently and effectively by deploying enabling tools, using open-source technology, and taking into account the demands of different countries. They require a clear mechanism to invest in projects that generate returns.

10. Jump-start development through Mergers and Acquisitions (M&A): While the IT industry has been a pioneer in terms of growth, its sales momentum has slowed in recent years. Simultaneously, the stock value of the innovation division as a whole has increased. However, as organic growth becomes more difficult for many IT businesses, M&A activity will become increasingly appealing as a development lever. Acquisitions can help jump-start revenue increments through modern goods, markets, or solutions while liquidating non-core enterprises will help reshape portfolios and get rid of falling or slower-growing businesses.

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9. GLOBAL IT TRENDS FOR THE FUTURE:

With the fast development of the worldwide economy, the demand for IT products and IT services is higher than ever. Looking forward, the new trend has seen the world's driving IT companies focusing on new innovative technologies such as Machine Learning, AI, and Cloud Computing to fuel new development that can help them build their digital foundation and offer vigorous solutions for different users. It is anticipated that IT investing around the world is heading toward a double-digit growth rate, whereas the top IT companies within the world are forecasted to continue their dominance in the industry due to strong market shares and driving technology evolution. However, a few of the worldwide IT trends for the future are;

9.1 Continuous growth of videoconferencing and remote work:

This zone grew rapidly during the pandemic and will continue to grow in 2021–2022. Zoom, which began as a company in 2011 and became public in 2019, became a household brand during the pandemic. Other existing large corporate tools such as Cisco's WebEx, Microsoft's Teams, Google Meet, GoToMeeting, and Verizon's BlueJeans are also giving state-of-the-art videoconferencing systems that encourage remote work across the world. Many modern ventures are developing in the remote working sector. Startups Bluescape, Eloops, Figma, Chunk, and Pair have all provided visual collaboration platforms empowering groups to form and share content, interact, track projects, train employees, run virtual team-building activities, and more. Users can make a virtual office that replicates working together as an individual by letting colleagues communicate and collaborate easily.

9.2 Online education and e-learning as part of the educational system:

COVID–19 fast-tracked the e-learning and online education industry. Amid this pandemic, 190 nations have upheld nationwide school closures at some point, affecting 1.6 billion individuals universally. With schools, colleges, and even coaching centers providing classes via video conferencing, an increasing huge opportunity for e-learning organizations. Numerous institutions have been suggested to pursue a portion of their curriculum online even after everything returns to normal. 17zuoye, Yuanfudao, iTutorGroup, and Hujiang in China, Age of Learning, Udacity, Coursera, and Outschool in the U.S., and Byju's in India are a few of the top online learning platforms that have served the global community in the middle of the pandemic and will proceed to do so in 2021 and beyond.

9.3 Tech Industry Prepares for Regulation:

What is charming in 2021 is that control is not as it was about the Googles, Amazons, etc. of the industry, but a force with the impact that comes downstream to smaller firms in the channel. Consider the Louisiana Act 117 – Senate Charge 273, a recently marked law that requires all Managed Service Providers (MSPs) that work for public bodies to enlist with Louisiana state authorities. These MSPs report cyberattacks to the authorities, according to this law. There have been other viewpoints to this state law, but the point is that its passage implies that the government is taking a closer look at all sorts of tech companies to curb abuse and potential harm to the public and relegate responsibility. In India, text traceability IT rules are also set up by the Indian govt. to those popular social media applications to curb cybercrimes.

9.4 Internet and Physical Worlds and Internet of Things (IoT) will play a more prominent part in securing and analyzing data:

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There has been a spike in the number of data organizations have had to fight with this year due to a combination of all digital change that has happened in 2020 and the expanded online activity due to lockdown. The volume of information produced and processed by companies is projected to rise with 5G roll-outs expected in 2021, with growth in LP-WAN-based services. Subsequently, to distinguish themselves from the competition, more companies will begin centering on information analytics technology capable of securely dealing with data, analyzing, and determining more prominent experiences from their new operational data.

9.5 Automation - a business imperative:

The COVID–19 pandemic is altogether expanding investments in mechanized solutions such as AI, ML, and Robotic Process Automation (RPA). However, in the year ahead, more companies are anticipated to become platform-driven digital businesses and the use of these technologies will proceed to rise. This would allow them to automate mundane, unsurprising activities and gain strategic advantages. By 2025, the AI market will be worth $190 billion, with global spending on cognitive and AI systems reaching $57 billion in 2021.

9.6 Cloud's reign continues:

This year, technology is assisting many businesses in adding an extra layer of flexibility by decreasing the unpredictability of work patterns. As a result, the cloud has been ruled out as a business technology. In the next five years, the cloud computing market is anticipated to increase at a CAGR of 17.5 percent, from $371.4 billion in 2020 to $832.1 billion in 2025.

9.7 Virtual Reality (VR) and Augmented Reality (AR):

Virtual Reality and Augmented Reality have developed altogether in 2020. The immersive AR and VR technologies enable a mental source of change in all segments. The main areas for 2021-2022 will include AR avatars, indoor AR, remote support, AI integration with AR and VR, mobility AR, AR cloud, sporting virtual events, eye tracking, and facial expression recognition. The appropriation of AR and VR will quicken with the development of the 5G network and growing web bandwidth. Companies such as Consagous, RealWorld One, Microsoft, Chetu, Gramercy Tech, Quytech, Scanta, IndiaNIC, Groove Jones, and others will play a significant role in shaping our world in the not-too-distant future, not only as of the hail carrier of all virtualized technologies but also as the various applications of AR and VR.

9.8 Increased development of 5G infrastructure, new applications, and utilities:

Many telecommunications companies are on pace to deploy 5G, with Australia having done so recently COVID–19. Verizon declared a colossal extension of its 5G network in October 2020, which can reach more than 200 million individuals. In China, 5G sending has been happening rapidly. In any case, Ericsson is driving the charge globally. Currently, more than 380 operators are investing in 5G. More than 35 nations have now propelled commercial 5G services. Startups such as Movandi are working to assist 5G transfer information at greater separations. The improvement of 5G and 6G technology will drive smart-city projects universally and will bolster the independent mobility sector in 2021 and the year ahead.

9.9 Intelligent networks are the new normal:

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According to one survey in the United States, 75% of those polled believe they must work from home in some capacity, and 40% believe their company should provide employees the option to work remotely. This new type will put modern pressures on companies, as there will be an expanding need for networks capable of supporting hybrid architectures - be it cloud, on-premises, or edge computing. As a result, more organizations will begin to look for clever and intent-based networks that offer coordinated security - such as SD-WAN for the Pale with SASE and Zero Trust security or virtual networks for multi-cloud to deal with the expanded cybersecurity danger of their new perimeter-less ecosystem.

10. THREE CRITICAL ISSUES AND SOLUTIONS FOR THE IT INDUSTRY:

10.1 Intensifying digital transformation efforts

Facing modern pressures and limitations, companies are working to improve their dexterity and adaptability, increase automation and move to more real-time operations. Quickening advanced change endeavors will take a rededication to move forward cloud foundation, information and analytics capabilities, and cybersecurity. It will require a re-established focus on business model transformation and ecosystem advancement.

The basic to digitally transform is driven by the numbers of companies that have as of now got begun. Global public cloud service revenue, for example, is expected to reach $308.5 billion in 2021 and $354.6 billion in 2022.

Action companies ought to take presently:

- Begin the digital transition now by concentrating on tasks that can be completed more efficiently and effectively. As advanced digital technologies, such as AI, become more ubiquitous, build on this to increase competitiveness.
- Understanding data- where it is, what and whom it covers, and how it is ensured and used—to build trust with customers and comply with regulations.
- Create channel partners to build upon XaaS with vertical offerings.
- Attract and develop business leaders who can function as "translators" between what the company needs and what innovation can provide.

10.2 Workforce reorientation and reskilling

Workforces have been assailing with numerous later shifts and challenges, reclassifying how individuals connect and how work gets done. IT firms have been gradually exploiting remote work capabilities and allowing other businesses to do the same. In the name of progressing effectiveness, an expanding number of companies are also saddling AI advances and RPA, both to streamline assignments and increase capabilities. The suggestion for specialists is that they will require more back and advancement opportunities.

Action companies ought to take presently:

- Rejuvenate talent *esprit de corps* by focusing on high-energy activities and initiatives that attracted personnel in the first place.

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- Explore ways to adjust and collaborate with government institutions and the general population on basic societal issues.
- Take advantage of using a remote workforce by changing enrollment practices.

10.3 Contemplating where and how production takes place

The disruption created by the COVID–19 outbreak has exposed flaws in the supply networks of several technological businesses. Some have struggled to fulfill increased demand owing to a failure to secure fundamental components, while others have struggled to get visibility into their systems, preventing them from becoming more dexterous. IT firms should explore the possibility of migrating and differentiating their generation offices. They ought to also look to progress straightforwardness, adaptability, and resiliency while lessening environmental impact.

Action companies ought to take presently:

- Examine all supplier tiers to determine which are long strategic partners—those with built-in redundancies and other sourcing choices, as well as geographic diversification.
- Engage the board to assist to take duty for overseeing supply chain and manufacturing risk.
- When designing new items, selecting a modern supplier, or building a modern production line, investigate which incremental activities can be taken to broaden the fabrication impression, including multisourcing and nearshoring.

In 2021, a pick-up in current client business may have a significant impact on the global Information Technology (IT) industries' growth, but COVID–19 impacts would continue to have a significant negative impact on the industry's growth. Many IT firms, on the other hand, jumped at the new opportunities presented by COVID–19, shifting to work from home, changing sales and delivery models, instantly reconfiguring supply chains, and looking to accelerate their digital transformation, among other things, to aid the IT company in combating the pandemic.

11. CONTRIBUTION TO GDP AND ECONOMY:

India is the world's biggest sourcing destination with the largest qualified talent pool of technical graduates in the world. The nation has a low-cost advantage, being 5–6 times more reasonable than the United States. India is the second-fastest digitizing economy among 17 driving economies in the world.

In India, Information Technology is divided into two primary sectors: IT services and Business Process Outsourcing (BPO). The sector's contribution to India's GDP (Gross Domestic Product) has risen from 1.2% in 1998 to 7.7% in 2017. According to NASSCOM, the industry generated US $180 billion in income in 2019, with export revenue being US $99 billion and domestic revenue totaling US $48 billion, representing a 13% increase. By 2020, India's IT workforce will number 4.36 million people. In 2017, India's IT industry generated 7.7% of the country's GDP, and by 2025, it is anticipated to contribute 10%. In FY20, the segment included 2,05,000 jobs, up from 1,85,000 occupations added in FY19. As of December 31, 2019, the total number of workers for four Indian IT giants (TCS, Infosys, Wipro, and HCL Tech) has grown to 1.02 million. In 2019, the Indian IT industry hired 2,05,000 recruits and had 8,84,000 digitally proficient workers.

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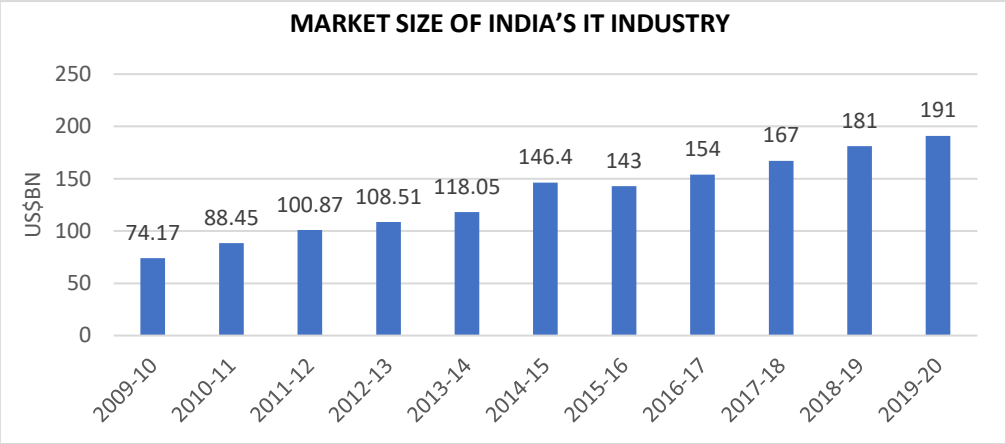
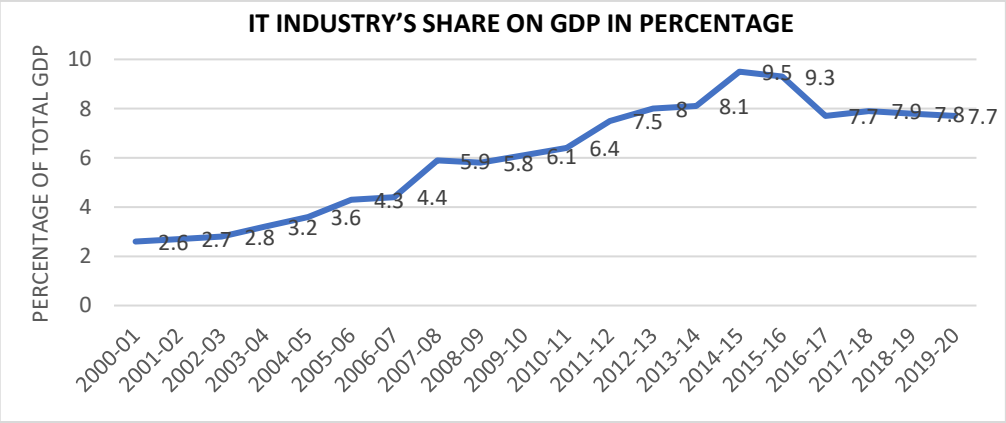
Artificial Intelligence (AI) is anticipated to boost India's yearly development rate by 1.3% by 2035, according to NITI Aayog. In the short to mid-term, significant growth in AI by Indian businesses may result in a 2.5% boost in India's Gross Domestic Product (GDP).

Between April 2000 and June 2020, India's computer software and hardware sector drew a total



of $45.97 billion in Foreign Direct Investment (FDI). According to data released by the Department for Promotion of Industry and Internal Trade (DPIIT), the segment ranked second in



terms of FDI inflows. PE (Private Equity) investment in the segment stood at US $11.8 billion over 493 deals in 2019. Venture Capital (VC) investment in the IT & BPM sector stood at US $67.0 million during Q3FY19.

For Software Technology Parks of India (STPI) and Special Economic Zones (SEZs), India's government has extended tax holidays to the IT industry. As of February 2020, there were 421 endorsed SEZs over the nation, with 276 of them from IT and BPM and 145 as exporting SEZs. Moreover, the Government has distinguished IT as one of the 12 winner service segments for which an action plan is being created. It is establishing a support fund of Rs 5,000 crore (the US $745.82 million) to help these champion service sectors realize their full potential.

(***Source:*** *IBEF, ministry of commerce and industry, the government of India*)

Figure-4: Market size of India's IT industry.

(***Source:*** *IBEF, ministry of commerce and industry, the government of India*)

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Figure-5: IT industry's share of GDP in percentage.

Following the economic reforms of 1991–92, the Indian IT industry grew at an unprecedented pace. Indian IT companies have set up thousands throughout the country and in more than 80 countries around the world. Most worldwide corporations are sourcing IT-ITeS from the Indian IT industry, it accounts for roughly 55% of the worldwide service sourcing market (the US $200–250 billion) in 2019–20. The market size of the IT industry has developed manifold from approximately 67 billion US dollars in 2008–09 to 191 billion US dollars in 2019–20 (figure-4). The revenue is further anticipated to develop in the coming long time with an accelerating growth rate and is anticipated to reach 350 billion US dollars by 2025. The surprising highlight of India's IT industry is that along with its development in terms of market size it is also incrementally including a noteworthy share to India's Gross Domestic Product (GDP) and subsequently boosting the development and advancement of the nation. From a minuscule of 0.4% in 1991–92, the IT industry contributed around 8% in 2017–18 to the overall GDP of India (figure-5). This share is anticipated to extend to 10% by 2025.

12. CSR ACTIVITIES:

Since the applicability of the required CSR provision in 2014, CSR spending by corporate India has expanded altogether. According to a study, companies went through 47% higher in 2018 than in 2014–15, contributing $1 billion (around Rs. 7,400 crores) to CSR activities. On average, the reporting rate among qualified companies in the final four a long time has been 64%. Companies spent 68% of the prescribed CSR sum in the four final a long time, totaling Rs 52,000 crores. Some of the highlights are given below;

- According to a survey done by the NASSCOM Foundation, Indian IT firms emerged as the leading player in spending more of their Corporate Social Responsibility (CSR) funding on education in 2016–17. The NASSCOM Foundation stated at its CSR Leadership Conference that "education remains the focus area of IT firms CSR operations, with 76% of Multi-National Companies detailing most notable spend on it, followed by 18% on gender equality, and 12% on hunger and destitution in monetary 2016–17,"
- India's Government is also inspiring the companies to supply social support in this age of COVID–19. According to a report of the Ministry of Corporate Affairs dated March 23, 2020, all expenditures brought about on activities related to COVID–19, will be added as the passable roads for CSR consumption. In the amid of COVID–19, Infosys Foundation gives Rs 50 crores to PM CARES Fund. It contributes additional Rs 500 crores for providing testing kits, masks, ventilators, food, and nutrition to people. It also joined hands with Narayana Hospitals to supply 100 beds quarantine facility.
- As the pandemic set in, Verizon Innovative Learning multiplied in its exertion to provide under-resourced school children with their own in-built technology devices and free data plans, so they

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comfortably engage in separate learning- hence combating the "digital divide" that has cleared out so many low-income children depending on Wi-Fi from adjacent buildings. They have also incorporated advanced tech into learning: whereas enrolled students in Miami acted as IT trouble-shooters for school districts altering to virtual learning, others in Cleveland 3D-printed PPE for essential workers.

- Going a step farther than most general corporate climate commitments, Microsoft is committing not just to achieve carbon neutrality by 2030, but also to eliminate all carbon emitted by the firm from its inception in 1975, by 2050. It points to do that by propelling a development fund on new climate solutions, extending its internal carbon expense, and helping providers and customers drive down their impressions. Besides, to attain zero waste by 2030, it is strongly promising to divert at slightest 90% of its landfill waste and make all Surface gadgets completely recyclable.
- The Tata Group, an Indian conglomerate, engages in various CSR initiatives, the majority of which focus on community development and poverty alleviation. TCS prioritizes offering COVID–19 patient trackers, health kits, and ventilators for the poor as part of its expansion. The TCS iON Digital Classroom program allows students to take advantage of online learning opportunities. It has engaged in women empowerment activities, wage generation, country community advancement, and other social welfare programs. In the field of education, the Tata Group gives scholarships and endowments to various institutions. The group engages in healthcare projects, such as assistance to child education, immunization, and the creation of awareness of aids. Other areas incorporate economic strengthening through agriculture programs, environment assurance, giving sports grants, and infrastructure advancements, such as hospitals, research centers, educational institutions, sports academies, and cultural centers, etc. Whereas, RIL provides the first 100 bed COVID–19 hospital, 50 lakh free meals, one lakh masks, free fuel for emergency vehicles, daily wise 1000 PPE for health care workers. It also provides Rs 500 crores to the PM CARES fund.

13. SWOT ANALYSIS:

Table-2: SWOT analysis of IT industry

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STRENGTHS	WEAKNESSES
▪ **Highly skilled, English-speaking human resources.** ▪ **Compared to their Western rivals, their labour force is less expensive. According to NASSCOM, income disparity between the United States and other Western countries is as high as 70-80%.** ▪ **Lower attrition rates than on the West.** ▪ **Employees who are committed to a long-term career in the sector.** ▪ **Due to the large time difference, Western businesses will benefit from round-the-clock services.** ▪ **The government is taking initiatives such as setting up Hi-Tech Parks and implementation of e-governance projects.** ▪ **Many Multinational Companies, such as Microsoft, Oracle, and Adobe, have established operations in India.** ▪ **Quality standards such as SEI CMM and ISO 9000 are followed.** ▪ **Cost competitiveness.** ▪ **Quality telecommunications infrastructure.** ▪ **Time zone of India (24 x 7 services to the global customers). The time difference between India and America is around 12 hours, which is advantageous for job outsourcing.** ▪ **Keeping expenses low in comparison to rivals.** ▪ **Customer expectations are being met more efficiently.** ▪ **Increased customers shopping online for items due to digitalization and**	▪ In India, the cost of telecommunications and network infrastructure is much higher than in the United States. ▪ The lack of practical experience among recent graduates. ▪ The scarcity of qualified candidates. ▪ Less Research and Development. ▪ The contribution of the IT sector to India's GDP is still not much satisfactory. ▪ Employee salaries in the IT industry are skyrocketing. Benefits for low-wage workers will soon be phased out. ▪ In the pandemic, most workers are doing work from home, which ultimately reduces the quality of work. ▪ There are no strong alliances or agreements with computer retailers. ▪ Excessive reliance on the United States for revenue. ▪ Decreasing the competitive advantage. ▪ IT is limited. It is a tool but not necessarily a solution. AI Information Technology can communicate, but it can't communicate emotionally. ▪ The lower class is the majority of buyers on a global scale, but some companies' products having high prices and brand value don't cater to this demographic. This could be a limitation in the business model. ▪ Some IT companies are cannot monitor the validity of claims or the quality of products sold on their platform. ▪ Some IT companies Employees describe foul work cultures, for example, Amazon's work culture is hyper-competitive, critical, insensitive, and unfair.

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lockdown. For illustration: Consumer spending on Amazon is up 70% year over year, according to a Facteus survey.	
OPPORTUNITIES	**THREATS**
▪ **The market for high-quality IT education.** ▪ **The growing number of individuals of working age.** ▪ **India's well-developed infrastructure.**	▪ The United States of New Jersey has passed anti-outsourcing legislation. ▪ Three more states in the United States are considering legislation to prohibit outsourcing.

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▪ **IT sector will lead the international market.** ▪ **The internet as a tool for marketing.** ▪ **Great scope for product innovation.** ▪ **To capitalize and encash on the already established image of India is portrayed as the most flavored IT location in the world.** ▪ **Rather than being a low-cost destination, India can be marketed as a high-quality IT destination.** ▪ **Develop and expand strong, comprehensive, best-in-class end-to-end solutions and service offerings to help clients gain market differentiation or competitive advantage and thus capture a greater share of client's technology budgets.** ▪ **Ability to develop and sustain a world-class, well-proven global distribution model that allows the company to offer services to consumers on the most cost-effective basis. These necessitate round-the-clock execution capabilities across several time zones, access to a wide pool of highly qualified technical experts, and a knowledge management system that would allow solutions to be reused where possible.**	▪ British Telecom employees have staged a rally against outsourcing jobs to Indian BPO firms. ▪ Other IT destinations such as China, the Philippines, and South Africa have an edge on the cost factor. ▪ Competitors' stronger brand names, such as IBM and Compaq. ▪ The strong relationship between competitors with retailers. ▪ The lack of data security systems. ▪ Countries such as China and the Philippines with qualified workforces trying to overcome the English language barrier. ▪ IT growth is limited to a few towns. ▪ Pandemics such as COVID–19 spread worldwide, which ultimately lead to a decrease in the growth of the IT industry. ▪ The competition in the IT market is endless. Various businesses compete with a range of facilities. IBM, Amazon, Hewlett-Packard, Microsoft, Oracle, Cisco, and Dell are all major competitors in the software and technology space. ▪ Indian IT rules of 'text traceability' must comply with popular social media applications.

14. PESTLE ANALYSIS:

PESTLE analysis depicts a framework of macro-environmental factors, which influence the IT industry. When performing a strategic analysis or market research, it is part of the external analysis and provides a general overview of the unique macro-environmental elements that the IT sector must address. It generates a valuable strategic tool to depict and understand the market growth or decline, business position, potential, and direction for IT industry operations.

Table-3: PESTLE analysis of IT industry.

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POLITICAL	ECONOMICAL
▪ **Brexit would affect initiatives in both the UK and EU.** ▪ **In India, the preferred technology company for government projects.** ▪ **The impact of Brexit in the UK and European markets.** ▪ **The implementation of stringent visa policies by various governments.** ▪ **Due to political issues even for companies as large and powerful as Amazon, Apple, and Samsung extending and distributing into Asian countries can be difficult.** ▪ **Issues with software sales and high-priced political lobbying.**	▪ The combination of a large workforce and higher pay raises operating costs. ▪ Increase in local hiring in the U.S and other countries to impact cost structure. ▪ Tax benefit from the extension of the Special Economic Zone (SEZ) scheme. ▪ The impact of delocalization in cost on the employees. ▪ The advantage of Special Economic Zones (SEZ). ▪ Some IT firms are losing market share and brand value due to economic speculator. ▪ IT industry leads to fluctuation in demand and supply in the economy.
SOCIAL	**TECHNOLOGICAL**
▪ **The growing trend of digitalization in the market.** ▪ **Strong employee culture with an emphasis on training and diversity.** ▪ **IT companies not shifting to new trends could be disastrous.** ▪ **Social media usage is on the upswing.** ▪ **The online user base is becoming more diverse.** ▪ **The use of personal data by online businesses is drawing increasing criticism.** ▪ **The increasing use of social media platforms such as Facebook, Instagram, and WhatsApp. This includes search, video streaming, shopping, and money transfers, etc.**	▪ Rather than focusing only on utilities, it should concentrate on emerging technology products and solutions. ▪ Mobility, big data, social media, cloud computing, and robotics will be the key growth drivers in the five digital powers. ▪ Innovations may have a major influence on enterprises and can, in certain instances, potentially cause a conventional firm to disappear. ▪ Nanotechnology, which will see devices such as electronic circuits made from single atoms and molecules, is expected to be a potential growth field. ▪ Cyber criminals' rising skills make IT systems less stable, robbing them of one of their most valuable competitive advantages. ▪ Emerging trends such as 5G, AR, VR, etc.

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▪ **Some consumers in the United States and Europe are reacting negatively to expensive and fashionable items.**	
LEGAL	**ENVIRONMENTAL**
▪ **Inside the organization, there is a strong ethical and legal culture.** ▪ **Increasing regulations on online privacy.** ▪ **Stronger regulations on Intellectual Property Rights (IPR).** ▪ **Restrictions on the use of consumers' details are becoming more stringent.** ▪ **General Data Protection Regulation (GDPR) of the European Union has been implemented. It is a more stringent approach in terms of user data and data protection. Violations of the rule can result in various penalties.** ▪ **Antitrust actions effective in Europe can inspire similar efforts elsewhere, especially in the United States. This could result in costly lawsuits and attempts to alter the IT business model.** ▪ **Consumer Protection Laws such as Sale of Goods Act, Weight and Measures**	▪ Smart metering is being widely deployed throughout India's IT operations. ▪ Some IT companies like TCS's environmental sustainability roadmap are aided by its plan to develop "green" infrastructure and energy-efficient IT infrastructure. ▪ Sustainability initiatives and Green IT infrastructure rules and policies. ▪ Internet traffic has risen considerably as a result of a large number of users on social media sites. As a result, storage and cloud space must be upgraded, with high-capacity efficient servers replacing old obsolete servers. Green IT services contribute by repurposing old computer equipment in an eco-friendly manner. ▪ Electronic devices that have been used or are no longer functional are being discarded by some IT firms. Disposing of devices, particularly those containing lithium batteries, may be expensive.

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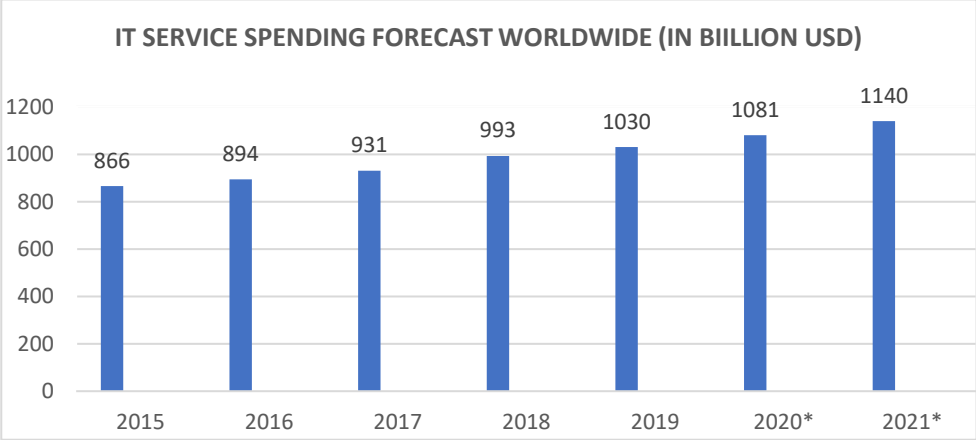
Act, Trade Description Act, and Consumer Credit Act, etc.	



15. IT INDUSTRY IN INTERNATIONAL CONTEXT:

As the world proceeds to be more digitally associated and businesses become more computerized, technology will stay a greatly growing market at the starting of the new decade, particularly as corporations concentrate less on cost-cutting and more on innovation. By 2024, businesses will be constrained to thrust their plans for digital business transformation by at slightest five a long time to outlive in a post-covid world that "involves forever higher adoption of remote work and digital touchpoints," according to Gartner.

In 2021, India expects to invest $88.8 billion in Information Technology, up 6.8% from 2020. It is usually a big jump from 2020 when the country's IT investment was down 2.7%. In comparison, global IT investment is expected to reach $3.9 trillion in 2021, up 6.2% from 2020 after falling 3.2% in 2020 as per Chief Information Officers (CIOs). "Prioritized spending on technology and services that were deemed 'mission-critical' during the early stages of the pandemic," according to Gartner's most recent report on IT investment.

(***Source:*** *Statista, *forecasted figure*)

Figure-6: IT service-spending forecast worldwide.

According to an IT Market Model by Statista, the expenditure on the worldwide IT services market is anticipated to reach $1140 billion by 2021, up from $931 billion in 2017. North America is the largest developing market for IT services due to the presence of a vigorous IT infrastructure. In addition, North America was the largest region in the global Information Technology industry in 2020, accounting for 34% of the market. The Asia Pacific area was the second-largest, accounting for 32% of the global market. In the global Information Technology industry, Africa was the tiniest

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field. The IT service market is anticipated to enlist a Compound Annual Growth Rate (CAGR) of roughly 8.87% amid the forecasted period (2020-2025). Furthermore, the IT Services Market is expected to grow at a CAGR of nearly 10.36% between 2021 and 2026. The Coronavirus disease (COVID–19) pandemic has served as a significant restraint on the Information Technology sector in 2020. Supply chains were interrupted as a result of trade restrictions, and personnel working for these businesses had infrastructural and communication issues as a result of government-imposed lockdowns, forcing them to work from home. COVID–19 is a contagious illness with flu-like symptoms such as fever, cough, and shortness of breath. The virus was first identified in 2019 in the Wuhan, Hubei area of the People's Republic of China, and spread universally, counting Western Europe, North America, and Asia. Several papers and analyses have been published on the use of IT capabilities during the COVID–19 pandemic. IT was utilized in the research for a variety of purposes, including accurate diagnosis, statistical reporting, illness monitoring and control, forecasting, and so on. Furthermore, to prevent/control the spread of COVID–19, technology Startups are collaborating with government agencies, physicians, and academics. National governments' efforts to stop the spread have resulted in a decline in economic activity, with several countries going into lockdown, and the outbreak is expected to continue to affect companies well into 2020 and 2021. However, it is expected that the Information Technology market would recover from the shock throughout the forecast period since it might be a "black swan" event unrelated to market or global economy improving or underlying flaws.

16. SUGGESTIONS AND RECOMMENDATIONS:

Based on the above study, it is viable to propose the following suggestions and recommendations:

1. An effective IT strategy requires a three-pronged approach: optimizing the client experience, progressing operational forms, and revealing new and profitable trade models.
2. Increased electronic service is basic because it improves the quality of the service, is ecologically inviting and is a modern prerequisite for citizens and businesses. This element has to be efficiently looked into with all divisions and workplaces. It is further imperative to reinforce participation with the government and state governments to encourage access for the citizens to all electronic services.
3. IT equipment must handle expanded information streams and a requirement for increased security. New technologies, both virtual outlets and the more economic tablets got to be considered.
4. Customers need a simple way to get the information and connect with businesses. A mobile application is an exceptional and must-have tool for businesses. Customers anticipate mobile applications to provide data while permitting the customer to interact based on their needs.
5. When it comes to guaranteeing customer's needs are met, one of the foremost vital things to do is to say "Sorry". But, at that point, customers need to see that company makes it right. When Samsung's Galaxy Note smartphone caught fire, they clarified the issue on all social platforms. They apologized, and they supplanted the phones. When it comes down to it, customers just want to know they can believe a brand to make it right.

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6. Keeping IT team members in the dim could be a crucial moral executioner. It is imperative that the communication to each staff member, the state of the business, and how the work they are doing will move the ball forward for overall company objectives.
7. Key Performance Indicators (KPIs) are pivotal to checking overall IT performance. Many of these KPIs can also be utilized as Key Risk Indicators (KRIs) that can alarm IT management of developing risks that harm meeting partner needs.
8. The greatest boost to IT performance has been the entry of spry strategies and approaches, which offer assistance bring business and IT teams closer together. This empowers the trade team to have a bigger presence in the transportation and direction, resulting in less complex solutions that can be better align with business procedures and are easier to execute.
9. Hyper-converged infrastructure is a software-centric infrastructure solution that securely coordinates computing, organizing, and virtualization of assets and other innovations from scratch in a commodity hardware box supported by a single manufacturer.
10. Apply rules, policies, and edges to guarantee the accuracy of orders and diminish fallout levels overall order and fulfillment channels.
11. IT industry could utilize various analytical tools to understand the behavior of customers and can satisfy accordingly by considering various strategies.
12. Using ecologically responsible techniques and recycling previously used equipment and gadgets and forming a green plan policy to reduce carbon emissions in the environment.

17. CONCLUSION:

The IT industry has brought a revolution in India, especially since the 1990s. It has reduced intermediation in business and society, re-organized firm-level behavior, and empower individuals by providing them with more information. The sector is increasingly becoming an important tool for national and rural development. Businesses, governments, and people may all benefit from technological advancements that help them become more efficient and successful. Consumers are forced to acquire new, relevant technology due to rapid advancements in hardware and processing capability. This fast turnover creates a need for new products and services on a worldwide scale. It also drives economic growth. Thus, this paper was conducted to analyze the IT industry scope, strategy, performance, growth, trend rivals, and results. If all suggestions and findings of this paper are listened to and performed, the IT industry analysis pattern undoubtedly is beneficial not only in India but also outside the country. With many players creating innovative products and services in the IT sector, it begins to capture and become a global market trend for all other sectors. The analysis, therefore, offered in-depth data on IT industry performance in the Indian and global context.

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Paper 10

Human Resource Management in NGOs – A Case Study on TRF Foundation

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ABSTRACT

The effectiveness of an organization depends on its human resources and its qualities which organisation or any industry uses to the maximum. Non-Governmental Organizations (NGO) are not part of the government but they have significant role in pursuing the various activities like literacy development, environmental protection, community support, health, women empowerment, employment, Animal Protection, Human rights and so on. These organisations have a legal status and are registered bodies under the specific Act of the government. Human Resource is a vital component out of all other resources for any organisations. Human resource management is the management of the people who work in an organization. Human resource practices focus on the different aspect that can enhance the potential of an individuals like managers, employees, coordinators, project officers, field workers etc. Training and developing, performance appraisal, potential appraisal, career counselling, employee welfare, health and safety are few of the human resource management tries to accomplish.This paper on TRF Foundation aims to explorethe role of human resource as an integrating factor to the service sector like NGO's. Further, the study tries to analyse the organisational structure and does the SWOT analysis.Today, fast changes in the business environment and the advances in technology, communication and consumerism, planning of human resources has become an incessant activity on the part of HR functionaries working in NGOs. In this pandemic can the NGOs survive with the constraints like fund management and resource scarcity in providing a better environment to the human resources in an organisation?

Key words: Management, Human Resource Management, Non-Governmental Organization, Talent Research Foundation

Introduction to Non-Governmental Organizations:

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Non-Governmental Organizations(NGOs) are involved very much in the socio-economic development of any country. These organizations can be found both national as well as in international levels. NGOs function as legal, non-profit, non-political and are accountable of their all work in the society. In NGOs there are variety of organizations like charitable, cooperative, associations, religious, research institutions, social organizations, community based organizations, civil society groups and so on[1]. The term "NGO" came into execute in 1945 due to the need for the UN to distinguish in its charter between involvement rights for inter-governmental focused agencies and those for international private organizations.

Rajesh Kothari defined NGO as "an independent, autonomous and vibrant sector which can work on social and development problems of the country with the freedom that the government institutions do not have and a sense of commitment and concern for the people, that the business sector does not much care for"

Roles and functions of NGOs and changing needs:

The role of any NGO is to contribute to development of the nation through involving in various issues like- Education, Health, Livelihood, Micro -finance, Human rights and many more. It is up to the NGO to decide issues on which they want to work for. We can find several good NGOs in parts of India which areworking not only on charity model but also on Rights based model. The charity model of NGO involves charity interventions like providing immediate relief to the community. It can be in form of Food, clothes, medicine, etc. While the Right based model involves building the capacity of local communities to stand up for their rights and questioning the discrepancy in the system and keeping track of development as promised by the government[2].

Types of NGO and Their Development:

According to World Bank NGOs have been classified into four categories.

Table No 1.1

Types of NGOs	Characteristics
Charitable NGOs	Service oriented NGOs
Participatory NGOs and Class Organization	Empowering NGOs
Community Based Organisation	Community Development Oriented Organisation
International NGO	NGOs which are working in more than one country

NGOs in Karnataka

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Non Profit Organisations/ Non-Governmental Organisations, Voluntary Organizations (NGOs/ NPOs/ VOs) are part of social growth and well-being of the state people. NGOs in Karnataka has been dynamically working for the overall social development programmes and welfare activities of city and rural communities. Karnataka NGOs are contributing in social development and charitable challenges conducted by the government and welfare groups of the society. Karnataka NGOs are always ready to com ahead to work for the upliftment and betterment of the children, women development, education, social awareness and other objectives.

Non-Governmental Organisations in Karnataka are functioning for Child education, child welfare, child rights, women development, women empowerment, old age homes for old age persons, physically and mentally handicap persons, and upliftment of slum children and women, NGOs are well organising education, health, social justice, disaster management, natural resource management, agriculturedevelopment, social awareness, betterment of backward and deprived communities, poverty and distress relief programmes.

NGO has been implementing the programmes related to employment, female feticides, rain water harvesting, animal welfare, science and technology, sports, development of art, craft and culture, heritage protection, conservation of historical places, the issues like conservation and protection of environment, human rights, social equality, drinking water issues, legal awareness and aid, nutrition, right to information, rural and urban development, forming and supporting Self Help Groups, research and development are main part of the major activity of NGOs [3].

Human Resource Management

HRM generally denotes to the whole of the HR task, replacing the previous term 'Personnel Management' (PM). The rich and continuing supply of qualified manpower is essential in an organization. Human Resource Development viewed as a sub-set of HRM, dealing specially with its developmental objective – the enhancement of effectiveness in the person–organisation fit. True HRD is possible only when the organisation as a whole is constantly re-examining its jobs, positions, structures, and systems from periodic assessment.[4]

Evolution of Human Resource Management

The personnel purpose in India originated in 1920s with the concern for labour welfare in factories. The Trade Union Act of 1926 gave formal recognition to workers' unions. The Royal Commission of Labour 1931 suggested the appointment of labour welfare officers and the Factories Act of 1948 placed the responsibilities and experiences of labour welfare officers. In addition, the Indian judiciary played an important role in expounding the correct scope of the protection envisaged to the working class by the legislation that was enacted in several spheres of IR as per the spirit of the Constitution. Resulting to the passage of a number of labour and industrial relations laws, HR managers began executing industrial relations as a very substantial role. The IR role of personnel managers formed such an important part of their work that they came to be known as children of the Industrial Disputes Act 1947 (IDA). All these developments formed the

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foundation of the personnel function in India (Balasubramanian, 1994; 1995) and paralleled the initial developments of the British personnel function.

The significance of Human Resources (HR) in a non-governmental organisation (NGO) as a way of certifying workable growth for an organisation cannot be overstated, as it is the fundamental asset upon which people; approaches, developments and procedures are based. Effective employee management should be on top of the list of priorities for progressive improvement of an organisation. A NGO must strive to attract, develop and retain qualified and enthusiastic employees as they are the key to the success of one's business. HR in a NGO is no different to HR in any other sector, but the problems that HR professionals face within the NGO sector are quite unique.

Main problems concerning HR in the NGO sector today :

The first is the high unemployment rate which causes an exceptionally high number of under qualified job seekers to stream into the NGO environment, the reason for this can also be attributed to an industry that does not have the competitive advantage when it comes to salary benchmarking. This leads to shortages of qualified skilled employees in the industry; and Retaining extremely expert and qualified people and keeping them driven is the second one. Learning and development are central to both the performance and development of employees. It can be beneficial for an organisation to offer employees equal and full access to learning and development opportunities that are aligned to their career development, as well as the skills and competencies required to meet business performance and growth objectives.

The challenges for managing HR in a NGO arena are kind of unique, wherein you struggle to get a job-ready-talent and once someone is ready, the next challenge is to retain that talent. The developing financial and political situation also has supplementary to the instability this sector already had, making it further hard to attract good talent & keep them dedicated to the cause as part of the workforce.

Introduction to TRF

Talent Research Foundation(TRF) is one such NGO, which within a very limited period has made rapid progress towards addressing the issue of Muslim education and employment.

Talent Research Foundation, set up on 25th December 2005 with the objective of empowering Muslims in education, employment, besides strengthening communal harmony, has already carved its niche through its unique programmes. The organisation was established with the initiative of Mr.RaufPuthige, a renowned social worker and entrepreneur. At present, this Mangaluru-based organisation has 13 dynamic young leaders striving to achieve the lofty goals of the organisation. TRF also setup an advisory panel consisting of expert academicians and renowned Scholars.

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The one flagship programme of the TRF over the past eight years has been the "BACK TO SCHOOL CAMPAIGN" targeting young and not-so-young school dropouts and bringing them back to the world of knowledge and thereby to the arena of progress and empowerment. Through back to school campaign nearly 132 drop outs centers have been opened all over Karnataka, of which 1897 students attempted for exams and results was tremendous SSLC 37 percent, PUC 70% percent respectively.

Talent Research Foundation Objectives

- ✓ Upliftment of Muslims through education empowerment and communal harmony.
- ✓ Empowerment of Muslim women through programmes for girls' education.
- ✓ Providing modem and technical education to Moulavees of Deeni Madrasas and thereby trying to make them eligible for governmental facilities.
- ✓ Self-employment training program for the women.
- ✓ Motivating school drop-outs to pursue education through "Back to school campaign".
- ✓ Training women in home and cottage industry.
- ✓ Guidance and help in securing various government scholarships to the deserving students.
- ✓ Training programmes for graduates to face competitive examinations such as IAS, IPS, KAS and KPS.
- ✓ Career guidance programmes for high school and college students.
- ✓ Felicitation programmes to young achievers in order to turn them into role-models for the rest of the community(9).

TRF Empowerment programmes

Table 1.2

Back to the school campaign	Total Centers 130	Total Students 1978
Self employment training for Youth & Women	Total Batches 18	Total Beneficiaries 656
Scholarship drive	Total Amount allotted to Students through Q or Service 3.65 Crores	Total Beneficiaries 4930
Marriage of women crossing the age of 30 Years	Total Assistance 36 Lakhs	Total Beneficiaries 74
Distribution of note books	Total Books Worth 26 Lakhs	Total Beneficiaries 11800
Housing for the destitute	Total Expenditure 15.74 Lakhs	Repair/Newly Built 16
Financial aid for deprived families	Total cost	Total Beneficiaries

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	4.60 Lakh	113
Salutation for Talents Achievers	Total Award 8	Total FeKcHations Conferred 1017
Assistance for Physically Challenged people	Total Disbursements of Assistance 3.21 Lakhs	Total Surveyed 144
Competitive exams training	Result (Cleared in Preliminary Exam) 6	Beneficiaries 174 Students
Petty shop & cycle for depressed families	Total Cost 1.5 Lakhs	Total Beneficiaries 14

(Source: Annual report)

Literature Review

NGOs have to adopt good HR practices to provide quality work to the society and as an employer have to take care of employees' health and welfare(Divya M.S &T.N.Sreedhara, 2014[5])Human Resource Management role within the non-government organisation (NGO), volunteer and not-for-profit sector and its capacity to positively commit to volunteer well-being and build healthy communities has become topical among governments, professionals, management practitioners, scholars and communities across different national settings(Timothy Bartram)[6].

The human resources within the nation show a chief part in its growth. Human Resource Development is all about in evolving skills, knowledge & proficiencies of the individuals. It is people-oriented concept. HRD can be useful both at the national & organizational level. In society, people need capabilities such as information, attitude, morals, and skills to achieve various tasks (Dehkar R.G 2020)[7].

The HR include permanent employees, incidental partners and volunteers. Citizens and particularly those that have proficiency in the areas they operate in, are entitled to become members of NGOs, in order to help and encourage their areas. In the globalized reality, which leads to increased competitiveness, proper management of human resources is particularly important for all the executives of NGOs(Aspridis, George)[8].

Need for the study

There are various studies are done on Management, financial management, General Managementand Human Resource Management but few studies are done on Human Resource Management in NGOs. At the same time, NGOs has a limitation for the effective utilization of human resource in the organization. So there is a need for the study.

Objectives of the study

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1. To analyse the role of Human ResourceManagement in NGOs
2. To understand various Human Resource Management tools of Human Resource Practices in NGOs
3. To study Human Resource practices in TRF Foundation, Mangaluru

Research Methodology

This paper concentrates on the case study of TRF, a NGO functioning in Mangalore. The human resource management data were gathered from discussions with the manager. The annual reports which is of secondary data and at the same to understand the existing research in the field. Thus books, journals and magazines are referred.

Data Analysis and Interpretations:

Table 1.3 Profile of the NGO

NAME	Talent Research Foundation
Address	Vishwas building KankanadyMangaluru
Name of the founder	Mr. Abdul Rauf Puthige
Year of Establishment	2005
Registration Detail	11/2006-07
Taluk / Districts –Locations	1
Branches of the organisation	Single location

(Source: Survey Data)

Table 1.4 Progammes and Special focus areas

PROGRAMMES	TRF
Related to Education	1
Awareness programmes on Health	5
Self employment& Vocational training	2
Sanitation & Hygiene	4
Women Empowerment	3
Awareness on human rights	8
Girl child Safety	6
Service for the old aged	7
Agriculture - support systems	9
Natural resource management	10

(Source: Survey data)

Observations and interpretations:

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The above table describes on the TRF organization doing a yeomen service to humanity. It is found that they are more involved in uplifting human lives, empowering, and supporting in sectors like education, agriculture, self-employment/vocational training, and sanitation found to be of top priority. While women empowerment, girl child safety, natural resource management, awareness on human rights and services for the old age are also taken up in right earnest.

TRF: Education, Self-employment and Vocational training, Women Empowerment, Sanitation and Hygiene and Awareness programmes on Health and importance they give for Education, Women empowerment, agriculture support and support for self-employment and thereby to achieve one great agenda of uplifting the recipient's economic status and self-respect.

What this study has found different as a priority when having discussion on issues of priorities with leadership at **TRF**, they said it is mainly Education. They provide scholarships from primary to higher education. They help people to get government supported benefits for education of minorities- Muslims, Christians, Sikhs, Buddhists and Jains. They provide training on career development to students and have a well-equipped library with books related to career and personality development. They have special unit in their premises, which imparts education-supporting activities only for Muslim women -free of cost, like- younger women get English speaking skills and others vocational and job oriented trainings. They also provide coaching to all groups of people on –'how to face competitive examinations'.

Table 1.5 Organizational Structures and Style

Organisational structure	Functional
Leadership style	Paternalistic
Performance Report To	Government Founder of the NGO

(Source: Survey data)

TRF are formed under the trust act and are governed under the Indian Trust act. Hence, they report to government agency like Income tax department and donors get 80G benefit.

Table 1.6 Functioning of the Organization

Frequency of Planning	Daily
Number of employee	
Top	1
Middle	4
Lower	3
Remuneration	

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Top	Rs. 15,000 & Above
Middle	Rs. 10,000 & Above
Lower	Rs. 5,000 & Above
Method of communication	Personal Contact, by Mail, Newspaper, Posters, Announcement at the Mosque
Invite people from other NGO's	Yes
Service training to employees	Yes
Duration of the training period	
Top	Less than one week
Middle	Less than one week
Lower	Less than one week

Qualification of the employee	
Top	Post Graduation
Middle	Graduation
Lower	Graduation
Age group of employee	
Top	30-40
Middle	30-40
Lower	20-30
Type of Recruitment	Personal Recommendation
Religion Considered for Recruitment	Yes
Gender of the candidate	No
Number of Staffs	09
Male	5
Female	4
Hindu	-
Christian	-
Muslim	9

(Source: Survey data)

Observations and interpretations:

TRF plans daily, where as other NGO's Plan for yearly and quarterly. As mentioned in the literature review on functional planning though day to day is preferred as operational as done by **TR**F it is impractical as the decisions here are taken by the Founder and if he is unavailable the meeting or decision taking is impossible.

In this study it has mentioned as:

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Top level employees-it represents management staffs that are in positions
(1) Qualifications – Top level- Post graduates
Remuneration- 15,000 and above
Age group- 30 to 45 years
Duration of Training: Less than 1 week.
Middle level: Receptionists, accountants, field staff, coordinators of activities.
Qualifications – Middle level- Graduates
Remuneration- 10,000 and above
Age group- 20 to 35 years
Duration of Training: Less than 1 week.
Lower level: Drivers, Sweepers, attendees, Kitchen staff, gardeners
Qualifications – Lower level- SSLC & PUC
Remuneration- 5,000 and above
Age group- 20 to 35 years
Duration of Training: Less than 1 week.

Observations and interpretations

NGOs convey the messages to the recipients of their services and it is done through:

- By person – personal awareness talks/ through group talks
- Through Local Newspapers
- Announcement at religious centers: Through temple, church or mosque announcements
- Through posters /banners/pamphlets/booklets
- Through Website
- By inviting other NGOs to address or form a common forum to address a issue.

Every NGOs target audience is poor and the needy. Hence, staff /leadership should listen more, be empathetic towards them, and be flexible and responsive to the needs of the poor. The staff that is closest to the poor, those at project operational level, to guide the organization in its programme design and implementation to allow the needs of the poor to be identified and met. They bring thoughts, feedback and identify problems and they need to be in a written documentation for further action.

Staffing:

Observations and interpretations

It is observed that the NGO follow a common pattern like- personal recommendations and walk –in interviews. TRF recruits candidates of Muslim origin only.

SWOT Analysis

Table:1.7Strengths

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TRF
→ Excellent Team work
→ Committed Staff
→ Visionary Founder
→ Focused on timely help

(Source: Survey data)

Observations and interpretations:

Above table on strength's- suggests that the NGO having committed staffs that are focused on the recipients of the programme benefits. They make them aware of the benefits, prepare necessary papers, fill them listening to recipients, and follow up on government schemes. It found them work as a team, collaborating and cooperating with each other. What it found amazing is the staff's willingness to listen and their patience to deal with most of poor and low-income group of individual recipients.**TRF** it found people have great admiration towards the Founder and they are motivated by his involvement and praise they receive.

Table: 1.8 Weakness

TRF
→ Delayed decision Process
→ Disagreement between the members
→ Lack of fund
→ Govt intervention
→ Gender Bias

(Source: Survey data)

Observations and interpretations

TRF talked about limitation to funds as recipients look for help or loans. Many a times the fund crunch never allows them to expand their activities and this curtails their reach. Further, they talked RBI regulations on fund transfer, which has kept many donors away. It also talked about government interference in NGO activities.

TRF conveyed the constraint of taking decisions on urgent issues as they are dependent on their founders, the decisions are delayed, and recipients may not get help when needed. It also talked about employee Attrition. Qualified employees look for better wage and growth opportunities. NGOs are having fund crunch may not be able to attract talent to remain with them as they cannot pay salaries what other commercial organisations pay. In addition, they cannot expand as funds are a problem and people will not get promotions easily. Female employees talked about gender bias as far as involving them in decision-making process. It is observed this need to

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be addressed immediately by all NGO managements as today women are equally competent and found to have multiple skills when compared to men.

Table: 1.9 Opportunities

TRF
Enough local demands
Cooperation
Support from religious communities
To conduct group activities
Govt benefits to students

(Source: Survey data)

Observations and interpretations

TRF says that there are enough local demands and they need to cash on them and make good of this opportunity. They feel that they find a great cooperation from their target recipient groups and this itself is a great opportunity for them to think innovative project for them in future also find great support coming from their religious communities and found they are ready backup for furthering the projects and asking them to bring innovation in their projects. **TRF** find new government initiatives and funding plans for agriculture and education sectors and they plan to mobilise their target members and create greater awareness in them to secure these facilities and get benefitted out of it.

Table:1.10 Threats/Challenges

TRF
→ Opposition
→ Government interference
→ Fund Crunch

(Source: Survey data)

TRF feels a great opposition usually comes from the political class as many of their activities are for upliftment of poor and making them aware of their rights and seeking government intervention to alleviate their problems and the political class becomes the target of few protests undertaken. Like best example now Indian Government Vs the farmers of India on Land acquisition bill. Itfeels RBI regulations on fund transfer, which has been keeping many donors away and it has hit them badly in their fund collections. It also talked about government interference in NGO activities as reported in several newspapers at all India level; they feel government interference can come in the way of their growth and activities.

TRF is increasing their numbers and range of activities, their donor's number is remaining almost same, and they find crunch in funds, as there is more competition for funding too.If a NGO is over dependent on government aid or funding they find it difficult to speak out on issues which not so popular at local level and spearheaded by governments, hence they run the risk of losing legitimacy

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and Donors may held them accountable for such actions. TRF in my study they face fund crunch and that does not allow them to expand their activities, grow faster and add new branches, which gives promotional chances for existing employees. Additionally they cannot pay higher salaries even though people have better qualifications.

Major Findings and Suggestions

- The Study reveals that, TRF NGO is a competent organisations and are driven through a vision and had a great resolve towards their mission.
- TRF has own strengths and weaknesses and they are found to be competing to mobilise the funds to provide good services to the community.
- TRF makes strategies different from the others since their focus on community development and self-sustainability.Study found is the satisfaction of recipient target group and effort from all three NGOs in their respective area of –Special focus is commendable.
- The study observed like any other organisation, NGOs also handle all the organisational resources. Hence, the basic principles of management are also applicable to NGOs. However, NGOs are not corporate and do not have organisation structure, that fixes authority-responsibility and relationship. NGO members work voluntarily and independently on the principle of affiliation and are flexible. NGOs are people's initiative for the purpose of social service for empowering society and building social capital. Unlike corporate, NGOs work in competition free environment. However, like corporate, NGOs too have vision, mission and objective. Application of concept of management is essential for accountability and good governance. Many NGOs also have a combination of paid staff and volunteers, making this a more complicated issue for human resource management as well. We all seem to agree about the high level of complexity of NGO management and need to have the principles of management applied for its functioning!.
- NGOs as observed few are well organised as they have an international support system in place and the management style and functioning is transparent, as they have to follow the system and policies laid down by their supporting organisation. The scale and varieties of activities undertaken by the TRF NGO in this study indicate that they need to be monitored well to achieve better results and they have paucity of funds, probably because of that, they have been using paternalist decision process.
- Study observed they need to decentralise the decisive powers to few chosen supervisors after a thorough training to tackle localised issues. However, they can centralise decision on fund allocation through meetings conducted on a quarterly basis at the NGOs head quarters. An issue gender bias was observed, study suggests that the organisations should implement inclusive strategies and equal importance need to given to employees of opposite sex and they need to included in the strategic planning and decision-making processes.

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- It is a fact that every organisation including an NGO needs a strategy, if they have to effectively achieve their mission for which they are created. The senior leadership of the organisation including the visionary leaders should own the responsibility for creating and managing effective organisations. They need to develop clear concepts, principles and framework and effective models that their employees can use to formulate and deploy strategy throughout the organisation. There need to be better coordination in the internal activities and there should be better communication and alignment with the external environment, which includes recipients of benefits, donors and governmental agencies. I feel all the three NGO need to embrace strategic planning tool as a tool for organisational change. They need to identify long-term goals and direction for the organisation.
- The study suggests that it is not only important to have a strategic plan but it is also important that it should be implemented. All people involved in the organisation do the implementation of strategy and they need training on processes and concepts, people orientation, governmental procedures, communication skills and team skills for performance improvement.

Conclusion:

A strong organisational strategy that shows how to gain competitive advantage should address all four elements of the SWOT analysis. It should help the organisation to determine how to use its strengths to take advantage of opportunities and neutralise threats. Finally, a strong strategy should help an organisation avoid or fix its weaknesses. If an organisation can develop a strategy that makes use of the information from SWOT analysis, it is more likely to have high levels of performance.

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Paper 11

Understanding The Personality Traits of Generation Z In The Indian Scenario

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ABSTRACT

Generation Z are the people born between 1995 and 2010. These are also called by different names like Igen, tech-savvy, digital natives and many more. Generation Z are the cohorts of generation that have come up with different personality traits. This has become a challenge to the educators and also the parents to understand their personality traits.

Aim of the study: The aim of this study is to understand the personality traits of generation Z. To identify the factors that differ them from the other generations.

Methodology: Secondary research is used to collect the information required for the research.

Conclusion : Majority of the researches define Gen Z as active, tech savvy, confident, motivated and at the same time they are less attentive, involved in their own world, giving less attention to the social gatherings. They spend more time on the internet. As student, they dislike the traditional approaches of teaching, they like more of net based learning. They are self-reliant, and love cooking on their own and would like to have food like pizza, burger, momos and prefer to eat out at restaurants. They would like to work in organisations which has flexible timings and integrated with the digital media. The educators and employers need to understand the expectations of the Gen Z and ready to adapt the changes.

Keywords: Gen Z, students, internet, Tech savvy, social media, flexible digital natives.

INTRODUCTION

DEFINITION OF GENERATION: A generation refers to the people born and brought up in the same years which might range from 10-30. These generations of people experience the same events like war, economic boom and economic crisis, culture, took place in these years. Generations in this sense of birth cohort, also known as "social generations".

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OBJECTIVES OF THE STUDY:

1. To study the Gen Z profile
2. To understand personality traits of gen Z
3. To understand the career expectations of Gen Z

DEFINING ALL THE GENERATIONS:

The Greatest or GI generation: Born between 1901-1924
Traditionalists or Silent Generation: Born between 1925 and 1945
Baby Boomers: Born between 1946 and 1964
Generation X: Born between 1965 and 1976
Millennials or Gen Y: Born between 1977 and 1995
Generation Z or iGen or Centennials: Born Between 1996-2010
Generation Alpha: Born after 2010 till now:

The GI Generation (1901-1924) :The generation is defined as people born between 1901 and 1924. The GI generation lived in the age of great depression and during the time of world war II. They are the parents of baby boomer generation. The radio gained popularity and influenced the lives of this generation. This generation is termed as patriotic, teamworkers, obedient and respect the authority.

Traditionalists or Silent Generation: People born between 1925 and 1945. This generation also faced great depression and lived during World War II. Traditionalists are the people who are partners, work as managers, senior support staff, administrative staff etc. This generation was brought up during the advent of radio and they grew up listening to the radio and stories told by their parents and grandparents.

Baby Boomers: Born between 1946 and 1964:These are also defined as "shockwave"and as "the pig in the python". These are the parents of Gen X and Millennials. This generation experienced the changes in the education sytem. Baby boomers are work-centric, independent, goal oriented and competitive. Baby boomers are the consumers of medias like newspaper, magazines television and radio.

Generation X: Born between 1965 and 1976:Generation X—or Gen X are also known as the Baby Busters, the Latchkey Generation, and Post-Boomers. They have seen many changes and development in the society like the invention of the modern computer. These were born during the time when birth control was introduced, abortion was legalized, recreational drug use was prevalent. This era also witnessed the birth of women rights. They are independent, flexible, critical thinkers and self-reliant.

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Millennials or Gen Y: Born between 1977 and 1995: Millennials, also known as Generation Y or the Net Generation. Millennials are considered the most connected generation. These generation were born and brought up during the age of internet. They communicate through emails and social media. They keep themselves updated about the latest gadgets and technology.

Generation Alpha: Born after 2010 till now: They are the youngest generation who will be moving to adulthood in the late 2020, and they make 2 billion of the population. They are the children of the Millennials. They use smartphones and tablets naturally who were born along with iPhones, iPads, and applications. They cannot imagine life without the digital media

Introduction to Gen Z: Generation Z or I Gen or Centennials: Born Between 1996-2010: These generation are also called by names like Generation 9-11, Generation V (virtual), Generation C (community, content or cell phone, click, connected, community, or celebrity), Generation NOW, Gen @. Generation Z explain that they are loyal, open-minded, responsible, compassionate, determined and thoughtful. They feel that their peers are equally competitive, spontaneous, adventuresome, and curious. They experienced events like societal instability post-9/11, violence and Political tension.

Gen Z is the largest generation when compared to the other generations. Gen Z make 32 percent of the global population — or 2.47 billion of the 7.7 billion people on Earth and India claims the largest country with the gen Z population of 472 million. The eldest of the Gen z will be 26 by the end of 2021 and the youngest will turn 10 years of age. Gen Z population was born in the era of internet. They are brought up along with the social media from their very childhood. They are very much comfortable with the use of different digital technology like facebook, instagram, you tube etc. They are the highest educated generation in the history. They are the students of today and employees and consumers of tomorrow. : Gen Z is part of a generation that is global, social, visual and technological. GEN Z are more concerned about the health. They like to be secured by investing in different medical insurances. AS according to a study from the American Psychological Association. Also significant: 35% of Gen Zers surveyed reported that their mental health has worsened during the pandemic, Women Gen Zers are more stressed, with 53% reporting anxiety and sadness almost all the time, compared to 42% of men.

PARENTS OF GEN Z: Generation X are the parents of Generation Z. These parents are called as the "Helicopter parents".They are called so, because they are overprotective about their children. They fly like an helicopter to fight against any injustice done to their kids. These are the parents who will be fully involved in their child's life. They do not want to see the failures of their children. They even fear for the future of their children. 72% of Gen Z's feel that parents are responsible for children's well-being, and 16% blame at government policies and initiatives. Gen Z's state:*"Parents are their role model.*

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EVENTS DURING THE GROWTH OF GEN Z: Global terrorism, Social media natives, YouTube/digital content, Supreme Court ruling on same-sex marriage, Mumbai, Odisha Super Cyclone (1999), Gujarat Earthquake (2001), Indian Ocean Tsunami (2004), Maharashtra Drought (2013) and Uttarakhand Flash Floods (2013), Pandemic (2019).

PERSONALITY TRAITS OF GEN Z:

DIGITAL NATIVES:They are well versed in digital media. They don't find difficulty in using these gadgets and it is like a play for them. They are the users of social media like facebook, instagram, twitter, watsapp etc. 55% of Generation Z use their smartphones for five or more hours daily. And more than quarters (26%) are glued to their mobile devices for over 10 hours a day. *(Source: Global Web Index)*

FINANCIALLY CONSERVATIVE: The Gen Z Population knows to earn money through digital media like you tube, instagram , facebook and other technologies, which makes them less dependent on parents for their pocket money.

MULTITASKERS: Gen Z are multitaskers. They easily move from one task to another. They prefer doing work very fast but give little importance to accuracy.

LOYAL: They are loyal and when making relationships. Friends mean the world to the Gen Z and they love to spend more with friends rather than family. They have more friends and partners from different races.

OPEN MINDENESS: They are very open minded and do not hesitate to give their opinion on any matters either family matters or political matter or social issues etc.

EDUCATION AND LEARNING: The Gen Z give more importance to education. They like to spend more time on education. The parents of Gen Z are Gen X. Parents take care of their kids in their education and also motivate them to give importance to education. Apart from traditional education, they also join online courses and complete their education to get additional knowledge. The learning style preferred by this generation is different from the other generations. They don not prefer traditional method of learning within the classroom. They like to learn by trying out new thing and not just being theoretical.

PURCHASE BEHAVIOUR: The purchase behavior of the gen Z are influenced by their peer groups. They search in for information deeply before making a purchase. They give importance to the brands of products. They feel that owning a brand product would add to their image. They

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easily get influenced by the commercials on the digitals and also like to purchase online and traditionally also. They like to spend money on clothes, beauty products, car expenses, eating out etc. According to Gen Z statistics, 69% of the population believe that advertisements are disruptive. *(Source: CrowdTwist).* 57% of Gen Zers prefer to shop in stores, while 26.7% prefer online purchase. 52.89% of GenZers prefer product quality, and 19.56% prefer price to be the defining factor. Gen Z shoppers value excellent customer service.

MOTIVATING FACTORS FOR Gen Z: Researches revealed that appreciation is the greatest motivation for the gen Z population, They are very much happy when their works are recognized and appreciated.

LANGUAGE USAGE: The written communicative language's used by the gen Z are short forms and emoji's. The traditional style of written communication is decreasing and short forms have become popular like, good morning is replaced by gm, ok is replace by k, hello is replaced by hi, etc. The slangs used during verbal communication is picked from the movies or channels they see on the digitals.

AWARENESS ABOUT THE SOCIETY: They are more aware of the environment and society like climate changes, modern challenges, political and social issues as they spend more time on the net. Things like kindness to animals, saving the earth, digital etiquette, compassion, same sex marriage, LGBT, racial equality or going 'vegan' would be more natural/acceptable to them. Gen Z are actively involved in various social activities more than the other generations. They like to be connected with organizations that address various issues in their own way.

ENTERTAINMENT: According to Gen Z stats, 86% prefer to stay in hotels when traveling, 44% of Gen Z members book their journeys via online travel agencies. During leisure time, 77% of the Gen Z's spend their offline hours doing at least one creative activity – playing an instrument, drawing, or writing. The majority of Gen Z travelers prefer "Beachy vacations". *(Source: J. Walter Thompson Intelligence),*

- **SELF RELIANT:** Since Majority of the parents of Gen Z have jobs outside their home, their children will be left alone in th house because of which they become self reliant. They are more confident than the other generation. They learn cooking, and all other house hold work. Fifty-three percent of Gen Z enjoys cooking. Twenty-six percent make most of their own food, and 71% "would love to learn how to cook more."

FOOD HABBITS: Generation Z likes to eat food from restaurants. They prefer Online ordered food very much. Eggs, pasta, rice, vegetables, cookies or brownies, pancakes, waffles, and French toast top their list of favorites. According to Technomic's new College and University Trend

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Report, 42 percent of Gen Z-ers like street food on the menu. Flexibility to eat whenever and wherever they want is preferred over a rigid dinner time.

CAREER EXPECTATIONS: Majority of the Gen Z prefer flexibility in workplace and working hours. They like both horizontal and vertical career progress. They non-monotnous and innovative tasks with technology. According to the Deloitte Global Millennial Survey 2019, more Indian GenZ kids (68%) aspire to be wealthy and achieve seniority in their career, than global Gen Z respondents, Almost two-thirds (65%) of Gen Z employees believe salary matters. 36% of Gen Zers worry about finding employment. On the other hand, 35% think they'll receive more than one job offer. More than half (55%) of Generation Z employees don't plan to work at their current job for more than three years. 53% of Gen Zers want to work in an office. 58% prefer working in a team rather than on their own. 61.93% of Generation Z believe referrals are the most valuable sources for finding a job. 17% of Gen Zers expect a business to contact them with an offer within a week of the first interview

LITERATURE REVIEW:

According to Kohnová, L., Papula, J., & Salajová, N. (2021, March). The young Generation Z is currently becoming part of the labor market and will be important for the overall digital transformation. Employers should pay more attention to this generation, as they do not yet adapt to the new management trends that this 10205 generation will require. They acquired these skills and abilities during their life naturally (at home, with friends, self-study) as well as in schools and hobby groups. Since they are not yet on the labor market, we decided to look at digital abilities and skills in terms of self-assessment in our research.

According to Dass, S., Ramananda, H. S., Jagadeesha, B., PC, R. K., & Cherian, R. K. (2021), today's students are no longer the people our educational systems were designed to teach. The motive of the education system now is to "adopt and adapt to the technology" for effectively teaching the Gen Z learner cohort. Literature reports that they will lose interest and universities will become useless after 20 years. In order to survive as a vital institution, the university should undertake crucial transformation concerning the teaching approach.

According to Szymkowiak, A., Melović, B., Dabić, M., Jeganathan, K., & Kundi, G. S. (2021), Gen Z prefers the use of modern technology in the class room and are less favoured to the traditional method of teaching and learning. This will go a long way in encouraging and supporting the students learning journey. The gen have shorter attention span Z which makes the impatient towards traditional media and always wat to receive new, different types of information.

According to Szabó, C. M., Bartal, O., & Nagy, B. (2021). Gen Z prefer audio-visual materials and consider learning more effective with sharing information through video format content.

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Teachers have to face the challenge to meet the needs of the digital generation through applying new technology, implementing it into the teaching-learning process, and so, changing teaching methodology.

According to Chitranshi, J. (2020). A greater effort is being made by the educational institutions and universities for higher student graduation rates. Different methods are being adopted by the educational sectors to get in more graduate studens and also to retain the enrolled students. The current research was made on the Gen Z population.

Aniella Sheryl Marie, Palvinderjit Kaur (2020), Digitizing The Teaching Process To Best Meet The Needs Of Generation Z -A Study In Understanding The Importance Of Digitizing Education To Match Gen Z Needs. INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH VOLUME 9, ISSUE 01, Generation Z students are future focused and driven. technology is a need for Generation Z and it has become an integral part of their lives, and therefore needs to be integrated in their formal education, as much as possible. They find that technology help them to learn better and relate better to others. In the long run, technology will impact their future career choice, life decisions and how they raise the next generation

According to Hameed, S., & Mathur, M. (2020).Conference Paper -GENERATION Z IN INDIA: MAKERS OF CHANGE AND DIGITAL NATIVES,.Bbehavioral competencies can be developed into strong drivers for organizational advancement. The behavioral competencies of the Z Generation are advantages that can be harnessed for unprecedented economic growth of institutions.

According to Agarwal, H., & Vaghela, P. (2018), the perceptions and the motivational factors differ from the previous generations. They prefer a unique culture of work in future. The study analysed the difference in the work values between male and female population. Gen z students give importance to the instrinsic, altruistic, status and social values. The organisations have to make an attempt to identify the different needs of the Gen Z to establish the corporate culture that will attract the most talented employees to their organization.

According to Kumar, M. K., & Priyadarshini, R. G. (2018), The four variables that contribute to the growth, development and success of gen Z are volatility, uncertainty, ambiguity and complexity. The results indicate that life satisfaction and self-esteem are positively related with Self efficacy for both Gen Y and Gen Z individuals.

According to Schwieger, D., & Ladwig, C. (2018), Gen Z must pay attention to the development of communication competence to assure that empathetic communication does not become a lost art as well as communication with co-workers would be effective and satisfactory, further they

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should attest the importance of leadership styles and outcome patterns on work environment based on the outcome of an extensive literature review

According to Kakodkar, P. (2018), a survey should be conducted to understand the expectations of the present z generation dental learners. Feedback must be taken regarding the teaching aids used presently, and suggestion regarding the newer methods for dental teaching must be discussed with the faculty The academic council of different dental colleges must take the responsibility of conducting the survey. The reports collected should be sent to the Dental Council of India for implementation of the newer ways to teaching and assessment.

Mohd Sharil Mat Salleh, Nur Nazuha Mahbob and Nik Sulaiman Baharudin(2017), Generation Z indeed is part of the contributing factor to the increase of maintenance cost. Despite of the positive traits, with 'high range' score on Aggressive, Autonomy and Control traits, they are considered as highly reactive or responded openly to their surroundings. They seek satisfaction in obtaining autonomy and wanted their opinion to be considered or taking into account prior to concluding to any decision.

RESEARCH OBJECTIVE AND METHODOLOGY.

RESEARCH METHODOLGY: For the purpose of the study secondary data was used. Secondary data collection was done by reviewing relevant books, journals, articles from google scholar, Semantic scholar and shodhganga.

SUGGESTIONS:

1. **The Zen Generation is more comfortable with Video based Learning. Hence the Educational** Institutes must make use of videos and visuals to increase the interest of the students in the classroom learning.
2. **Incorporate practical based learning to the students of the present generation to avoid them missing the classes.**
3. Equal weightage should be given to the cultural activities in the educational institutes to decrease the study pressure of students and also to divert their mind from digital media to physical activities.
4. Parents should compulsorily spend more time with their children after their job. Parents should help children to learn values like respect, love, affection and adjustment in the society. This helps the students to adjust to the society and decrease the involvement in the digital usage.

Conclusion: Gen Z population is the most diversified and tech savvy generation. They are creative, smart, optimistic, eco friendly and well versed in digital media. Majority of the Gen Z

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desires to own a home, a car in future. They want to secure their future by saving for their future. They want their education system to be digitalized. They prefer to having flexible working .schedules

On the negative side they are money driven, impatient and depend too much on the technology. This generation is more in the digital world than any other generations. So they are far away from the social interactions and prefer totally a different life structure.. They are individual players and have less communication with the society.

However there is a lot of differences in each and every generation. Gen Z are the smart young people who will change the world into a better place. To help support the gen Z the society must also contribute by modifying its structure according to the generational preferences. This modification will surely bring changes in the long run which will prove profitable to the society.

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Paper 12

Impact of E-commerce and Digital Marketing on Consumer Decision Making Process

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ABSTRACT

Majority of modern customers are preferring online market for sourcing products. It is a convenient place for them to acquire product than traditional market. People don't have enough time to spend in the market for purchase. They prefer to buy goods in a place where they are spending more time in their daily life. This study reveals that majority of customers are today approaching digital market for purchase because it is cheapest one. Based on this study, I am developing new consumer decision making process based on digital marketing. Traditional customers are giving importance to evaluation of alternative products in decision making process for selecting the best one. But in digital marketing; other than the valuation of the product, selection of the best channel of purchase (various mediums in digital marketing) is more important.

Keywords*:* Digital marketing, e-commerce, consumer, marketers and mediums.

1. INTRODUCTION

The early style of marketing was production oriented and product oriented but modern marketing is consumer oriented, based on the concept of modern marketing attention of marketer is shifted from product to the consumer. Now a days products and services made by the marketer to meet the real needs of consumer.

Today there is change in marketing concept after introducing modern aspect of digital and online marketing. In digital marketing is empowered to reach more customers. Marketing has always been about connecting with people in right place and right time. Today marketer can meet their customers where they are spending more.

Mediums used in digital marketing for connecting customers

1. Social media
2. E-mail
3. Website
4. Mobile applications
5. Digital channel

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These mediums are used to connect customers and prospective.

Comparison between traditional marketing and digital marketing

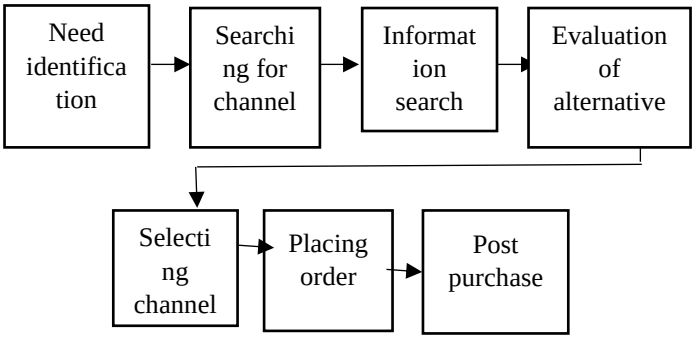
Majority of modern customers prefer online market for sourcing product. It is a convenient place for them to acquire product than traditional marketing. Today's world is busy people don't have enough time to spend in the market for purchase. They prefer to buy goods in a convenient location i.e. place where they are spending more. Traditional marketing is something which is related to physical marketing, they use traditional retailing for selling, they use old promotion strategies like print medium, audio medium etc. Digital marketing uses virtual place for doing all these activities including email, electronic retailing, online promotion etc. It is the cheapest way of marketing. Based on the studies reveals that majority of customers in various age group preferring online space for purchasing different products.

Age group of customers	traditional market	Digital market
18-30	30%	70%
30-40	40%	60%
Above 40	60%	40%

(source-primary data)

Table 1:

Consumer Decision making process in modern marketing



A. Need identification

Most of the decision making starts with need identification. Consumers having feeling of missed out some need. Purchasing process also starts with need identification. Marketer formulating their strategies based on the need of customers. Consumer internal and external stimulus will lead to needs. Needs of customers are unlimited according to Maslow's theory. Human needs are always dissatisfied, when an individual's one need is satisfied another one will come out and this trend continues repetitively.

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B. Searching for channel

We all know today's consumers is more connected than before. One single device that everyone keeps our pocket is used for review price, review product and purchase. Internet and mobile connectivity empowered consumers to shop through various channels, Traditional channels f distribution do not prefer consumers for purchase. They like to buy products through various forms of e-commerce, example social networking groups, Amazon, Flipkart, mobile applications etc**.**

C. Information search

In this stage consumer likely to search more products related information. Earlier consumer search information from his own experiences i.e. called internal information search. Another method is external source i.e. through various media like print, audio, audio visual etc. Modern consumers approaching digital marketing for collecting information. Now a day's consumers are checking reviews of various products in online for collecting information.

D. Evaluation of alternatives

During this stage commonly consumers analyze all the information obtained through the search and compares various alternative products based on their needs. For this comparison social media groups are used by modern consumers. Most of the marketer creating their online groups, here customers can easily do the product evaluation based on seeing various types of products its price and other customer feedback.

E. Selecting channel

Modern consumer behaviour altered drastically, various online market created confusion for them to select a proper place for buying. This decision making is called selecting a channel. Various factors like different online media, traditional distribution channel for purchase will influence channel selection.

F. Placing order

Placing order is equal to purchase. Online ordering system, social media, mobile application etc. will help the consumer to place order. Compare to tradition market here consumer having two option i.e. he can pay money through various methods of online payment system or cash on delivery.

G. Post purchase

Many of the marketer ignore this stage but this is the crucial stage in recent marketing. This stage is most important today because consumers are mostly searching existing customers review about the product and channel through various online mediums. Satisfied consumers are giving positive reply it will be modern word of mouth publicity.

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1. CONCLUSION

Consumer behavior has always been dynamic and changing with times. One of the major changes which were happened recently in the environment is global connectivity. This environmental change made a revolutionized fluctuation in the field of business and marketing. Today marketer and consumer empowered with the advancement of Information Technology. The advent of digital marketing and e-commerce are the best things that ever happened for the consumers.

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Paper 13

Plastic and Waste Management: Challenges Associated with Detriment effect on Environment and Safer Disposal of Waste

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ABSTRACT

India has witnessed a conscientious approach towards retaining sustainability and contrives a better standard of living by enforcing clean India policy with regular garbage collection of dry and wet waste in alternative days. Moreover, ban on plastic is considered paramount, in order to control the devastating effect on environment though it is a challenging job. This case study identifies the issues related to plastic and waste management using secondary data. The secondary data is obtained from various literature reviews of research journals and internet sources. Studies highlight a total of 70% of household waste is utilized and the rest 30% is exposed to air and lost in an urban environment. Among the total waste, 12.45% of waste is disposed of in open dumps exposed to environment creating pollution. The unscientific disposal of waste ravages the eco system and environmental degradation leading to negative effects. E-waste is the highest growing waste stream in the economy where the generation of waste is 19,000 tons in developing countries with 95% is recycled in informal sectors. Eventually, Recycling and reuse of energy have become paramount to reinvigorate the healthy tomorrow. So innovative policy should be introduced by the municipal corporation and the plastic usage should be banned permanently, which may trigger a good move in the sustainability of the environment.

Keywords: Sustainability, Environment, Pollution, Waste management.

1. INTRODUCTION

The present world scenario is stepping stone towards a new era of the sustainable environment coupled with a positive approach towards waste management and special emphasis on the prevention of plastic usage. The metropolitan cities have meticulously imparted information to the citizens about safe disposal by a collection of wet and dry waste in alternative days. The traditional day's waste management have embattled more constraints with improper waste disposal. Eventually, new ideas of waste management have been an eye-opener to embark on a new action (Quazi T Z and Jagtap MD, 2015). India a country with a major population faces a lot of challenges associated with plastic and waste management. Currently waste generation is a major issue

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municipality grapple to deal with due to increased waste from urban citizens. The globalization and industrialization have resulted in outpaced growth of waste generation. However, the solid waste management is an open challenge for environment issues. Presently, 90% of the waste surged into existence due to informal sectors (Sunil Kumar et al., 2017). The report of the planning commission gives the figure of urban area household and commercial waste generation are of 62 million per annum and will reach 165 million tons annually by 2050. Research studies highlight an average of 70% of waste is observed and the rest 30% is exposed and remain in urban environment. Out of the total waste, 12.45% of waste is disposed of in open dumps. Moreover, the sorting and segregation are done in an unsafe manner leading to the damaging effect on the environment. But the unorganized sector discards the remains from the waste stream which is further utilized for recycling purposes (Rajkumar Joshi and Sirajuddin Ahmed, 2016).The imprudent disposal of effluents enters the drain system leading to floods and detriment effects on the environment. Prior research endeavours about green design which reduces the environmental impact which encompasses the processing of inputs and disposal issues. Furthermore, the recycling process of the plastic collected from waste is used as a raw material for other compounds (Thirthankar Banerjee, 2014). Past scientific research opined about the chemical residual, industrial waste, varnish waste generates a hazardous quantity of waste, which poses a threat by disseminating air pollution creating environmental degradation. The waste stream ends up with mixed domestic and commercial effluents with overarching damage to the planet (Daniel Mereki et al., 2019). The organic and recycles have shed light on sustainability but ambiguity about the green products impede the progress. The management of these remains is one of the challenges associated with the disposal process. This situation is serious in developing countries since already it has affected the environment leading to the greenhouse effect. Improper waste management paved the way for a subsequent increase in methane gas. This disposal through burning intensifies the carbon monoxide gas into the air thereby obliterate the atmosphere and ravage human health (Marianna et al., 2019). The research demonstrated barriers that need special attention. Empirical studies portray a highlight of slum areas problem triggers the worsened situation of open dumping and open burning of waste fractions in these areas (Navarro Ferronato et al., 2019).

2. RELATED RESEARCH WORK

The waste management and the disposal of the effluents through incineration and composting do not create holistic results due to higher non-organic contents present in it. Research endeavours to identify new innovative techniques to regenerate with a compulsion resulting in better solutions. So it has become imperative for companies to identify how these encounters reshape for regeneration.

Table 1: Related research papers on Plastic and Waste Management

Sl.No	Area	Focus/ Outcome of the study	Reference /Year

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1	Ban on import of plastic in China: Current issue	Measure taken in China to ban on plastics imports	Wanli Wanget al., (2019)
2	A review of plastic and solid waste and Recycling	Recycling and re-using have contributed to eco-image	Al-Salem. S. M. et al., (2009)
3	Disposal of waste in an eco-friendly way: A technique	Wrong style of disposing the effluents create air and water pollution	Vasudevana. R. et al., (2012)
4	Case study on organic waste and Biogas	The usage of biomass is a source of energy production	Mohamad. Y. Mustafa et al., (2016)
5	Re-use of waste water, decision making and risk assessing	Workers unaware of risk involved in using chemicals	Mohammed. K. Zaidi et al., (2007)
6	Use of Plastic Waste	The plastic waste used in road construction reduces plastic shrinkage	Manju. R. Anand, et al., (2017)
7	Combined Waste Management: Environmental and Improved Health Approaches	People need to be educated and encouraging to buy reusable products, recycle and compost.	Singh. P. et al ., (2016)

3. OBJECTIVES OF THE STUDY

1. To explore the detriment effect of waste management to the environment
2. To identify the present challenges of waste management
3. To analyse the safer disposal of effluents
4. To compare the waste management of different countries

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4. RESEARCH METHODOLOGY

This paper involves use of secondary data considered from published research papers and case studies for analysing. The various facts related to plastic and waste management and its effect to environment is collected from published data such as international business environment, management of hazardous waste, waste management and its life cycle. The paper identifies the present challenges, effects and safer disposal. The waste disposal and E-waste from industries are considered for the study.

5. THE DETRIMENT EFFECT OF WASTE MANAGEMENT TO THE ENVIRONMENT

Research endeavour delves the results of a waste generation which comprise of the huge amount of waste created due to technological and technical activities, research laboratories, veterinary clinics, farms animals, etc. Around 60% of wastes are generated from the chemical industry, 20 % from metal industries, the rest from military waste (SuadBecirovic et al., 2015). These imprudent handling of waste disposal from hospitals, industries create havoc in the eco-system leading to the colossal damage to health and the environment. However, the government should shed insight for safety credentials to curb and incline a predominant step to tackle the issue. The uncollected remains tarnish the sustainability leading to flooding from dumped solid waste and the chemical poisoning from industry poses a high risk of lower birth weight degrades to water and soil content. The chemical sprayed to plants do not reach the target, stay in soils for years and affect the environment. But ban of plastic usage in recent years triggers a good move in the sustainability of the environment (Pervez Alam,K. Ahmade 2013). The other challenges encompass not only environmental threats but also the reluctance of the people to follow the rules of safe disposal impairs the robust move. The unbending realities of Industries towards disposal and illegal dumping have intensified leading to deleterious effects on the eco-system. The increase in noxious fumes is due to the burning of plastic and rubber and diseases are transmitted during the handling and transfer of clinic waste. To dwell with these issues a conscientious plan is necessary through sanitary land filling and incineration is considered paramount (Chadar S. N. et al., 2017).

Table 2: Plastic waste per day in Indian metropolitan cities 2015-16.

Sl No	Cities	In tonnes
1	Delhi	690
2	Chennai	429
3	Kolkata	426
4	Mumbai	408
5	Bengaluru	314

Source: CPCB Report

6. PRESENT CHALLENGES OF WASTE MANAGEMENT

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An upsurge in urbanization and population has led to a significant increase in solid waste and plastic usage. In the mere future, there will be a substantial increase in waste generation. The waste generation depends on the economic status of the country, based on the per capita income of the individual, high living standard and economic growth. The disposal of the effluents through incineration and composting do not create holistic results due to higher non-organic contents present in it. Research endeavours to identify new innovative techniques to regenerate and with a compulsion resulting in better solutions (Rajendra Kumar Kaushal et al., 2012).

The land fillings require more land since 1500 acres of land is utilized for landfill annually. Due to an increase in the quantity of waste and urbanization, land filling technology is considered pivotal. The World Bank report provides a succinct picture of emerging solid waste in countries like China, leading the top position followed by the US in 2014-15. The report delineated about the increase in solid waste is due to the higher population and growth of China (Mary Tahir et al., 2015). The Greenhouse gas effects from landfills have gained a lot of attention. The government has to contrive some measures to undertake waste treatment by enforcing immediate action. The GHS is not only a scientific issue but also harms global warming leading to climate change (Chengliang Zhang et al., 2019). Prior research demonstrated about the pro-environment claims of urban society is high in cities. The environmental challenges and waste disposal issues, water problems, soil erosion, loss of biodiversity, the pollution level is the major questions that need to be attended. The positive repercussion of the individuals sways the concern towards environmental issues and also emerging organic vegetation penetrates an overwhelming move towards sustainability (Geir Inge Orderud et al., 2016). Furthermore, the customer sustainable behaviour and consumption pattern towards pesticide-free foods show the tendency towards organic living. Some consumers dispel the notion about organic labels but have the confidence towards consuming aseptically packaged foods for a safer and healthier lifestyle. The environmental concern in the present is considered as a driving force towards sustainability. Empirical studies augmented customer's interest towards ecological balance leading to changes in consumption behaviour (Hoang Viet Nguyen et al., 2019).

Table 3: Regional waste generation of Continents (Annually).

Continents	Million Tonnes
East Asia & Pacific	468
Europe & Central Asia	392
South Asia	334
North America	289
Latin America & the Caribbean	231
African	174
Middle East and North Africa	129

Source: World Bank

7. SAFER DISPOSAL OF EFFLUENTS

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The overall increase in industrialization has proliferated effluent problems. The imprudent disposal of these effluents may impair the environment leading to an increase in pollution level. The changing lifestyles and pattern `use and throw' have increased the waste generation to a higher level. The Research reports articulate about the average garbage generation of 400gms per head in a day. Moreover, effluents such as biodegradable waste enter the waste stream resulting in multiple waste generations. So, the recycling system is an option to limit waste production along with incineration systems because incineration is the cheap and simple method of waste disposal (Alok Bharadwaj et al., 2015). The pollution levels have affected the biotic components mainly the industrial pollutants which contain organic and inorganic components. E-waste is the highest growing waste stream in the economy where the generation of waste is 19,000 tons in developing countries with 95% is recycled in informal sectors. More than 60 % of E-waste is generated in India annually. The dismantled electronic waste from television and computers comprise about 68 % and 27% approximately (Norli, A.et al., 2012).

Table 4: Generation of E-Waste in top ten states of India 2005-2006.

Sl No	States	Percentage
1	Maharashtra	18.5
2	Tamil Nadu	12.31
3	Andhra Pradesh	11.66
4	Uttar Pradesh	9.47
5	West Bengal	9.18
6	Delhi	8.38
7	Karnataka	8.32
8	Gujarat	8.21
9	Madhya Pradesh	7.12
10	Punjab	6.35

Source: WEEE Report

Research study shed insight on safer disposal of effluents such as landfill is being identified as an option around the world. But due to the non-regulated landfills, it generates methane gas emission towards the environment, which is 23 times greater than carbon dioxide volume. Some of the modern landfill systems utilize landfill biogas which is a renewable source of energy for power generation (Sohail Ayub et al., 2011). The waste generated from the services sector accounts for a major contribution since 42.31 kg per day waste is generated in different cities. The hotels and restaurants illegally dump unwanted waste in the streets, rivers, canals and the waste from industries and the household upsurge in large numbers blocking the sewage and drainage quite often. The rag pickers belonging to the informal sector who do not have a recognition or rights are trained to pick these wastes around the city (Ashalakshmi. K. S. et al., 2010).

8. COMPARISON OF WASTE MANAGEMENT OF DIFFERENT COUNTRIES

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India is the country with the second-largest population after China, with larger municipal waste. Presently the solid waste captures 1, 27,486 tons every day, which is an alarming figure to digest. The quantity is deleterious to living organisms such as animal and human life. This impact has created an unbound devastating effect on the planet, with air, water pollution and the greenhouse effect tend to outlast for years. During the 1980 era, the data about the solid waste was unavailable and portrayed less information and people were incoherent to identify the fact with dwindling progress of government action. Under Environment Protection Act of 1986 innovative policy reshaped with significance, leading to action towards handling hazardous industrial waste and commercial waste (Abhishek Nandan et al., 2016). A country like Malaysia situated in the tropical region of South East Asia due to rapid development and urban migration grapple to tackle the issue of waste management. The waste generation has reached heights with an increased 3 % waste quantity annually. The landfills do not map the difference due to short of space and lack of new sites that are vehemently rejected due to its undesirable nature. The landfills indeed impose heavy pollution levels to the atmospheric space. Eventually, recycling and reuse of energy have become paramount to reinvigorate the healthy tomorrow. The population growth and waste generation with 1.7 kg /person /day in metropolitan cities show that increasing rate of the effluents which need immediate disposal (Behzad Nadi et al., 2011).

The E-waste generation in Greece have approximately increased 3.8% of the domestic waste and 90% of these E-wastes are combined with urban waste or re-used. One of the developed countries like Switzerland was the pioneer of official E-waste management, which was introduced in1998 through ORDEA law. Two different systems of E-waste were active in the country run by SWICO and the rest run by SENS (Georgios Gaidajis et al., 2010). The solid waste is a constraint in African countries since the disposal is a problem due to the illegal disposal of effluent to river banks and drainages. To minimize these problems local community needs to be educated by the government authorities. The other issue regarding inadequate technical efficiency and financial accommodation has intensified the problem leading to a detriment effect on the environment (Samson Elisha Kasala, 2014). The municipal waste garbage disposal has been carried out in the UK from generations and the bulk waste attempt to capture a significant path of re-use and recycling (Stephen J Burnley 2007). The increasing population in Malaysia reportedly tend to upsurge from 29 million to 36 million in 2040. Presently Malaysia has concentrated on organic waste compared to other developed countries like Japan, the US and Germany with 25 %, 26 %, and 14 % respectively. Reports from UNDP have declared about the maximum capacity filled in land filling in Malaysia. Malaysia has also adopted certain strategic moves for waste reduction through composting, recycling, incineration and education and awareness programs for the citizens (Nur Khaliesah and Abdul Malik, 2015).

Table 5: The Countries which generate E-waste in 2017.

Sl No	Countries	Million metric tons

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1	China	7.2
2	United States	6.3
3	Japan	2.1
4	India	2.0
5	Germany	1.9
6	Brazil	1.5
7	Russia	1.4
8	France	1.4
9	Indonesia	1.3
10	Italy	1.2

Source: Global E-waste Monitor 2017

The E-waste generation is leading with China at the top list of 7.2 million metric tons followed by US with 6.3 and India on the fourth place with 2.0 and the least E-waste generation is in Italy with 1.2 in the year 2017.

9. FINDINGS OF THE STUDY

(1) The globalization and industrialization have reached an outpaced growth of generation of waste. The solid waste management is an open challenge for sustainable development.

(2)The unscientific disposal of waste ravages the eco system and environmental degradation leading to negative effects.

(3) E-waste is the highest growing waste stream in the economy where the generation of waste is 19,000 tons in developing countries with 95% is recycled in informal sectors.

(4)The disposal through burning intensifies the carbon monoxide gas into the air thereby obliterate the atmosphere and ravage human health.

(5) The waste generation depends on the economic status of the country, based on the per capita income of the individual, high living standard and economic growth.

(6) The customer sustainable behaviour and consumption pattern towards pesticide-free foods show the tendency towards organic living.

10. SUGGESTIONS

The waste generation is a constraint in developing economies since the disposal is a problem due to illegal disposal of affluent to river banks and drainages. To minimise these problems local community, need to be educated by the government authorities. Recycling and reuse of energy have become paramount to reinvigorate the healthy tomorrow. So innovative policy should be introduced by the municipal corporation and the plastic usage should be banned permanently, which may trigger a good move in the sustainability of the environment.

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The Greenhouse gas effects from landfills have achieved more attention. The government has to contrive some measures to undertake waste treatment by enforcing immediate action and new ideas of waste management is considered surmount to embark on a new action. The developing and developed countries have adopted certain strategic policy for waste reduction through composting, recycling, incineration and education and awareness programmes for the citizens.

11. CONCLUSION

The research endeavours about industries instead of dumping the effluents and creating environmental issues can opt for green practices in order to embark a new beginning. The organic products consumption can avoid unhealthy living since the non-organic crops consume a lot of pesticides and chemical. Adoption of green design concepts right from input collection to finished production can maintain the sustainability of environment. These green designs try to remove the toxic content associated with the compound. Moreover, the plastic used in packaging also hamper the surrounding increasing the solid waste. Non plastic bags have surged into existence in the malls which is a beginning of regeneration. Government action on curbing the plastic usage is a satisfactory beginning. So, the recycling system is an option to limit waste production along with incineration systems because incineration is the cheap and simple method of waste disposal. Apart from these the energy sources usage should be limited and proper implementation of various regulation is considered significant.

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Paper 14

Positive Impact of High Technology on Higher Education

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ABSTRACT

All intellectual, economic, educational, and scientific sectors work to benefit from the technological progress that the world has witnessed during the past two decades so that each sector can achieve the highest level of benefit. The higher education sector is not considered an exception in this context, as higher education institutions around the world work to benefit from technological development in the best way and manner possible, whether by taking advantage of the education systems provided or by taking advantage of the students' attraction to these institutions or through the promotion of educational institutions or by internationalizing of its educational programs in a way that benefits from this progress. The spread of the COVID-19 epidemic during the past year had a major role in implementing the automation of the educational systems for institutions.
Keywords: Higher education - Distance learning – COVID-19 - Universities - Higher education institutions – COVID-19 - Epidemics - Technology - High-Tech - Higher Education Institutions.

I- Objectives:

This research paper aims to clarify the most important approaches, systems, and methods that educational institutions can apply to achieve the highest possible benefit from high tech in improving and developing their work plans.

II- Introduction:

It is challenging to clarify the beginnings of distance education as we understand it today. This is because the origins of this educational system precede the emergence of high tech by many years. The French researcher, Charles Toussaint, who was teaching the French language in Berlin, besides the ideas put forward by the German musician Gustav Langenscheidt, one of the members of the Modern Languages Association in Berlin, might be considered a nucleus for organizing and establishing distance education teaching method. After that, the United States took the first steps by establishing Correspondence Curricula at (Illinois State University) in 1874, and with this step, distance learning spread around the world. The first correspondence courses began later, using parcels to reach students who could not attend their lectures under the traditional campus education system. After 17 years, specifically in 1892, the first independent department for distance education was established at the University of Chicago. Thus it became the first university in the world to adopt the application of distance education. Distance education provided opportunities

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for elderly students, and it gave students a sense of responsibility towards their learning. Students would send their homework and jobs by mail, and then teachers would correct and resend them with grade reports, notes, and feedback to the students. By the early twentieth century, communication technologies improved, and distance education moved to radio waves after its invention by the Italian scientist Marconi in 1895 [23]. In 1919 University of Wisconsin professors began designing an amateur radio station, the first wireless station licensed for educational broadcasting purposes. In 1922, seventy-three other educational institutions obtained regular broadcast licenses. Yet, only half of those with such licenses had broadcast stations, and by the end of the 1920s, 176 educational institutions had broadcast licenses.

Online learning appeared in 1983. When the Institute of Western Behavioral Sciences in the coastal La Jolla region of California opened the College of Management and Strategic Studies, using computers in the distance education process. In 1989, the University of Phoenix began offering educational programs online. In 1993, when the British scientist Tim Burns-Lee invented the internet browser which the University of Illinois established, online learning began to flourish. Starting in 1992, higher education institutions began granting master's and doctoral degrees, and the first to start this step was George Washington University, USA. In 2000, the rate of enrollment of students worldwide in educational courses via the internet was 8%, but this percentage increased to reach nearly 20% in 2008. The rate increased in 2020 due to the spread of the COVID-19 pandemic [12].

During the past few years, specifically, since the emergence of social media and its changing of how we comprehend and understand the internet and the way we use it, distance higher education systems have significantly changed. Our view of the world has changed, including higher education institutions, students and lecturers, for the new technology and its various applications, and new concepts such as artificial intelligence AI (the beginnings of artificial intelligence can be traced back to classical philosophers' attempts to describe human thinking as a symbolic system. Until 1956, artificial intelligence was formally established at a conference at Dartmouth College in Hanover, New Hampshire, where the term "artificial intelligence" was created) had a significant impact on higher education.

III- High-Tech Nowadays

In the twenty-first century, technology has gone viral in various areas of life, as it is considered the basis for all areas of intellectual, cognitive, financial, economic, scientific, and entertainment life. It also works to provide all facilities to people at a relatively low cost as well as its contribution to the development of societies and the provision of welfare means to third world regions and countries. The world has become a more accepting place to live, and this high-tech has helped connect individuals. In addition to the above, technology has had a fundamental and vital role in the development of trade, medicine, economics, scientific research, studies, education systems, virtual and augmented reality, and even the development of electronic games in an unprecedented way. In the field of higher education, technology has had an indescribable effect and its impact

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cannot be determined in the field of education, as it caused the emergence of the concept of distance education, which is the educational system that caused the removal of physical obstacles and barriers between the educational process triad (student, lecturer, and higher education institution), which is the new educational system that enabled students to obtain information, achieve interaction with the lecturer, and obtain an accredited certificate without incurring the hassle of travel procedures and transportation, as it provided the time required for the completion of the educational process and provided a great service for the lecturer and the student. Technology came with blended (hybrid) education, which is a different type of education, as it can combine physical education with virtual classes and e-learning. Over the years, technology has revolutionized our world and our daily life.

In general, looking at the leap that technology has made in our lives, we note that its impact is indescribable as it provided amazing tools and resources that facilitated easy and comfortable access to the information that became available in our hands within a few seconds. High tech has also paved the way for the emergence of multi-functional devices such as the smartwatch, smart devices, and smart homes [16]. Also, computers are faster, more portable, more powerful than ever, and are faster at processing information. In general, and as a result, technology has also made our lives easier, faster, better, more enjoyable, and more receptive to anything new, and has given us many modern technologies such as smartwatches, tablets, voice controls, simulators, augmented reality, virtual reality and many technologies that were seen as pure magic. Using these devices, we can do marvelous things like sending money transfers instantly and making purchases for everything within a few seconds through some financial payment applications such as Paypal and other payment systems [22]. Today, there is no need to go to the bank to complete any financial transaction, and all that you have to do is send the transfer directly by clicking some clicks on your device [13].

IV- Applications of High-Tech in the 20th Century and the Possibility of Applying This Technology in HEIs:

When talking about the high-techs that have emerged over the past years, we find that these technologies are developing steadily and rapidly. It is imperative to note and know that there are applications in the field of higher education through which these new-techs can be used. It is also important to note that these technologies can be modified, transformed, and be changed in the coming years in a way that causes the emergence of updated and versions and copies of the same tech. The most important of these technologies in the twenty-first century can be referred to as follows:

- Artificial Intelligence and Machine Learning

Artificial Intelligence has caused the hustle and bustle in the past decade. Still, it remains an entirely new technology trend due to its remarkable effects on how we live, work and deal with reality [3]. Other than that, artificial intelligence is used to a greater extent to analyze the

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relationships between the different parties to identify strategies and basic data. Artificial intelligence also aims to carry out functions to predict the demand for specific services and the best way to respond to them, such as operations and data that take place in hospitals to enable decision-making bodies. Artificial intelligence is also used to discover the changing patterns of customer behavior by analyzing data during a specific period in real-time and matching it with other data and results [19]. Artificial intelligence has entered the higher education sector through application and practice and its use in theoretical applications and curricula. Artificial intelligence can also make a big difference to colleges and universities of all types and sizes [11]. When harnessed in higher education institutions, artificial intelligence can boost student outcomes and give higher education institutions the power to predict enrollment trends, improve employment efforts, and raise academic performance.

Additionally, college recruiting teams will be able to better focus their efforts by creating algorithms that can predict which applicants are most likely to be accepted and enrolled in educational programs and which countries they will apply from. These algorithms can also identify enrolled students who are most likely to advance, graduate, and become participating graduates and contributors to the job market [4]. The admission process to higher education institutions will be faster and more personalized than in the past. By applying AI, time-consuming tasks can be performed and executed, and problem-solving is made more efficient. Administrative staff can refocus their efforts on improving students' experiences in their studies. With the spread of artificial intelligence across all sectors, New jobs are expected to be created in the areas of development, programming, testing, support, and maintenance [2].

- Automation

Like artificial intelligence and machine learning, robotic process automation is another technology that automates jobs and is the use of software to automate business processes such as interpreting applications, processing transactions, handling data, and even responding to emails. This technology automates repetitive tasks that people used to do. Automation processes are used in higher education by providing personal and frequent texting and communication, in addition to designing automated bots that help students seeking information related to the educational program, the duration of the study period, and the cost of the program. In this way, automation saves the time that educational institutions spend on carrying out some routine and traditional tasks.

- Quantum Computing

Quantum computing is a form of computing that takes advantage of quantum phenomena such as superposition and quantum entanglement. Many applications of quantum computing today include banking and financial services, credit risk management, high-volatility trading, fraud detection, covering areas in quantum mechanics, linear algebra, probability, information theory, and machine learning. It is used in the higher education sector to determine the trends, systems, and controls

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prevailing in educational institutions and to determine the rates of literary plagiarism in studies and research. Quantum computers are now many times faster than ordinary computers.

- Virtual and Augmented Reality

Virtual reality immerses the users in a new environment, while augmented reality enhances the climate of those users [10]. Although this technology trend has been used mainly for games until now, it has also been used for training and education, specifically with the spread of Coronavirus [20]. It is expected that these forms of technologies will be further integrated into our lives, and both virtual and augmented reality have enormous potential in training, entertainment, education, and marketing [14] [7]. Virtual and augmented reality technologies have been extensively used during the past months, with all their applications attached to the higher education sector as a result of the spread of the COVID-19 epidemic crisis, which had a significant impact on the spread of high techs in educational technology. Perhaps virtual and augmented reality are the two areas that have witnessed unprecedented development in this field [21].

- Internet of Things IoT

Another promising new technology direction is the Internet of Things IoT [1]. Many "things" are now created with WiFi connectivity, which means they can be connected to the internet - and each other. The Internet of Things is the future, and it has already enabled devices, home appliances, cars, and other online communication and data exchange [9]. When it comes to higher education systems, HEIs can enhance learning outcomes by providing more rich learning experiences, improving operational efficiency, and gaining insight into Real-time, and providing actionable student performance [18].

V- The Positive Impact of High Tech and its Applications in Higher Education

Technology plays the role of a guide in assisting the lecturer and facilitating the educational process for the student in addition to introducing a new system for the method of presenting the lecture and communicating information to the student. High tech contributes to providing easy access to information for students without much effort in accessing it [5]. Technology also works to effect an actual and real change in presenting the lecture to the student in addition to working on developing the methods used by the lecturer in the teaching process and developing his ability to provide an advanced scientific approach to the student [17]. It is also noticeable that the application of high technologies leads to the development of the student's mental and intellectual capabilities in education in addition to developing talents and creative potentials in the study and school activities. Technology is seen as a modern educational tool used in the field of higher education and helps students to discover their selves, talents, abilities, and desires and develop their mental abilities to benefit from their studies to the fullest extent possible. The internet opens a new door to help students work in teamwork, participate in research, and exchange information in one classroom [6]. Technology is a great source of information that students and lecturers need. In addition to the aforementioned, it opened the door widely for the lecturer and the student to be

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in constant contact. And through it, lecturers will be able to communicate with other professors through the internet, and this technology has achieved the means of communication[8], opening the doors of communication and discussion concerning the study. The great information expansion achieved by the field of technology in higher education has made the means of education multiple and in a wide range as it has provided various jobs, and it has a positive impact on the methods of searching and teaching about information. Teaching aids differ in specifications and techniques, and the ability to affect development in the field of education [15].

The positive impact of the application of technology in higher education is considered to be of great influence and importance in higher education institutions. Some of these applications can be mentioned as follows:

- Facilitating the spread of science, as technology helped students gain access to various scientific sources, whether at home or university. Technology has also facilitated enrollment in universities and facilitated communication between the lecturer and the student.
- The ease of exchanging information facilitated the means of communication between the lecturer and the student. It also enabled the means of communication between students and helped them participate without restrictions or commitment to the language. It also facilitated participation and work among students to accomplish projects and joint work over the internet.
- Helping lecturers diversify methods of explaining educational materials allowed them to use pictures and drawings, making three-dimensional models that facilitate the explanation of the scientific material.
- Making learning more enjoyable: The use of technology in teaching has made it more enjoyable for students, which increases their motivation to learn, as boring lessons can be made more enjoyable for them through tablets and videos.
- Access to information: the use of technology in education, including the internet, increases the learners' ability to access a large quantity and quality of data, which saves a lot in a short time, but the teacher needs to raise students' awareness of the correct ways to access accurate information on the internet.
- Making the teaching process easier: The use of new technologies such as video, virtual and augmented reality, artificial intelligence, and others in the learning process contributes to simplifying information for students and making teaching easier for the lecturers by saving his time, helping him increase his productivity, and giving them a longer period to focus on the educational process. On the other hand, it also contributes to making the distance education process successful and more advanced by allowing the student to add his/her questions and get the answers simultaneously.
- Making the educational process more successful for a higher education institution: By saving student and lecturer time and providing best practices and means that contribute to

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improving the educational process, high tech can contribute to the educational institution's success, its development, and improvement of its work.

- Cooperation and participation between lecturers in different countries: Technology allows direct communication between learners at the touch of a button and facilitates the process of collaboration between them, which gives the learning process more quality and ease.
- Helping to visualize abstract or difficult to understand concepts: Technology helps the lecturer to visualize abstract concepts or those concepts that are difficult to be understood, in an easier way.
- Flexibility and enjoyment of education: Technology makes learning more enjoyable and flexible, and thus contribute to raising students' self-directed learning, which helps make learners more interactive with the sciences presented to them.
- Overcoming the obstacle of time and place: Technology contributes to the continuity of the higher education process, regardless of the difference in time and place in which both the lecturer and the student are located, as the student can start educational materials via the internet at any time he/she wants, which makes it easy to schedule study times and periods.
- Helping students with special needs to learn: With technology, many of the learning obstacles in front of students with special needs have disappeared, and some devices or applications help them solve their problems and allow them to engage in the educational process more easily. Thus, through the application of technology in higher education, students can study the program they desire without incurring the psychological and physical difficulties resulting from their disability.
- Supplying students' skills: Technology contributes to several important skills for students during their studies at the college, such as time management, communication, and cooperation, as it gives the shyest students a space for participation, learning, and self-expression as for the rest of the students, and it contributes to saving time and lectures. Through the ease and speed it provides in accessing information, conducting research projects electronically, and others, in addition to its contribution to supporting interactive learning, granting self-confidence to the student, and developing his leadership spirit.

VI- Immediate Applications of Technology to Higher Education:

The impact of technology on the higher education sector: There is no doubt that technology affects all aspects of life, and when technology is involved in education, this has a significant impact on all aspects of the educational process, which is represented by the student who means the most critical vocal-point in the educational process, and then the lectures, curricula, and research studies.

The effect of technology on the student: The use of technology in education affects the student in many aspects, such as the democracy of education in the sense that the student has a space of freedom to be able to choose the appropriate specialization, in addition to being able to directly choose the curricula and materials he/she wants to study, and it also achieves independence and more. It increases the sense of self-personality. The use of technology in higher education increases

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student interaction in general, develops positive thinking, facilitates obtaining various information, facilitating access to the latest information in multiple fields with high ease, and the possibility of sharing it as well.

The impact of technology on the lecturer: High tech helps the lecturer greatly as it provides him with more information and knowledge of various forms. The use of technology facilitates the participation and publication of scientific materials, studies, research, and research articles and getting acquainted with new science around the world, and raising the quality and efficiency of higher education.

VII- Results

As we have noted above, it can be said that information, communication, and high tech, in general, have a positive impact on education and directly, have great benefit for the lecturer, the student, and the higher education institution as a whole.

VIII- Recommendations and Suggestions:

- We recommend higher education institutions apply high tech whenever possible
- There must be a fundamental role for higher education institutions in developing the lecturer capabilities regarding high-techs and preparing them in the best possible way.
- Lecturers are encouraged to look for the best techs that contribute to conveying the information to the students in the best way.
- Governments must educate societies about the importance of applying high technology in higher education and consolidate and accept these benefits.

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Paper 15

An Empirical Assessment for Building a Prosperous Retail Outlet in Mangalore

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ABSTRACT

Retail business, comprises e-commerce retail and is expected to grow Pan India at a compounded annual growth rate (CAGR) of 30% for the next eight to ten years as per investindia.gov.in. Currently the retail outlets in Mangalore are facing a relentless attack by various national and international e- commerce players coupled with the pandemic. Hence a workable strategy is designed for building a prosperous retail outlet[s] in Mangalore. An important fact to mention is that products need to travel from Pune, Bangalore, Mumbai, Hyderabad and Chennai, each of these cities are located above sea level (except Mumbai) that adds an extra burning of fuel to reach this coastal city. Obvious it adds to the cost. A tactical approach, that make retail a profitable option as a business. Multiple combinations are sought after to get the best combination coupled with an aggressive mind set to overcome challenges and shortfalls. Cut-throat competition can be beaten by perusing onslaught attacks relentlessly and vigorously. Retail business can change fortunes and bring in prosperity to its owners and employees. On an average small retail outlets provide 3 to 4 job opportunities and that can be enhanced by expanding. Specializing and creative thinking.

Key words: Atmospherics, Anchor Store, relocation, façade, digital marketing, O2O, Customer relationship Management, social media, vendor management, pricing,

SPOLIGHT INTRODUCTION:

Retail business is a golden egg laying business well said by a seasoned retailer Mr. Anand Kulal, who runs his grocery store for the past 37 years in a prime location and the only challenge- getting his succession planning in place as none of his family members are interested in it. Reason ‘no time and no money’, it snatches all time and does not look lucrative to his children. Almost he made his fortune by working in it for long hours.

Nevertheless around 47 retailers like him met by the author too face the same heat in multiple business angles and hence this article tried and tested by few retailers from the past pandemic days of 2020 till the current pandemic of 2021. These combinations have worked well for a couple of retailers and was implemented with an insubstantial thought and now its sturdy, concrete to be implement by all of them.

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Insatiable desire for money by MNC's like the Amazon, with products like 'ALEXA' short form for Alexander who captured nations but could not capture India, well said by Kishore biyani about Jeff Bezos and his Amazon 'Dog in the manager' as the multinational e-commerce giant engages in a massive legal battle with Future Retail Ltd (FRL) over its Rs 24,713 crore deal with Reliance Industries Ltd. According to Biyani, Amazon is trying to shuffle the RIL-Future group deal via coordinated and concerted media campaigns against his company, published on 2nd of Feb 2021 Business today.in. The major corporations in the retail theatre will surely make the micro and the mini retailers to struggle for survival as the clash between these Titans of the industry escalates. Not sure whether they too really make money or not only time would tell

Most of 47 retailers under study face challenges like fewer margins, less customers and spiralling expenses coupled with a feeble sales team, are unaware of digital media platforms that could be used through their own palm held devices. It was common to see them using their smart devices just to exchange few double meaning jokes and get engrossed in unnecessary political campaigns rather improving their skills to use their smart phone for a better business outcome. A tool that could change their business opportunity is underutilized and mis-used by most of the smart phone owners/retailers

Research problem and people, events and things understudy:

Problems faced by these 47 retailers are crystallized in to three major categories. 1. Less business 2. Fewer margins 3. Spiralling expenses 4.Less turnover and is taken up as a research challenge/ problem/ question[s] to probe.

Analysis of retail margins: on an average the margins would range from 12 to 50% on extreme case as the chunk of the margins would go to the manufacturer. Other than this there are three more external players who make the most from a retail business- the banks, software companies and local money lenders. The retailers have no option but to absorb losses due to various reasons. Hence they take support from banks and software companies- remember banks are also in to retail business, therefore a questionnaire was circulated to all the 47 understudy and on analysis, solutions were written and tested in two of them for other to follow later.

Observations: Seldom have any of the retailers had a system that tells those about their daily breakeven, few of them do not have a system or their books of accounts created only for satisfying the statutory norms rather a tool to build business. Hidden expenses, charges, losses due to damages, dead stocks, old stocks, old fashion, dust, heat, moisture, termites are all eating in to their profits.

Inflation is a hidden expense and hence it hoovers around 12.85% in India all said and done a true fact which the central banks undermines at fifty percent

Research solution: We bring down the crystallized problems in to a format for a solution; hence the matrix would be as follows:

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Slno	Margins	Expenses	Turnover
R1	High (A)	High(B)	High©
R2	Low (D)	Low (E)	Low(F)

The best of the combinations and the worst of the combinations are as follows: Best Combinations are A, E, C and the worst of the combinations are D, B,F, hence all would be between the best and the worst. Hence this simple and workable model:

High Margins	Bring in New products Bring in New technology Have more of private labels Negotiate, Negotiate and Negotiate Sell sophisticated products Sell greater value generation to customers
Reduce Expenses	Adapt technology in billing, accounting, stock management Plan and list down all those visible and invisible charges Generate daily, weekly and monthly Break Even Point Negotiate, bargain for reduction in charges. Track all statements
High turnover	Get customers hooked to you Engage social media to connect Facebook, instagram, telegram, e-mail, sms, daily product wise digital status, Build data base Enroll in to GEM, E-Procurement, have a website with online payment gateways

The model speaks in terms of numbers is as follows:

Margins	Not less than 12%
Expenses	Rent not more than 2% of the Turnover Salaries not more than3.5% Others not more than 1.25%
Turnover	Minimum 7 times to take of inflation

Back up process to implement the model:

1. Prepare to Skill up and scale up to sell to new generation
2. Prepare to Sell complicated products

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3. Prepare to Sell to customers who cannot understand but can use the value
4. Prepare to measure yourself daily
5. Prepare yourself and your entire team to have high focus and concentration
6. Prepare to engage your time, efforts and resources only to your core business
7. Prepare to enhance customer service time and service range

Add on extras: Online marketing should be coupled with good display of stocks, hence visibility and availability should be the top priority. O2O – Online to offline and offline to online should be switched on smoothly. Atmospherics and cleanliness is the key, as dust, moisture, termites, old items, old stickers, old marketing tools all to be removed and upgraded. Retail outlet should radiate energy and positivity. Outlook and look out of sales teams are a must and to be monitored on a daily basis. Have presence in a strong way both online and offline. Build subsidiary and have an anchor store for a better margins and sales. Change the façade every month and enhance the entry experience. Bring in that new feel to an old customer.

Hunt for new vendors: A retailer needs to have a great procurement team. Every new vendor will give a chance to scale up with their new technology, new methods and hence new learning. Vendors are the key for business support all this is possible if there is a disciple in paying their old payments. The rotation of payments to vendors will make a retailer to churn out more profits out of the margins

Pricing an art to implement the above model: Understanding components and its costing that go in to the making of a product is critical for generating higher margins and greater value generation/ delivery to customers and employees.

Training employees is a must: To get the model right, employees need to be trained and augmented with product training to understand, features, functions and benefits of the products

Relocation, relocation and relocation: The best retail mantra is to have the retail store, relocated if it does not do well. Footfalls need to be tracked and once set it takes off. Products too need to be relocated with in the retail outlet.

Logistics and cost cutting: Plan your stocks to have the best and the quickest way to be delivered. Constant touch with the suppliers will make the way.

Conclusion: Discipline and focus is the key, technology will save time and effort. Better the technology, better the family time for a retailer. One needs to learn and upgrade and needs to plan for new challenges that come across. Team effort is a must and teams should be trained to build themselves for generating sustainable profits.

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Paper 16

Credit Risk Management and Merger Implications: A Case Study of Canara Bank Ltd.

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INTRODUCTION:

In recent decades credit risk has become invasive. Companies borrow for growth and acquisitions, small companies to expand their capacity while individuals use credit for various other purposes.One can manage the loan portfolio as a whole subsequent to determining the risk represented by each individual borrower and by each individual credit service.

Since exposure to credit risk continues to be the leading source of problems in banks world-wide, banks and their supervisors should be able to learn from past experiences.The objective of credit risk management being minimizing bank's risk adjusted rate of return can be achieved by sustaining credit risk exposure within acceptable frontier.Both credit risk inherent in the entire loan portfolio and risk in individual credit or transaction will have to be managed by the banks.

As every business house tries new avenues of growth, banks too have this never-ending desire for growth which has increased the mergers and acquisition activities across the board. It has witnessed many mergers, acquisitions and amalgamations in the recent past. Initially, banks merged to save non-performing banks and non-efficient banks but now mergers have also been made to reap the benefits of economies of scale, to achieve growth in operations and in minimizing expenses.

MEANING AND DEFINITION OF CREDIT MANAGEMENT:

Credit management refers to the entire process of lending starting from inquiring latent borrowers up to recovering the amount granted. As per the banking sector, credit management is concerned with activities like accepting application, loan assessment, loan approval, monitoring, recovery of non-performing loans, etc.

Credit Management is maintaining and executing a set of policies and procedures to reduce the amount of capital tied up in debtors and minimize the exposure of the business to bad debts.

Credit Management from debtor's point of view is managing finances especially debts so as not to have a tail of creditors lurking behind your back. The responsibility of managing credit is vested with both the debtors and the creditors who have to seriously consider its functioning efficiently. Credit management aids as an excellent instrument for the business to remain financially stable.

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Credit management is concerned withthe process of granting credit, fixing the terms on which it is granted, recovering the credit when it is due and confirming compliance with company's credit policy, among other credit related functions. The main goal in controlling the credit of a bank/company is to improve revenues and profit by facilitating sales and minimising financial risks.

LITERATURE REVIEW:

Hoff and Stiglitz (1990) denoted, in the past decades there have been major changes and developments in theoretical understanding of the workings of credit markets. These advances have evolved from a model that stress on the problems of imperfect information and imperfect enforcement. They pointed out that borrowers and lenders may have differential access to information concerning a business risk, they may form different evaluation of the risk.

Theodore N.Beckman and Ronald S Foster (1924) states that Banks in today's scenario have many functions. Lending is the most important one. Credit or loans covers the large portion of banks total asset and a backbone of every bank structure. In formation of policies and procedures for the credit granting process several basic steps must be brought in by credit management.

Bert et al. (2003) defines credit management as a process of providing credit, the terms it's granted on and recovering this credit when it's due. This is the function to be undertaken by bank or company to control credit policies that will improve revenues and reduce financial risks.

Huizinga et al. (2001) examines the performance effects of European banks M&As, revealed results of unexploited scale economies and large X-inefficiencies in European banking. Samples of 52 bank mergers over the period 1994-1998 were used. A higher level of profit efficiency was exhibited by small merging banks than their peer group. The cost efficiency of merging banks was positively affected with marginal improvement in the profit efficiency. The merging banks were not able to exercise greater market power while deposit rates increased following a merger.

Yogashree C (2018) in the article Effect of Amalgamation on Financial Performance: A Case Study of Canara Bank Ltd reveals that there is no significant improvement in the various ratios of Canara Bank in post amalgamation period. In the short term, amalgamation of Canara Bank could not encash the benefits of synergy. A negative impact on margins due to re-pricing of existing savings account deposits of Canara Bank was observed. Wider customer base, distribution of network and product suite is among the benefits of amalgamation. In the long run, merger will be beneficial for Canara Bank.

OBJECTIVES OF THE STUDY:

- To determine Credit Risk Management Policy.
- To ascertain the increase or decrease in NPA levels in last 5 years.
- To examine the effects of merger on credit risk management

RESEARCH METHODOLOGY:

The information has been collected from different sources. It can be classified as primary and secondary source.

Primary Source:

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The Primary source of the data was collected by having discussion, interview with the branch Managers and the staff of the bank and ideas received from them. The primary source of the data includes the information obtained through direct personal interview with the manager and the banks staffs. It also includes observation and discussions.

Secondary source:

The secondary source was collected through annual reports, manuals, magazines, internal records, previous records, Balance Sheetsand e-newspaper. Some of the information was also been explored from the books and from the several websites of the bank..

LIMITATIONS OF THE STUDY:

1. In depth analysis of the data required some confidential information which was not disclosed by the bank.
2. All the staffs of the bank were having a very busy schedule; more information could not be collected through interviews with the staff.

OVERVIEW OF CANARA BANK:

Canara Bank was founded by Sri Ammembal Subbarao Pai, a great visionary and philanthropist, in July 1906, at Mangalore, then a small port town in Karnataka. The Bank has gone through the various phases of its growth trajectory over hundred years of its existence. Growth of Canara Bank was phenomenal, especially after nationalization in the year 1969, attaining the status of a national level player in terms of geographical reach and clientele segments. Eighties was characterized by business diversification for the Bank. In June 2006, the bank completed a century of operation in the Indian Banking Industry. The eventful journey of the bank has been characterized by several memorable milestones. Today Canara Bank occupies a premier position in the comity of Indian banks. With an unbroken record of profits since its inception, Canara Bank has several firsts to its credit. These include:

- Launching of Intercity ATM Network
- Obtaining ISO Certification for a Branch
- Articulation of "Good Banking"- Banks Citizen Charter
- Commissioning of Exclusive Mahila Banking Branch
- Launching of Exclusive Subsidiary for IT Consultancy
- Issuing Credit Card for Farmers
- Providing Agricultural Consultancy Services

Over the years, the Bank has been scaling up its market position to emerge as a major 'Financial Conglomerate' with as many as nine subsidiaries/sponsored institutions/joint ventures in India and abroad. As at March 2015, the bank has further expanded its domestic presence, with 5682 branches spread across all geographical segments. Keeping customer convenience at the forefront, the Bank provides a wide array of alternative delivery channels that include 8533 ATMs, covering 4021 centers. Several IT initiatives were undertaken during the year. The bank set up 132 hi-tech E- lounges in selected branches with facilities like ATM, Cash Deposit Kiosk with voice guided

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system, Cheque Deposit Kiosk, Self-Printing Passbook Kiosk, Internet Banking Terminal, Online Trading Terminal and Corporate Website Access. Canara e-Info book – an electronic passbook and banking related information facility was introduced on mobile platforms- Android, Windows and IOS. The Bank also launched Canara Bank Rupay Debit Card, Canara Club Card- Debit, Canara Secured Credit Card, Canara Elite Debit Card, Canara Bank Platinum Rupay Card and EMV Chip Cards under debit and credit cards. Online savings Bank and PPF account opening were introduced during the year.

Founding principles:

1. To remove superstition and ignorance
2. To spread education among all to sub-serve the first principle.
3. To inculcate the habit thrift and savings
4. To transform the financial institution not only as the financial heart of the community but the social heart as well.
5. To assist the needy
6. To work with sense of service and dedication
7. To develop a concern for fellow human being and sensitivity to the surroundings with a view to make changes/ remove hardships and sufferings.

Vision and Mission of Canara Bank:

***Vision statement*:**

"To emerge as a Best Practices Bank' by pursuing global benchmarks in profitability, operational efficiency, asset quality, risk management and expanding the global reach."

Mission statement:

"To provide quality banking services with enhanced customer orientation, higher value creation for stakeholder and to continue as a responsive corporate social citizen by effectively blending commercial pursuits with social banking."

Types of deposits and loans:

Deposits:

The Banks offer various deposit schemes which yield attractive rate of interest.

- Current Deposit
- Saving bank Deposit
- Fixed Deposit
- Recurring Deposit

Loans:

The following loans are available in Canara bank

- Personal loan

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- Educational loan
- Vehicle loan
- Housing loan
- Home improvement loan
- Canara Jeevan – Reverse Mortgage loan

ANALYSIS OF THE CREDIT FACILITIES PROVIDED BY THE BANK TO THE DEPOSITS AND THE NON-PERFORMING ASSET (NPA) RATIO FOR THE PREVIOUS FIVE YEARS:

Table 1: Advances provided by Bank for the previous 5 years.

Year	Amount (Rs. In Cr)
2016	324714.82
2017	342008.76
2018	381702.99
2019	427727.27
2020	432175.20

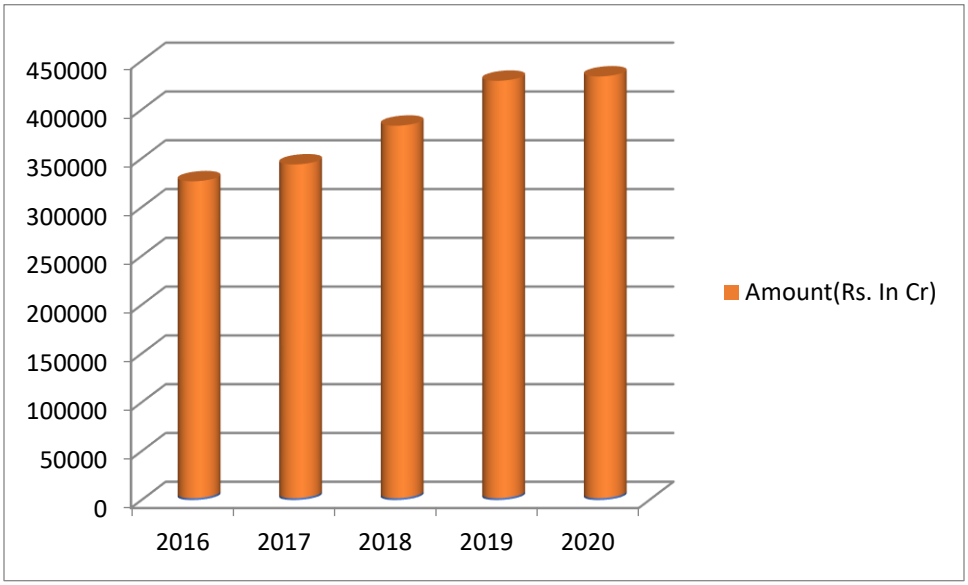

Figure 1: **Advances provided by Bank for the previous 5 years.**

From the above chart it is evident that the advances provided by the bank are increasing over the years which clearly indicate that the bank is meeting its demand from the customers with regard to the various credit facilities required by its customers and contributing to the economic development of the society. Further the increase in advances contributes to the increase in income earning capacity of the bank.

Table 2: Deposits received by Bank for the previous 5 years.

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Year	Amount (Rs. In Cr)
2016	479791.56
2017	495275.24
2018	524771.86
2019	599033.27
2020	625351.17

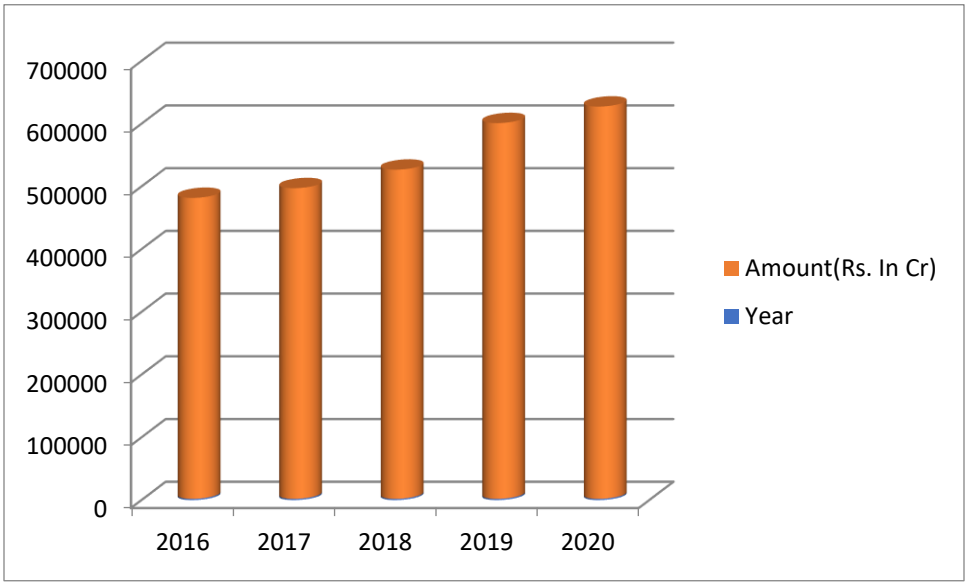

Figure 2: Deposits received by Bank for the previous 5 years.

From the above chart it is evident that the deposits received by the bank have been increasing over the years, which in turn has been creating the cash flow for providing advances to meet the financial requirements of its customers.

Table 3: Interest earned on advances by Bank for previous 5 years.

Year	Amount (Rs. In Cr)
2016	31377.25
2017	29585.67
2018	29096.44
2019	34319.28
2020	36075.88

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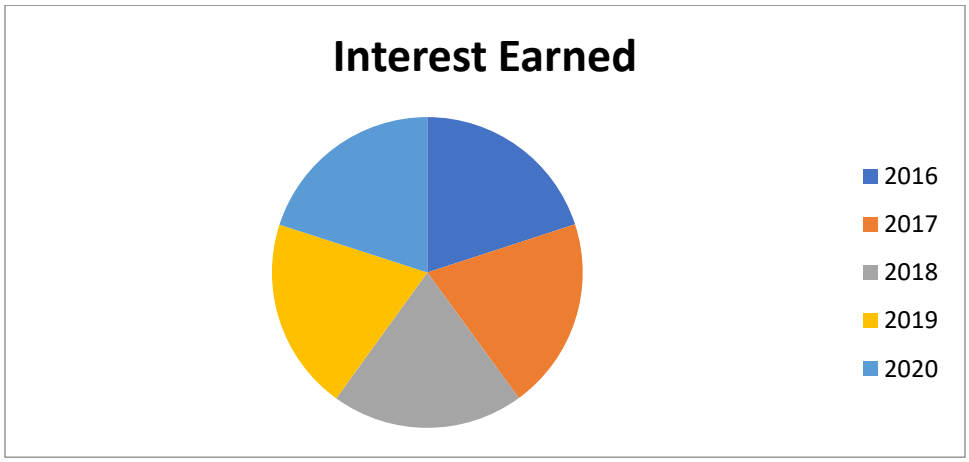

Figure 3: Interest earned on advances by Bank for previous 5 years.

From the above table it is observed that the interest earned by the bank has been increasing in proportion to the increase in advances over the years, which in turn increases the profit earning capacity of the bank.

Table 4: Interest expended by bank during 5 previous years.

Year	Amount (Rs. In Cr)
2016	32350.02
2017	29560.08
2018	27136.16
2019	30098.46
2020	33520.94

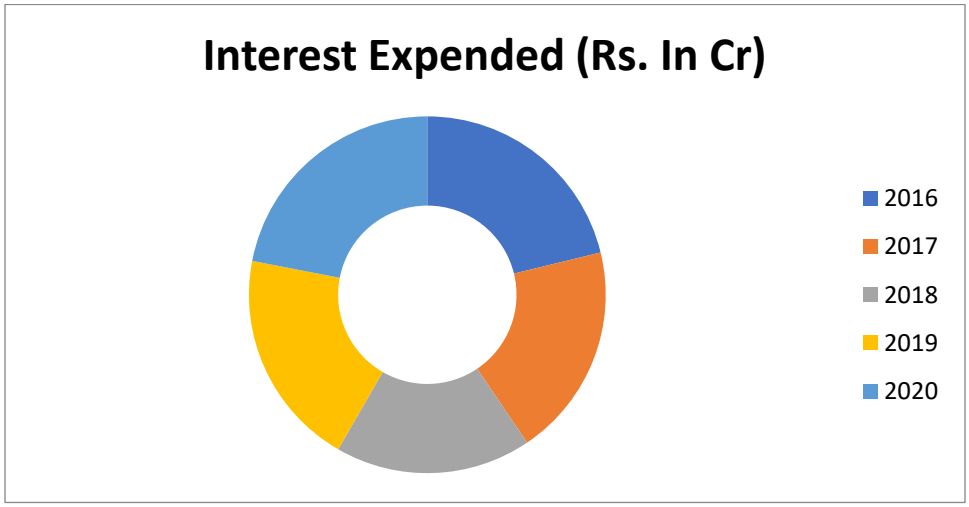

Figure 4: Interest expended by bank during 5 previous years.

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From the above table it is observed that the interest expended by the bank has been increasing in proportion to the increase deposits over the years.

Table 5: Profitability statement of Canara Bank for previous 5 years.

Year	Amount (Rs. In Cr)
2016	-2812.82
2017	1121.92
2018	-4222.24
2019	347.01
2020	-2235.72

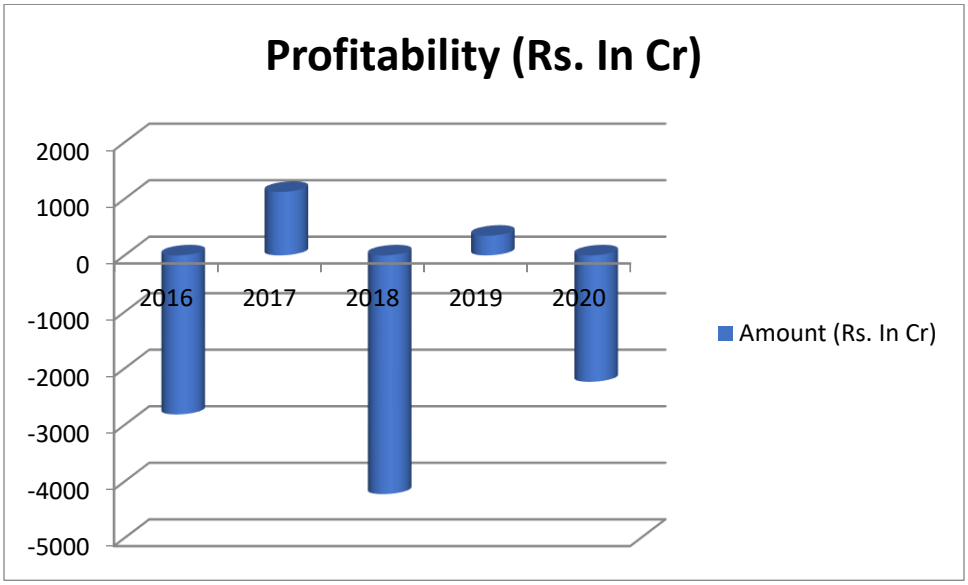

Figure 5: Profitability statement of Canara Bank for previous 5 years.

From the above table it has been observed that the bank has incurred losses during various years, the major reason being the deposit of the bank being more than the advances given wherein the interest paid/expended by the bank would be more than the interest earned on advances.

Table 6: Non-Performing Assets (NPA) of the Bank for previous 5 years

Year	Amount (Rs. in Cr)	Total advances	% of Total Advance
2016	31637.83	324714.82	9.74%
2017	34202.04	342008.76	10.00%
2018	47468.47	381702.99	12.44%
2019	39224.12	427727.27	9.17%
2020	37041.15	432175.20	8.57%

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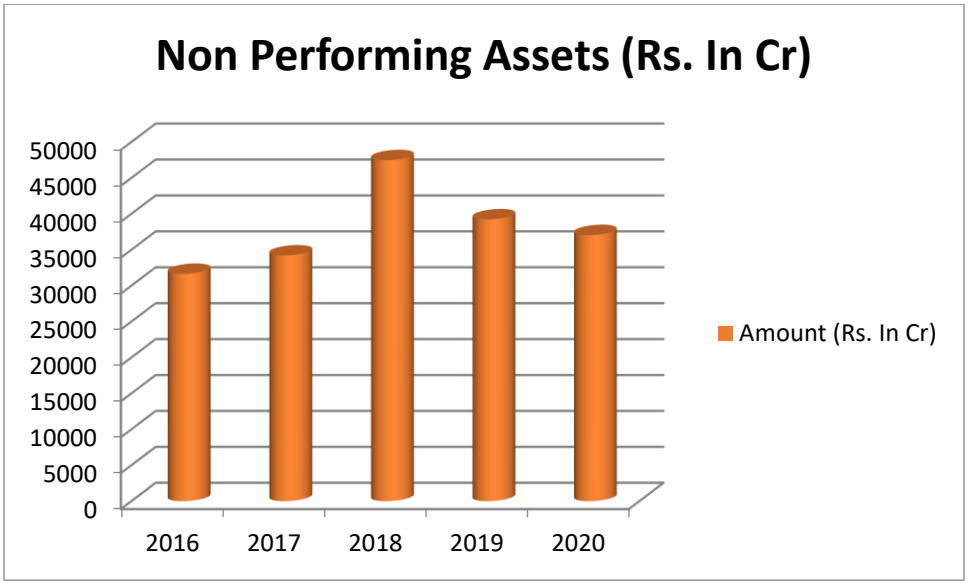

Figure 6: Non-Performing Assets (NPA) of the Bank for previous 5 years

The above table indicates that the NPA percentage of the bank to its total advances which clearly indicates that the said percentage has reached a peak of 12.44% for the financial year ended 31.03.2018. Since then the same has been showing a decreasing trend and the said percentage for the year ended 31.03.2020 has remained at 8.57% which shows a good recovery percentage by the bank. Further the reduction in the NPA percentage or the total NPA of the banks shows the good credit risk management of the bank which clearly shows that the bank has been considering the major credit risk factors during the time of sanction of the credit facilities to its customers.

FINDINGS:

- Deposits received by the bank have been increasing over the years.
- Advances provided by the bank are increasing over the years.
- NPA of the banks shows the good credit risk management of the bank which clearly shows that the bank has been considering the major credit risk factors during the time of sanction of the credit facilities to its customers.
- The bank has incurred losses during various years; the major reason is the deposit of the bank being more than the advances given wherein the interest paid/expended by the bank would be more than the interest earned on advances.

IMPLICATIONS:

Bad loans or NPAs being the biggest problems of the banks creates hindrance in the growth of the economy. The Government has made effort to merge comparatively weaker banks with the stronger banks, thereby prevent the weaker bank from wiping out of the market because of the bad loans or NPAs.

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- The merged banks will have the better business portfolio, asset quality, improved market capitalizationand risk management strategies. The merged banks will enjoy economies of scale and reduction in the cost of doing business.
- The post- merger era will reduce the operational cost significantly. There will be saving of cost on account of treasury operations, audits, digital banking services, controls, technology and management.
- No doubt merger will benefit but technical execution will be a tedious task. The software platforms used by different banks are different, so aligning them with the merged bank will be tough. Financial consolidation along with other financial matters will have to be pondered upon.

"Credit growth and asset recovery may not receive adequate attention in the short term as focus is also diverted towards asset quality harmonization, human resource integration and other challenges", India Ratings agency saidin its mid-year banking outlook for fiscal 2020.

CONCLUSION:

Indian banks have gone a long way in adopting credit risk management policy and procedures as stated by the BASEL. The study confirms banks implementation of credit risk management policy. The need for the banks is to implement a strong credit risk models in banks to avoid loan defaulters. If banks will implement better credit risk models to identify the status of the borrowers they will be far from the actual credit risk. Banks need to look forward not only in implementation of regulatory framework but risk models to avoid risk. The result of this mega merger is a debatable issue and the future will decide the effects of this merger exercise as currently the COVID 19 pandemic has brought the entire economy on hold.

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Paper 17

Artificial Intelligence and its Role in Human Resource Management

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ABSTRACT

Collecting the correct data in the dynamic world of industries and analysing the collected data is important for the use of business development and everyday work. Artificial Intelligence allows the industry to complete the job in a quicker and more efficient way. Artificial Intelligence joins various departments, such as Human Resources, Finance, Marketing and Production department. Through the use of AI system management, current output and everyday tasks can be told. Tough managers have acknowledged the value of artificial intelligence at workplace in growing market strain. There is a descriptive dimension to the research paper. Secondary data were used by the researcher where data were gathered from research papers, journals, websites, HR forums, survey results etc. The study's central objective was to explore the role of artificial intelligence in the human resource department and to recognize the issues facing HR. The research study concluded that AI's position is greater in various human resource functions where robotics companies can handle recruiting, hiring, data analysis, data processing, workload reduction and workplace performance enrichment.

Keywords: - Artificial Intelligence, Machine Languages, Human Resource Management.

1. Introduction

Technology is one of the Industry's main influencing factors. The position of the robot has been replacing employees in the production department since the 19th century. In the 1970s personal computers began in the third revolution and the internet entered into working life, and the machines replaced human labour. Today, emerging innovations such as machine language (ML) and artificial intelligence (AI) are both reaching the day-to-day workplace and contributing to company transformation. "Artificial intelligence is described as an 'intelligent ideal' computer that is a versatile agent that perceives its environment and takes action that maximizes its chance of succeeding to some objective. "Artificial intelligence is intelligence demonstrated by machine, in contrast to the natural intelligence done by humans. Artificial intelligence was introduced first time in academia in 1956. Artificial intelligence is useful in various business functions where it can help reduce the workload and job pressure on workplace employees. Rapid market changes require a swift response. Through using AI system management, current output, and day to day work can

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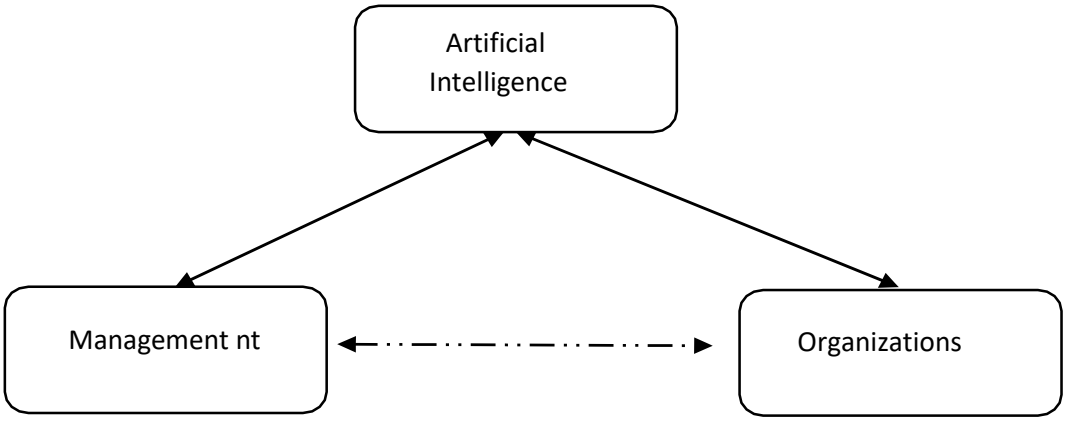
be told. Tough managers have acknowledged the value of artificial intelligence at the workplace in rising market strain. Artificial intelligence has now entered an organization's overall structure for a few days and one sector is the human resource department where human replaced the human by using AI technology and all roles in the human resource department are carried out as applicant screening, recruiting, human resource activation alignment and performance management, etc.

Figure: 1



Source: - (Duchessi, O'Keefe, & O'Leary, 1993)

A structure reveals the Artificial Intelligence relationship between management and the organization. The author of the research (Duchessi, O'Keefe, & O'Leary, 1993) discussed in the research article that artificial intelligence and digital technology have an impact on ownership and responsibility for decision making, cost reduction and enhanced service, personnel shifts and downsizing organizational organization, the control of the labour force.

2. Literature Review

(R&D,2018) The research paper title, Recruitment through artificial intelligence: A Conceptual Study. The researchers have narrated the role of AI in recruitment where artificial intelligence is played integral role in recruitment process. Artificial intelligence helps in screening the candidates, auto-generated messages to candidates, employee's relations, scheduling the interviewsetc.

(Jarrahi, 2018) In his researcher paper title, Artificial Intelligence and the Future of work: Human-AISymbiosis in Organizational Decision Making. The researcher papers talked about the usefulness of AI for human. Artificial intelligence has been supporting in decision making, dealing

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with uncertainty, and especially equivocality of decision-making in an organization. Still in an industry the role of human is essential and technologies have to depend on human when subconscious decisions are essential to evaluate and facilitate the outcomes of decisions.

Table: 1

	Humans Mind	Artificial Intelligence
Uncertainty	Makes swift intuitive decisions in the face unknown.	Provide access to "real time" information.
Complexity	Decide where to seek, and gather data. Choose among options with equal data support.	Collect, accurate, process, and analyze data.
Equivocality	Negotiate, build consensus, and rally support.	Analyze sentiments, and represent diverse interpretations.

Source: (Jarrahi, 2018)

(Merlin.P&Jayam.R, 2018) In the research title, Artificial Intelligence in Human Resource Management, the researcher has insight the role of AI in human resource. An Author has concluded that AI is useful in workplace and help to HR professional to understand their working and to identify the problems and trends in advance.

3. Research Objectives

1. To study the role of artificial intelligence in human resourcemanagement.
2. To study the Impact of artificial intelligence on HR technology
3. To study the benefits of artificial intelligence in human resourcemanagement.
4. To study the challenges of artificial intelligence in human resourcedepartment.

4. Research Methodology

The research paper is descriptive and has employed secondary data in the research. The secondary data is collected from academic papers, written articles, classified directories, HR forums and survey results published by various research organizations.

5. Role of Artificial Intelligence in HR

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Now a few days of HR department heading towards the digital revolution and using different methods to simplify resources through the use of big data analysis, artificial intelligence, and cloud computing. Many companies use artificial intelligence or digital HR technology such as chat box, machine learning, and robot process automation in human resource management to facilitate recruiting, training, on-board, and interviews, etc. So there is the role of artificial intelligence in managing human resources;

- ✓ **Recruitment: -** The researcher in his paper defined that artificial intelligence is used by only 40 percent of companies and industries. Organizations such as SAT, Facebook, and GE use digital technologies in screening, interviewing, and identifying the new talent in an organizational recruitment process. The application can be examined by an AI recruitment manager and the candidate can get a quick response. The chat box device or automated answering machine plays an important role in addressing the quires and problems surrounding an organization's recruitment process.

- ✓ **Screening and Interview Process: -** Artificial intelligence is useful in automating the interview process by testing them with analyses of phrase or speech patterns. The online interviews can take place via any apps and AI also helps to enhance the applicant experience. Tools such as Amy and Clara are used to schedule interviews and work meetings.

- ✓ **Reduce Administrative burden: -** HR has to play multitasking roles in an organization where companies using technology and Artificial Intelligence try to reduce workloads. AI facilitates problem-solving and helps to improve HR productivity in an enterprise.

- ✓ **Selecting:-** The researcher has examined how AI human resource managers can trace the right candidate in a short span of time and technology will help identify the appropriate candidates according to the required skill sets.

- ✓ **Reduce Discriminations**: - AI is used to minimize favouritism today and can help to improve organizational accountability. The organization will pick the resume in such a way. Analysing job requirements can be using AI applications.

- ✓ **Increase Efficiency: -**Artificial Intelligence should be helpful in reducing employee turnover at work. Various robotic tasks were performed to improve workplace performance. Robotic tasks include data collection, reporting, data copying, identifying

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required data from available data, processing, data collection for HR and payroll systems, and so on.

- ✓ **Enrich workplace learning: -** Nowadays, computers and digital technologies will do behind the scenes functions in the industry. Through computers and modern technology, industries are able to handle data analysis and provide real-time feedback during training, alteration of course of behaviour based on progress, and responses which industries got. Use Microsoft 365 to save time, businesses help workers work and increase workplace productivity. AI tools such as Engazify (To provide feedback), Obie and Niles (To share knowledge), Wade &Wendy (To advance careers), and Duolingo (Learning Domain) are used (Amla & Malhotra, 2017).

6. Impact of artificial intelligence on HR technology

The umbrella term for the software and hardware it automates the organizational function of human resources. The use of Artificial Intelligence (AI) is one of the most discussed and debated developments in the HR technology of contemporary times. In terms of profitability for HR practitioners, AI would be the tipping point according to recent forecasts. Many professionals have believed the computer would take away their work. There's really no need to be cautiously optimistic; it's forecasting the real effect of AI in HR and Talent Acquisition very early. Much like any other technology, if not properly used and with the correct strategy, the users can find themselves in trouble. Before we continue to talk, let's take a look at what AI actually means. Artificial Intelligence is the field of computer science where computers function like a human brain in a similar way.

7. Five Ways in which AI could impact HR Personalization/Onboarding

Each new employee has its learning habits, respectively. Those are not always supported by any onboarding and training software. Employee-related preparation and coaching also form one of AI's possible impacts. The machine-learning algorithm that allows suggestions for the film and restaurant will be used to develop similar functionality for new training employees.

The program will become even smarter with a set of more employee data, thereby providing better recommendations and more effective training.

- ❖ **Scheduling**: Imagine a world in which you have a machine to book meetings, schedules and order food without doing anything at all. Does that sound good for you? Let's get you

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introduced to Amy Ingram. Amy Ingram is a personal AI assistant whose mission is to remove the pain of scheduling. The systems such as Amy Ingram have become one of the common tools for interview schedule, performance reviews.

- **Candidate Engagement**: All teams lack sufficient recruiters and even the right tools to enable them to engage with their talents as often as they should. We can potentially use AI, which allows automating the sending of emails and also the status message. If done correctly this could lead to an increase in the performance of the applicant.

- **Prediction:** Assessing and forecasting potential turnover, employee engagement, and training needs, as well as other developments in the workplace takes a great deal of time, but this forms a vital component of HR. AI and deep learning must use the data to predict accurately and faster than ever before. The information provided to HR professionals could be invaluable in helping organizations advice on change.

- **Sentiment Analysis**: AI is another game-changer when it comes to analysing sentiments. Businesses with a large amount of survey data, as well as reviews and AI data will easily detect patterns in employee feelings. This also helps to locate geographies, offices, or teams that are in stressful conditions by monitoring their email and conversation feelings. This marks the beginning; development will come It marks the start; changes will be coming in the future.

- **Video Interviews**: The video-based interview is now used by at least 40 to 50 percent of businesses. Such videos are stored in the database and can be scanned by AI to assess the mood of the interviewee. It determines whether the candidate tells the truth or not; and other elements, such as the expertise, language, and level of education of the candidate.

8. The benefits and functional strengths of AI enabled HRM processes

Taking repetitive task automation and record accuracy to a whole new level of competence is a low hanging fruit that AI can deliver for your HR department. HR operations that affect an enterprise's output most dramatically are often much more detailed and complex. It's in those tasks that AI really shines. Here are some of the benefits AI already offers to cut edge HRM teams all over the world:

- **Hiring and Onboarding:** To find the right selection of applicants for an interview,

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cognitive approaches can accommodate exponentially more resumes. You will assess and shortlist a large pools of talent-through criteria such as expertise, principles, abilities, and results-to ideally suit the requirements of your organization. A well-crafted orientation plan is a must when choosing the ideal candidates – statistics indicate that this can improve retention by as much as 69 percent for at least three years.

- **Talent Retention:** In a new report, almost 60 percent of the businesses surveyed face talent retention problems. It is an unnecessary drain on company capital and reflects a highly costly loss of value painfully generated. To alter this situation, AI can track many tangible - and even somewhat intangible - parameters. From recognizing workers who need to be compensated by promotions and rewards, to tracking work-life balance, AI will help solve some of the main factors why talent is frustrated with its current job and work environment.

- **Training and Performance Analysis:** Changes in technology and processes are a constant demand which a modern company needs to tackle.AI not only helps HR departments develop and organize training programs for all employee teams, it can also automate the process by taking into account the needs, schedules and interests of the individual employees. As far as performance appraisal is concerned, AI helps define and expand on specific targets as well as the individual activities that will help to realize them. It not only offers very detailed supervision but also lets individual workers monitor and measure their progress. In addition to having a positive effect on efficiency indicators, this strategy has been shown to greatly improve employee engagement.

- **HR Chat box:** One of the most successful solutions, that is helping redefine employee engagement and enhance several key HRM functions, is the use of Chat box. HR chat box strengthen connections within an enterprise – and that of the employee to the company itself – thus positively affecting workplace engagement. AI and Machine learning chat box are a tremendous asset in constantly customizing employee-related data. We are further characterized by the sheer ease of accessibility, a medium which facilitates instant and round-the-clock communication and full integration across multiple channels.

9. Benefits of Artificial Intelligence in HR

1. Reduce the pressure on company management workers.

2. This can assist in the selection of talent and determine the right applicants for the job.

3. AI helps to predict on-the-job success performance.

4. This can transcend human weaknesses, and function accordingly

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5. There'll be less risk of error.

6. It will preserve the the workflow in a different departments.

7. Will be able to get reliable results from AI companies.

8. This would increase on-the-job employee involvement.

9. This would eliminate bias in decision-making behaviour

10. Challenges of Artificial Intelligence in HR

There's no question that we face a variety of challenges in our country related to robotics and AI.

10.1. No Dutch:"Because leading suppliers do not include a Dutch language option, it's not always easy to apply things to a Belgian context. In reality, Dutch isn't even among the top 20 languages possible. That's making learning machines very difficult.

10.2. Legal aspects: "If a robot does anything wrong, who's liable?

10.3. Change management:"We're in the midst of a change in culture from physical labour to intellectual work. AI and robotics have long had a bad reputation-to take over the work of humans but that's no longer the case. In reality, they help quicker, more effective, and more substantiated decision-making, for example by rating suppliers – just as we already do on Trip Advisor with holiday resorts and accommodation.

10.4. Ethical aspect:"You could also do the same in the workplace theoretically by screening people like consultants and job applicants before actually inviting them to see you. The problem is whether this is really allowed, not only in terms of privacy but also in terms of ethics. How far can you go-and may?

10.5. Learning on the job: "Working with an exoskeleton or with robots or AI in general, has a significant impact on the on-the-job learning and training of people. You have to offer

Appropriate thought to that too.

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10.6. Acceptance:"People tend to be swift to feel 'Big Brother is watching you'! Broad acceptance at work of new technology is only possible on the basis of good communication and a carefully managed transition

10.7. Willingness of HR:"Technology, AI, and robotics are making significant headway. HR needs to be prepared and ready not only to deal with it but also to accept it. Involving business into the discussion is essential. Moreover, though HR is currently using technology mostly for administrative purposes – to test and track stuff – people need to really think about how digital technology will play a functional role in the workplace. That is, they will actively concentrate on it and take a constructive approach rather than a reactive one.

11. Conclusion

There's enormous potential for the manufacturing sector in a dynamic era. One problem facing industries is handling quality development. Increase speed and job routine for the majority of industries that implement new technologies. Many analysts and experts also suggest businesses to make use of emerging technology, artificial intelligence devices. Several organizations have used artificial intelligence and machine language in the human resource department environment where AI plays an important role in recruiting, choosing, hiring, performance monitoring, gathering employee data, delivering information in real-time, and delivering reliable information.

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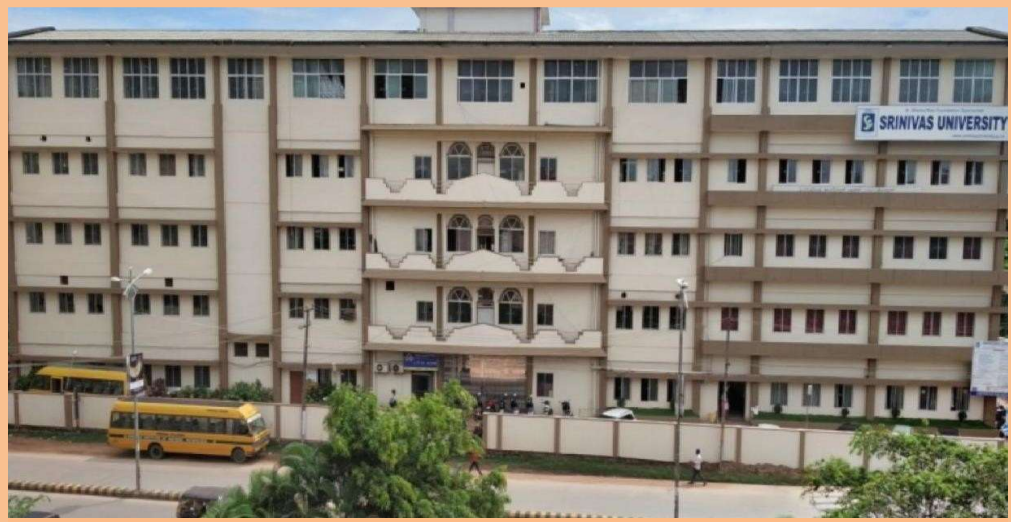

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PERSON CENTERED APPROACH FOR ADULTS WITH INTELLECTUAL CHALLENGES: A CASE STUDY OF DIYA FOUNDATION

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This case study was carried out to understand a non governmental organization based in Bangalore which works with Adults with mild, moderate and severe intellectual challenges. Diya Foundation is a vocational training center. This organization was started by Ms. Maria. A special educator by profession, she has a Masters in Special Education from Cardinal Stritch College, and her work experience in job coaching uniquely equipped her to start a Vocational Training Center for adults with intellectual challenges and led to her founding Diya Foundation in 1999. Over the last 23 years, their team grew together and built each other up to support their cause. The strength of the students as well as the staff increased which led to many positive networking and collaborations. Currently, Diya Foundation follows a Person-centered approach which means that any Adult who walks in is primarily involved in setting up his / her goals and its process of training.

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A STUDY ON VARIOUS STRESSORS THAT CAUSE STRESS AMONG CABIN CREWS, PROPOSED SRESS MODEL AND RESEARCH HYPOTHESIS

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The study's goal is to learn more about the numerous stressors that create stress among cabin workers. A model is established to comprehend this, and a research hypothesis is created based on this model. The research hypothesis assists in the resolution of the study issue. It explains in great detail what the research will entail. The translation of the research questions into a forecast is the initial step in every investigation. Variables, population, and their relationships are all included. A simple hypothesis is used to evaluate the relationship between the variables in this study. The model below depicts the many stressor factors that create stress in cabin workers, as well as their reactions. The hypothesis is illustrated below using this model.

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AWARNESS ON POSH ACT, 2013 AMONG THE WOMEN EMPLOYEES: A COMPARITIVE STUDY

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As the misconduct of any Law is a criminal offence and we approach for legal aid in order to punish the offender and making a mark in the society. But the judgment can be suppressed by the undependable reports, higher influences, wittiness; it is also noticed that the accused person is being confined to false allegation(s) but do not get the chance to cross-check or display proof of his or her innocence which then makes the judgment unfair. Therefore, the principles of natural justice are being laid down by the court in order to give minimum protection to the individual rights. In case of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, the principle of natural justice plays an important role to give justice to the victim regardless of the fact that the person she lodged complaint against is much powerful. In the paper we present the understanding and level of awareness of this act and the impact of it in the women work culture. A self-designed questionnaire has been developed and circulated for that purpose. The organizations contacted comprised of service and manufacturing sectors. The high response rate (68%) has qualified a broad and reliable information resource to be created, with hope to qualify application in terms of on-the-ground practice and levels of awareness and action in the stated regions. This information is considered timely as it reflects the current position in India. The expected result of this paper is a clear understanding of POSH ACT,2013 among the women employees, its efficiency in the present scenario and creation of awareness which builds on the findings of this research. Findings are also expected to contribute to defining future research work.

A CASE STUDY ON HOG- ANNUAL FOOD FESTIVAL CONDUCTED BY SRINIVAS UNIVERSITY INSTITUTE OF HOTEL MANAGEMENT AND TOURISM, MANGALORE

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Study of food festivals is an important creative area of Hospitality and Tourism research. Food Festivals mainly promote the creative talent the budding chefs across the world. It also introduces variety of dishes from different regions as well. Food Festivals are also part of the curriculum of almost all Hotel/ Hospitality Management Colleges across the globe. This study is mainly done to understand the basic concept of Food Festival conducted by Srinivas University Institute of Hotel Management, Mangalore - which was started in the year 1992. The annual food festival - HOG, emphasize on the skill development of students in different aspects of event management, planning, coordinating, marketing, cooking, crowd management, sales etc. The entire activity is planned and conducted by the students at the institute with minimal interference and assistance from the experienced faculty. The event also gives the students to multi-task by donning more than one role which leads to the overall development as a professional and an individual. Strengthening the basic skills as well as acquiring new skills by the students leads to the betterment of the students and the institute as well. Hospitality industry was one of the worst hit industries during the pandemic of Covid-19, needed their employees to multi-skill as they were either the staff were less or cut down due to the limited revenue. This aspect leads the hospitality industry professionals to encourage themselves to acquire more skills than what is described in the job descriptions. Food festivals are one platform where the students can build their confidence levels and enhance their skills.

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ISSUES AND CHALLENGES IN CSR

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CSR is a form of International Private business self- regulation which aims to contribute to societal goals of a philanthropic activist or charitable nature by engaging in or supporting voluntary or ethically oriented practices. CSR is a holistic and integrated management concept whereby companies integrate their social and environmental objectives with their business objectives. This paper contains the 1.) Present state of affairs of CSR 2.) Problems faced by the Corporates while implementing CSR 3.) Scope of CSR 4.) Newly implemented strategies in CSR. Methodology: case study analysis Research methodology is the specific procedures or techniques used to identify, select, process and analyse information about a topic. Case study method and secondary data is adopted here to find out the best outcome to the problems. Objective of the study: 1) To understand the changing trends in CSR 2) To know the companies share of profit in CSR 3) Understand the problems and challenges faced by corporates while implementing CSR 4) To know about the scope of CSR. From the study it is understood that there is a lack of community participation in CSR activities. There is a lack of interest of the local community in participating and contributing to the CSR activities of Companies. One of the challenges faced by both Corporates who want to spend their CSR funds is the inability to find suitable NGOs for implementation and implementing NGOs who cannot find the right type of funder for their projects. This paper reviews the issues and challenges of CSR. An attempt is also made to find out the new proposal and opportunities in CSR. The sources referred for this purpose includes various published research papers on internet sites, magazines newspaper etc.

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INNOVATIVE SERVICE STRATEGIES IN HOTEL INDUSTRY FOR ITS CUSTOMERS: A STUDY ON SEA ROUTE MULTI CUISINE RESTAURANT

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The hospitality industry is one of the fastest and largest growing sectors in the world. The hotel industry is being the most visible sector within the hospitality industry and its currently experiencing setback that threatens the attractiveness in the industry. Thus, marketing in this industry has gained a leading role in today's competitive world. Innovative service strategies are adopted in the industry to attract customers and gain benefits, sustain the increasing level of exterior market competitiveness and improve the internal and external competitive level in the hotel and yet keeping the environment safe to visit and have a memorable experience. Promoting the hotel in the domestic market and in global world will help the hotel to strengthen the acquired position in the domestic market. The arrival of e-commerce in India has brought every eatery under a single roof and it's a challenge to be addressed. Promoting and branding is essential to get every customer associate with the hotel when they think of food. Social media plays an important role in reaching the customers and to convince and attract them to visit the place. A satisfied customer is necessary to keep a fixed amount of revenue to meet the expenditure. The objective of the paper is to assess the role played by marketing in development of hotel and to identify different innovative strategies of marketing that will help in promoting the hotel in the current challenging industry.

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MOTHER'S AS TRAINERS-AN INCLUSIVE AND SUSTAINABLE APPROACH BY GRACE REFORMED TRUST

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This case study was carried out to understand a non-governmental organization based in Bangalore which trains children and adults with mild, moderate and severe intellectual challenges. Mothers play an important role in the life of children, especially children with intellectual challenges. Mothers are often subjected to rejection, blame and discrimination when they give birth to a child with intellectual challenges. Grace Reformed Trust popularly known as GRT, visions to help reduce the burden of mothers of children with intellectual challenges who are often left out, distressed physically, mentally and emotionally. This organization was established in the year 2014 by Ms. Lordu Mary. Her passion towards working with children with disabilities began when her daughter had both physical and intellectual challenges. As a mother she was amazed at her daughter's potential and she then wanted to empower many such children and their mothers. She dedicated her life and continues to work for this cause along with her daughter who strives to support children with disabilities.

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RISK MANAGEMENT IN UNIVERSITIES

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Risk management is an activity which integrates recognition of risk, risk assessment, developing strategies to manage it, and mitigation of risk using managerial resources. The aim of this study is to provide detailed explanation and discussion on the importance of risk management to the academic world. Risk management has been applied to many aspects of modern life such as banking, finance, health, life, business ventures and project management. It is attracting a lot of attention in universities in terms of academic researches, courses and degrees offered. This paper highlighted risk and risk management as one of the duties and roles of universities' board of directors. The study explained and discussed risks in the university environment, factors driving the emergence of risks and benefits gained if the risks are managed. It also explained the risk management process or frameworks for risk management in a university setting. The study contributed to enhancing understanding and knowledge on risk management-risk management is not another layer of bureaucracy, rather, it is an effective management tool to assist universities to achieve their strategic objectives. The future direction of this study is to investigate how to embed risk management processes into the basic management cycles of a university and develop a risk management framework that can suit a university setting objective of risk management is to reduce different risks related to a pre-selected domain to an acceptable. It may refer to numerous types of threats caused by the environment, technology, humans, organizations and politics. The paper describes the different steps in the risk management process which methods are used in the different steps and provides some examples for risk and safety management in universities. Aim of Study**:** Risk Management has seen resurgence due to the level of uncertainty confronting new product development from global competition, to changing technology, to the reliability of suppliers. Universities must make decisions based on assumptions that are fraught with risk. The objective of this paper is to further investigate the effectiveness of current risk management practices to reduce project risk using a multinational, multi-industry study across different scenarios and cultures.

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CONDUCTING LIBRARY RESEARCH IN LAW- AN ANALYSIS

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Human beings counter the uncertainties of life and learn from such experiences. This inquisitiveness is applied as a pedagogy to acquire knowledge amounting to be the research. Any scientific enquiry into new facts of any discipline. Generally, research is a journey from the known to the unknown deemed to be the voyage of discovery. It originally contributes to the existing stock of knowledge and its advancement. This truth is pursued for comparison, analysis and experiment. Law is systematically studied through doctrinal and non doctrinal research methods. Socio-legal studies will analyse the impact of law on the social system. Library research or Doctrinal research studies are based on primary data such as laws, precedents, established rule of law, doctrines, theory etc. The published primary sources are relevant to study, compare and analyse facts on legal issues connecting to the society. This paper explores into the fundamentals, philosophy, corelating forms of legal research methods in an exploratory way. The study outcome will derive conclusions on the research methodology to be adopted in the legal studies and add value to the discipline and research methods.

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OPINION OF YOUTH ON SUSTAINABLE FASHION

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Sustainability in fashion will require groundbreaking changes in the act of every individual including the designers, producers/manufactures and customers. However, purchasers particularly need a dream for sustainable fashion practice. The research objective was to understand the various perspectives and viewpoints of youth connected to their longing for a unique appearance and wellsprings of cloth acquisition. Other than this, in this paper we showed the results based on the difficulties to look for the variation by youth and further more investigated the strategies to promote sustainable fashion among youth. The research work employs a descriptive technique to acquire a better comprehension of the youth's viewpoint on the elements that impact consumer buying behavior and the gap between their mindfulness and action. Data were obtained from the online survey of 53 young adults aged 18 to 29 years. Secondary information incorporates books, journals, research papers and other reliable online sources. An analysis of the outcomes was done through manual coding to assess and decipher the information got by descriptive technique. The study found that the expensiveness of sustainable clothing is the primary hindrance for the adaptation by the youth. One more issue is the inaccessibility of feasible garments in the trusted stores where the buyers are normally buying their garments.

PUBLIC PERSPECTIVE ON STATUS OF GENERAL HEALTH, DRINKING WATER AND WASTE MANAGEMENT IN ULLAL CITY

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Ullal City has been suffering from health issues caused by water flooding on the Nethravati river side, leading to seasonal health issues like common flu, dengue and malaria. The latest disease covid 19 has affected the people. The Ullal City Municipal Council has been taking prime actions in terms of waste disposal and segregation to achieve scientific waste treatment. The aim of this study is to present a clear idea about finding out status of illness that is affecting the citizens of abbakka ward and understand about the drinking water facilities and awareness of the people regarding the waste segregation and waste disposal. The research design adopted here is a descriptive one. The purpose of this study is to understand factors like general health, drinking water facilities and waste disposal practice. Online survey with 43 questions was administered and received 91 responses for this study. It was found that citizens of abbakka ward are well aware about the diseases like malaria, dengue and covid 19 and are trying take appropriate measures to overcome these issues and have requested the Ullal CMC to do the needful regarding the various measures that can help in overcoming the drinking water facilities and waste management as well overcoming the diseases caused by mosquito breeding.

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STUDY OF SOCIAL INTERACTION OF CHILDERN

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Social interaction refer to the process by which a child learns to interact with others. As they interact they develop skill to communicate with other people. Social interaction from an early age is a key factor in learning to speak effectively and for clear communication. The interaction between the children and parents builds stronger bonds. It helps to express love and affection. These guidelines identify a range of interactions strategies. Interaction include how an educator approaches, response to communicate and support children in all domains. Social learning emphasizes children social behaviour through their observation. Responding to teachers or peers' instructions, feedback and learning is not completed by independent factors. Learning inner thoughts are shaped by all outer social influences, and modelling or observing others can form new observations. Children engage and choose their own course of action within themselves. It is important for every child to interact socially, whether it is through play with their siblings, befriending neighbourhood kids or getting enrolled in an early childhood development centre. A child who learns how to interact with others will have an easier time in social settings throughout the life. Researchers says that boosting children's thinking skills and knowledge through intentional, emotionally supportive, responsive interactions and instructions is critical to children's learning. The ability to nurture relationships and interactions is one of the most valuable skills. The research design adopted is a descriptive one. The goal of this study is to find out social interaction of children. The universe of the study are parents, siblings and guardians. Data from 50 respondents were collected and analysed through online mode. Based on primary findings, possible solutions and suggestions were developed.

A STUDY ON THE EFFECTS OF VIDEO GAMES ON YOUTH

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Any interactive game that is controlled by computer technology is classified as an electronic game. Electronic games are related with video games since they are the most common sort of electronic games today. In video games, a video device is used to provide visual feedback generated by interaction with a user interface. Video games offer both positive and negative aspects, but the researcher was interested in learning more about the harmful effects of video games on gamer individuals for this study. The majority of the respondents are youngsters who enjoy playing video games. The research aims to evaluate the behavioural changes brought on by video games, to examine the effects of video games on academic performance and to comprehend the impact of video games on interpersonal connections with the family and friends. To investigate the effects of video games on individuals, the research study adopts a descriptive research design. Data was obtained for the study through an interview schedule via an online Google Form to obtain the essential information from Mangalore residents. The information was gathered from 44 young adults who are or were gamers. Books, journals, research papers, and other reliable internet sources make up the secondary data. Manual coding was used to analyze the data, which was then evaluated to determine the primary results and come up with viable answers and proposals. Individuals can also profit from video games as a form of amusement and relaxation, according to the study. It does result in greater screen time, but with no serious consequences on relationships have also been demonstrated to benefit from playing video games.

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A STUDY ON AWARENESS OF VARIOUS HANDICRAFTS AMONG THE YOUTH

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Handicraft is the process of working with materials by hand and using hand tools. The end outcome can be functional or ornamental. Handicraft is firmly embedded in society and aids in the preservation and transmission of traditions. In every country, young people are a valuable human resource. Since a major portion of the population of India comprises of the Youth, it is imperative that the youth are aware of the various handicrafts that are available in the market. The purpose of this study was to determine the level of knowledge of various Indian Handicrafts among the youth of India. For the purpose of this study, a few handicrafts were selected and questions were framed around these handicrafts. These include Pashmina, Blue Pottery, Chennapatna toys, Kolhapuri shoes, and various kinds of wood, bamboo shell handicrafts and woven carpets. Data was derived from both primary and secondary sources. Primary source includes a questionnaire that was generated on Google forms, and circulated online. The respondents were both male and female, and were residents of India and belong to the age group of 18 years. Secondary data were gathered from various research papers and articles. The data was analysed by using graphical charts. Through this study, it can be concluded that a majority of the respondents did have average knowledge of Indian Handicrafts.

SOCIAL MEDIA AND ITS IMPACT ON UNDERGRADUATE STUDENTS

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Students always want to connect themselves with society in some or another way. In earlier days, the modes of communication were limited and the time has changed. Students have increasingly adopted the trend of social media. It has alarmingly minimized their social life because of an increase in geographical distance and economic concerns. With the arrival of social media, social networking websites and applications have facilitated a revolution. It has indeed brought students closer by creating, sharing information and ideas. Today, every student is getting addicted to social media, and that too at a glaring speed. This study undertaken in Mangalore City is having a descriptive research design. It consists of a sampling size of 111 participants. The data was collected through methods of interview schedule via personal interviews and google forms. Based on the primary findings, possible solutions and suggestions were developed. Study reveals that there are many more aspects of adverse effects when compared with the positive impacts of social media. It was observed that undergraduate students are well-aware of the negative impacts of social media and they see that as an inevitable tool in their lives. This study offers suggestions made by students who have successfully managed to balance both academics and social media. This study has heeded proven methods to dodge the negative impacts of social media on an undergraduate student.

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ORNAMENTAL FISH KEEPING: A BOON OR BANE TO ENVIRONMENTAL SUSTAINABILITY

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Ornamental fish keeping is a popular hobby that entails placing fish in glass tanks, ponds, and tubs, among other places, where they are fed and kept for entertainment. There are various types of fishes of various sizes all the way from a guppy (Poecilia reticulata) to the Paraiba Catfish (Brachyplatystoma filamentosum). Ornamental fish keeping has become popular as a hobby as more and more households house fishes of various sizes. Due to modern technology, it has made availability of these fishes all across the globe and the lack of education from outlets such as pet shops about these fishes leads to problems such as environmental destruction. One such problem is when an ornamental fish is released into local water bodies for various reasons, the fish then is likely to be on top of the food chain in that area and can reproduce, thus affecting local wildlife population and endangering the ones that are native to that area. The study is targeted towards people who owned fish tanks or were breeding fishes. Primary and secondary sources were used to compile the data. A questionnaire generated on Google forms and distributed online was used as a primary source. Secondary data was gathered from a variety of online research publications and articles. Graphical charts were used to analyze the information. The respondents were of the age group 12-60. Most of the respondents were from the city of Mangalore were pursuing their studies. We may infer from this study that the majority of the respondents don't have proper knowledge about ornamental fish keeping and the consequences that it brings when people get into a hobby without proper knowledge.

INFLUENCE OF SOCIAL MEDIA ON YOUTH STARTUPS

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This study intended to determine how social media influence the youth startups and how they make use of social media platforms effectively. This study was conducted among the youth startups. A descriptive research was utilized to gather information regarding the profile of the respondents, how they make use of social media and the challenges faced by them. This research found out many factors that act as a barrier in the production of the goods produced by the youth startups. It further holds that there has been a strong positive outcome compared to that of the business when it was firstly started. The first concept provides the answers for the questions regarding the various platforms used by them in order to promote their businesses. The second concept provides answers for the questions regarding how they effectively use the options available on social media platforms such as use of videos, posts, reels, background sounds / music, effects, filters, content in order to make their feed look attractive and attract the attention of the customers. The second concept provides answers for the questions regarding the problems faced by them while handling these various options available on social media. The final concept shows the positive growth in production of the goods in the present which was compared with that of the production of goods when they first started the business. The quantitative approach was used to gain information. Data is gathered from primary sources. The making of content contributes as a barrier. In addition to this, they also find it difficult in making their content go viral.

A STUDY ON AWARENESS OF HANDLOOM SAREES OF SOUTH INDIA AMONG FEMALE POPULATION

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In the world of fabrics, Indian handloom items hold a special place. This is more than just a fabric or a piece of traditional clothing; it is a symbol of India's culture, which is one of the world's oldest. Sarees come in a variety of fabrics, including synthetic, georgette, chiffon, linen, silk, khadi etc. Since many women of India wear sarees for special occasions and daily wear, a study was conducted on awareness of handloom sarees of South India among the female population. A few handloom sarees from South India were chosen for this study, and questions centred on them. These include Ilkal, Mysore silk, Patteda anchu, Mangalgiri saree, chettinadu saree, Kanjivaram Saree, Udupi Cotton Saree etc. Primary and secondary sources were used to compile the data. A questionnaire generated on Google forms and distributed online was used as a primary source. Secondary data was gathered from a variety of online research publications and articles. Graphical charts were used to analyse the information. We may infer from this study that the majority of respondents had just a basic understanding of the different types of handloom sarees available in South India.

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PUBLIC PERSPECTIVE ON WASTE MANAGEMENT DURING PANDEMIC IN MANGALORE CITY

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Waste has been on an alarming rise due to growth of population, progress of technology, infrastructure, utilization of resources, fulfilment of goals and needs with course of time. Waste generation arises from packaging of products we use to consumption of organic edible products. The waste issue has escalated during pandemic as there was a spike of plastic generation due to personal protection equipment, pharmaceuticals and other packaging material at uncertain periods of lockdown where going outside was risky. This study garners the understanding of Mangalore people regarding the implementation of waste management during pandemic. It also encapsulates the appropriate suggestions and recommendations for improvement of waste management. The study undertaken in Mangalore City is descriptive in nature and consists of sampling size of 126 participants. The data was collected through methods of interview schedule via personal interviews and google forms. The findings of the study communicated that majority of sanitation workers and citizens were aware of the importance of proper waste management and many responsibly abided by rules and regulations of waste disposal keeping in mind the COVID-19 protocol. It was found that people were well-informed of the sectors and circumstances that led to increase of waste generation during pandemic. Many participants conveyed effectiveness of penalties in proper implementation of waste management as per guidelines. The public is being well-educated by the Municipal corporation with regards to segregation of waste and emphasized importance of awareness.

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OCCUPATIONAL HEALTH AND SAFTEY OF WORKERS IN MUNCIPAL SOLID WASTE MANAGEMNET SYSTEM

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The Municipal Solid Waste (MSW) comprises with household garbage rubbish, street sweepings, sanitation residues, etc. Municipal Solid Waste Management (MSWM) includes generation, storage, collection, transfer, transport and disposal of Municipal Solid Waste. In the processes of the MSWM, the waste disposal workers are playing a significant role. These employees are suffering from the infectious diseases such as allergic respiratory diseases, musculoskeletal disorders, the lower back, neck, knee pain etc. One of the major reasons for this situation is the inappropriate handling of the safety measures during the collection and disposal of waste by the workers. This leads more health related problems to the workers further affects social, economic condition of their families. Therefore, the general notion in the developing and underdeveloped countries is that the waste disposal workers are facing high risk in health and safety aspects in their occupational condition. Therefore, to study about the occupational related health and safety condition of the Municipal Solid Waste workers is need of the hour in the present scenario. In this aspect, this study focuses the occupational health and safety condition of the municipal solid waste workers.

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A STUDY ON SUBJECTIVE WELL-BEING AMONG INDUSTRIAL EMPLOYEES

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Subjective well-being (SWB) refers to how people experience and evaluate their lives and specific domains and activities in their lives. Over the past decade, interest in information about SWB (also called "self-reported wellbeing") has increased markedly among researchers, politicians, national statistical offices, the media, and the public. The value of this information lies in its potential contribution to monitoring the economic, social, and health conditions of populations and in potentially informing policy decisions across these domains. In other words, subjective well-being is individual's perception about his/her own state of "well" among miscellaneous spheres of life. The study has purpose to focus on mental health among mental workers, corporate well being and self awareness. The objective of the study directs to introspect, explore and conclude the healthy corporate life, with fullest achievement of corporate work life balance without or very less presence of negative essence of life. The aim is to evaluate, assess and educate the industrial workers about state of being well. This is a descriptive study based on secondary data.

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A STUDY ON THE MENTAL HEALTH OF EMPLOYEES AT WORKPLACE

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Employee mental health and well-being should be a top focus in every workplace. Especially at times like these, when we're all dealing with uncertainty and figuring out how to adjust to working from home and other lifestyle shifts. Employee mental health is fast gaining traction, and it is significantly hurting businesses in India. There has been an increase in the number of reported cases of employees with mental health issues, coming from organizations across all sectors due to depression, anxiety, hypertension and high workplace stress, which are becoming the most common work-related illness. After reading a lot of articles and taking it as secondary data, this paper talks about the significance of mental health by highlighting the mental health problems at workplace. This paper recommends measures to maintain good mental health at workplace. It describes the relationship between issues and concerns connected to the mental health at workplace. More employees are leaving their jobs due to mental health issues connected to unsustainable work conditions. This paper depicts mental health as essential in family, school, college and all faces of social life.

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A STUDY ON STRESS AMONG THE PARENTS AND CAREGIVERS OF AUTISTIC CHILDREN

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Autism spectrum disorder (ASD) is a neurodevelopmental disorder characterized by differences in social-communication skills and stereotyped behaviors and/or restricted interests. The pervasive and severe deficits often present in children with ASD are associated with a plethora of difficulties in caregivers, including decreased parenting efficacy, increased parenting stress, and an increase in mental and physical health problems compared with parents of both typically developing children. Maternal stress has been strongly associated with increased risk of developing ASD. Children experience multiple stressors such as separation anxiety, fear of the unknown, physical and/or emotional trauma, bullying, as well as environmental exposures. Stress is well known to affect learning and motivation. Raising a child with communication and behavior challenges is incredibly stressful, but it doesn't have to sentence you to a life defined by stress. Mothers are usually the primary caregiver for children. Nowadays, fathers also share the task of care responsibilities with their spouses. It is worthwhile to note that father's support leads to significant improvement in maternal well-being and lower levels of psychological distress.

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A STUDY ON EMPLOYEE JOB SATISFACTION IN HOSPITAL SECTOR

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Job satisfaction as a positive feeling about a job resulting from an evaluation of its characteristics. Hai job satisfaction may lead to improving productivity, and improve attendance, to provide more satisfactory services and provide better therapeutic, less job stress and less unionization. Job pleasure refers to one's emotions closer to one's process. If the personnel expectancies are fulfilled (or) the personnel get better than what he / she feels satisfied. If the process pleasure will increase organisation dedication will increased. This outcomes within side the better productivity. The main objectives of this paper are to assess the job The objectives of this paper valuate to the job satisfaction: to identify the effectiveness of the job satisfaction and to find out the different factors like private and organizational elements influencing job satisfaction of employees. This study is undertaken to study the overall job satisfaction among hospital employees. The aim is to improve the job satisfaction of employees. And to review that apart from overall benefits, independence and to achievement, opportunities for improve skills were positively linked with job satisfaction. This is a descriptive study don based on secondary data.

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A COMPARITIVE STUDY ON MARITAL SATISFACTION AMONG NEW GENERATION COUPLE AND OLD GENERATION COUPLE

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Marital satisfaction is a mental state that reflects the perceived benefits and costs of marriage to a person. This paper deals with the physical and mental health of people. The main objective of this paper is to know the marital satisfaction among new generation couple and old generation couple. Understanding marital satisfaction has major implications in studying relationships and pragmatic implications for married couples. Among the many contributing factors to marital satisfaction, three main facts are how marriages normally progress through the relational lifecycle and the resulting fluctuation of satisfaction enacting routine relational maintenance behaviors and the role of conflict styles as contributing factors to overall marital satisfaction. Marriage is a precious thing and it is a bond between two people. As compared with older generation marriage has its own values and importance. The new generation are facing so many difficulties like adjustment problems, ego clash and it may lead to divorce. So this paper talks about the marital satisfaction of newly wedded couple and older couple.

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A CROSS SECTIONAL STUDY ON YOUNG ADULT'S ATTITUDE TOWARDS PEOPLE WITH MENTAL ILLNESS AND THEIR BELIEFS ABOUT CAUSATION OF MENTAL ILLNESS

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The aim of the study will investigate to understand the young adult attitude towards people with mental illness and their beliefs about causation of mental illness and. The purpose of this paper to find the negative and positive attitudes towards person with mental illness and young adult beliefs about causation of mental illness. Type of the study is cross sectional study will conduct on young adult to know about people with mental illness. Through the Prejudice towards People with Mental Illness (PPMI) Scale: It is a 28 items scale. PPMI scale widely used to measure general public attitude towards people with mental illness. Study questionnaire will be sent through email or Google form (to their mobile phone) or questionnaire will be given to them personally. There will not be any reimbursement to the participants for participating in this study. It will be completely volunteer based study. This process of data collection will happen for one month. Then data analysis will be conducted based on appropriate statistical analysis. This study outcome measures are students' attitude towards people with mental illness and their beliefs about the causation of mental illness.

A CASE STUDY ON VIOLENCE AGAINST WOMEN IN WORKPLACE

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The study on "Gender based violence against women in workplace". In recent years we have seen the global narrative around women's advancement, protection, wellbeing and security is being placed at the forefront of public debate and corporations must ensure that they are not excluded from these conversations. Violence in work is seen to increase due to factors like changes, restructuring of production processes, insufficient staff, excessive workload, non-standard contracts and lack of safety. The previous study explains that domestic violence against women is the major problem faced by women in both rural and urban. a descriptive cross-sectional study among 100 working women in food industry more than half of all women in the workplace have experienced some form of sexual harassment, a number that increased to almost two-thirds (63%) of women by the age of 18-24. It is a descriptive study by using secondary data.

CHANGING LIFESTYLE TO MAINTAIN TO MAINTAIN BETTER MENTAL HEALTH BOOSTING MENTAK HEALTH THROGH BETTER LIFESTYLE

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"Mental health is a state of well-being in which an individual realizes his or her own abilities, can cope with the normal stresses of life, can work productively, and is able to make a contribution to his or her community. Lifestyle is the interests, opinions, behaviours, and behavioural orientations of an individual, group, or culture. The broader sense of lifestyle as a "way or style of living" has been documented since 1961.Lifestyle is a combination of determining intangible or tangible factors. The nature of the paper is descriptive study by collecting the secondary data. This paper gives the insight of the mental health issues and techniques to overcome the issues which are faced due to the lifestyle. We also suggest the techniques to change the lifestyle pattern which will lead to a better mental health. Some of the lifestyle pattern that affects the mental health are food, technology, work. The findings suggest that choosing healthier lifestyle behaviours can increase psychological well-being and reduce symptoms of depression, anxiety and stress. The study findings will establish an understanding how the lifestyles effect and affect the mental health of human beings in different levels of their life and different settings or professions of human life.

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POSITIVE MENTAL HEALTH PRACTICES FOR LIFE

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Emotional health is an important part of overall health. Mental health includes our emotional, psychological and social well being, it affects how we think, feel, and act as we cope with life. positive mental health is important at every stage of life from Childhood, adolescents through adulthood and aging. Everyone experiences downtimes in life. We can improve our mental health in several ways. Give yourself, take care of your body, maintain good relationship, be physically active etc, are some examples. Positive mental health allows you to work productively and cope with the stresses of everyday life. It can help you realize your full potential. It helps you work with other people and contribute to society. The negative mental health is also associated with rapid social change, stressful work conditions, social exclusion, unhealthy lifestyle and physical-ill health. Healthy mind will give you tension free, reduce depression, increase self esteem etc. This paper recommends measures to positive mental health practices, how to improve emotional health? which are the stress management techniques would work best for all generations? Mental health is not a destination, but a process it is about how you drive, not where your going.

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STUDY ON SUBJECTIVE WELL BEING - A STUDY WITH REFERENCE TO INSTITUTIONALISED & NON-INSTITUTIONAL OLDER ADULTS IN MANGALURU

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The elderly not only face the problem of physical changes but also undergo emotional, psychological and social changes. Some individuals cope with these changes effectively but others will experience extreme frustration and mental agony. The family members should understand the psycho-social changes and stresses experienced by the elderly and provide necessary care and concern to them. The biological age and chronological age are closely related but will not correlate. As the age advances, the health problems tend to increase with age and these problems also depend on economic, family and social support system. Subjective well-being (SWB), also known as self-reported well-being refers to how people experience and evaluate different aspects of their lives. It is often used to measure mental health and happiness, and it can be an important predictor of individual health, wellness, and longevity. It has become a useful measure of societal health. In addition to providing psychologists a way to assess how people feel about their lives, it also offers insights that can be used to guide public health, economic, and social policies. Policymakers utilize these assessments results to predict the societal health and impact of social policies. The study analyzes the subjective well-being of both institutionalized and non institutionalized older adults in the city of Mangaluru.

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EMPLOYEE ENGAGEMENT STRATEGIES AND ITS IMPACT ON RETENSION AND WORK PERFORMANCE

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Employee engagement is a fundamental concept affording to understand and describe both qualitatively and quantitatively relationship existing between an organization and its employees. An "engaged employee" is defined as one who is fully absorbed by and enthusiasticabout their work and so takes positive action to further the organization's reputation and interests. An engaged employee has a positive attitude towards the organization and its values. In contrast, a disengaged employee may range from someone doing the bare minimum at work (aka 'coasting'), up to an employee who is actively damaging the company's work output and reputation. An organization with "high" employee engagement might therefore be expected to outperform those with "low" employee engagement. The nature of the paper is descriptive study the data collection is mainly relied upon secondary data. The paper gives insight of the employee engagement initiatives of the organization by highlighting various technics for the retention of the employees in an organization. The study findings will establish effects and affects of employee engagement.

Sustainability and Transformation inManagement, Technology, Social Science, Education and Tourism”

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THE ROLE OF SOCIAL MEDIA IN TACKLING CRISIS IN THE AVIATION SECTOR

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Crisis management is an important aspect of the aviation industry. As a crucial function in the airline industry, crisis management involves long-term planning and proactive event response to unforeseen situations as and when they unfold. These events have cascading effects, which can undermine the airline's ability to function effectively, besides causing serious damage to reputation, structures, assets, and customers. To understand the role of social media in crisis management and emergency reporting, it is necessary to examine its key activity, purpose, stakeholders, information treatment, information content, software tools and output. Social media tools are significant in information gathering, and planning, collaborative decision-making, disaster training and problem-solving, and information dissemination. This paper tries to examine the various factors which influence and help in solving the crisis in an efficient and effective way. The study will include both primary and secondary data to elaborate on the chosen theme. Various qualitative and quantitative tools will be used to analyze the data collected.

COPING WITH LONELINESS FOR SUSTAINABLE HEALTHY LIFE

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Loneliness is universal and it's both complex and unique to each individual. There has been no single common cause, for a child feeling no friends at school or lonely older adults whose life partner has recently died. This is the state of mind where people want human contact but feel alone. Some human beings want to be alone and they do not feel lonely. There are people who are with people but still feel isolated and disconnected from others. The definition of loneliness has been described as being alone, a state of the solitude of a mind. This causes them to feel empty, alone, and sometimes unwanted. It is very difficult for them to connect with others and they care for contact with people. In the long run, it affects psychologically by social isolation, and introversion may lead to depression. This study discusses the term "lonely," its various causes, health consequences, symptoms, and its negative effects on both physical and mental health, and strategies for combating loneliness.

Methodology / Design /Approaches: In this research, both primary and secondary data are used in the analysis to overcome loneliness.

Findings and results: Loneliness can leave people feeling isolated and disconnected from others. It is a complex state of mind that can be caused by life changes, mental health conditions, poor self-esteem, and personality traits. Loneliness can also have serious health consequences including decreased mental wellness and physical problems. And coping mechanisms like self-love, concern towards others, organizing casual time, avoiding thinking too much about self and more on spirituality will help to overcome.

Originality/value: Primary data with the interview, referred to the various articles and case studies, and prepared the strategies for overcoming loneliness.

Type of Paper: Primary Research Analysis.

ANALYSIS OF VARIOUS WET WASTE COMPOSTING TECHNIQUES IN MANGALURU

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India faces environmental challenges with regards to waste, waste management, waste collection, waste segregation, treatment and disposal. We all observe how waste is generated in our homes and how it is disposed of. The disposal of waste is done in an inappropriate manner since ages be it in villages, town or cities. But waste generation and disposal has become a matter of concern.

DIGITAL PAYMENTS – THE FUTURE OF BANKING

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It has been said that every disruption creates opportunities and one such disruption was the announcement of demonetization by Prime Minister Mr.Narendra Modi on 08 November 2016. Demonetization creates huge growth opportunities for digital payment in India and the digital wallet companies grabbed the opportunities with both hands to expand their market share. Demonetization has presented a unique platform for adoption of digital payment, as an alternative to cash for Indian consumers. The pace of digital payments has significantly increased with the strong move towards a cashless economy. The digital payment landscape in India is undergoing a massive transformation. Indian consumers have shown tremendous affinity to digital technologies, with growth rates for mobile phones and e-commerce adoption outstripping rates in developing economies. The government of India's 'Digital India' initiative at transforming India into a digitally empowered society and knowledge economy is expected to further accelerate awareness, availability, and adoption of digital technologies.

In this paper, we shall be trying to analyse the Digital payment modes used in banks and try to find out things such as the most preferred mode of payments, reasons for adoption of Digital payments, etc. in Mangalore City.

A STUDY ON AWARENESS ON LANDSLIDE ISSUES WITH REFERENCE TO MADIKERI REGION

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Landslides are a type of mass wasting typically pertains to any downward movement of soil orrock gravitational acceleration. The point corresponds to five different types of slope movement: falls, topples, slides, and flows. This report provides an overview of landslides in Kodagu, as well as a study of general awareness about landslides in Madikeri Taluk (Urban). And how such occurrences can be minimized. In this survey, there have been a total of 100 participants. The majority of the respondents are aware of landslide disasters, but they are unaware of how they occur. Disasters have struck Kodagu in the last 13 months, attracting the attention of people from all over the world. August may be the cruelest month of the year for the people of Kodagu. In the last three years, incessant rains have pounded this small hilly district of Karnataka known for its pristine weather, verdant greenery, and coffee plantations, causing devastating floods and landslides. Most individuals in their sixties believe it will happen once every hundred years, and that the root cause of all these disasters is over-exhaustion and implementation without a long-term development strategy.

CONSTRUING SKILLED HIRING CHANNELS OF PRIVATE BANKING ENTRY LEVEL JOBS

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Entry level jobs at Indian Private Sector Banks are sought by young graduate applicants across the nation. Curiosity remains about the primary channels of hiring for skilled talents these private sector banks select to offer entry level jobs. The principal aim of understanding this is to assist the stakeholders in shaping youth for Private Banking and Private BFSI (Banking, Financial Services and Insurance) Sector. Therefore, an investigative effort has been advanced in this study to understand the various channels of hiring for skilled talents where the banks believe they will receive skilled manpower for entry level jobs. Accordingly, subjects are approached and gathered data is analyzed for interpreting findings and conclusion.

INTERNAL LABOUR MIGRATION AND ECONOMIC SUSTAINABILITY IN INDIA

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Purpose: Economic sustainability refers to practices that support long-term economic growth without negatively impacting the social, environmental, and cultural aspects of the community. Kerala has seen a considerable influx of migrant workers from various parts of India in recent years. Kerala is an attractive job market for workers from outside the state because of higher earnings, plentiful employment options, and a scarcity of local labourers. The goal of this article is to look at the availability of casual migrant workers in Kerala's labour market as well as their impact on the state's economy. Also looked at how migrants' financial and social status improves as a result of migration and how economic sustainability can be achieved through internal labour migration.

Design/Methodology/Approach: Descriptive Research was used in this study, which is focused on secondary data sources. Secondary data is gathered through books, newspapers, journals, articles, and government websites.

Originality/Value: The study will aid in assessing the financial and social upliftment of migrant workers owing to migration by looking at the availability of migrant workers, labour force participation rate, worker population ratio, and wage rate.

Findings: The economic benefits migrants bring are particularly prominent in sectors and industries with labour-intensive production. Migration also rectifies market failures that result from the uncertainty of output production. At the firm level, employing migrants helps to stabilize the labour supply in these sectors and to prevent uncertainties arising from production and unfilled vacancies. The study finds that firms facing job vacancies in unskilled positions – and thus losing production days due to work slow-downs and stoppages – also tend to employ more migrant workers to fill those vacancies and smooth out their production.

Paper Type: Descriptive study

A STUDY ON STUDENT CENTRIC MODEL FOLLOWED BY UNIVERSITIES WITH REFERENCE TO STUDENTS OF MANGALORE

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The term student–centered learning describes the shift in power from the expert teacher to the student learner, driven by a need for a change in the traditional environment where in this 'so-called educational atmosphere, students become passive, apathetic and bored'. In the School system, the concept of child–centered education has been derived, in particular and idea that the teacher should not 'interfere with this process of maturation, but act as a guide. Student–centered learning linked with the process of development or 'readiness, i.e. the child will learn when he/she is ready. Through this paper made an attempt to study how student centric model affected learning style of students in Mangalore. In this study both direct interview and secondary data has been taken into consideration.

A STUDY OF CONSUMER PERCEPTIONS TOWARDS ENVIRONMENT FRIENDLY PRODUCTS

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Green marketing is a concept that not only aids in the distribution of green products to consumers, but it also serves as a strategy for gaining competitive advantages and strengthening brand image. Green marketing practices are becoming more popular in marketing scenarios. Green marketing is a set of marketing activities that begin with the procurement of the product and end with the delivery of the product to the end user in a more environmentally friendly manner. Consumer attitudes toward a greener lifestyle have changed. The current study introduces the concept of green marketing and explores how various consumer attributes are related to the concept of green marketing.

A STUDY ON THE INNOVATIVE PRACTICES IN HIGHER EDUCATION OF INDIA

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Higher education is very important in this developing economy because the countries entire development depends on the people with the innovative mind. Higher education is the process of learning, where the utility of skill cannot be achieved without the acquisition of previous skills or previous knowledge. Innovative practices in the education and providing training fro staff who are directly involved in the teaching and learning functions will contribute to develop the higher education. There are many online platforms which help in providing best teaching learning experience. At present competitive world always focus on results rather than efforts. Swayam, NPTEL courses are made compulsory in higher education and also experimental learning enhance students to focus on the industrial requirement. This online platform gives the students best experience of learning. Digital library, e-books and many others innovations are helping students to improve knowledge in many ways. This paper focus on the contribution of innovative practices in higher education for the developments of teaching and learning methods.

IMPACT OF NEW GST RATES ON LIFE OF COMMON MAN WITH REFERENCE TO MANGALORE

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GST is an indirect tax that comes into force in 2017. Although the GST Law was implemented in 2017, the current fluctuations in GST rates harm the general public, particularly the middle and lower classes in short term but it will help the nation in long term. We attempted to demonstrate the impact of the 47th GST meeting changes on society by taking into account the past and current situation. This paper concentrates on the comparison of current GST Framework, old GST and indirect tax. It describes the GST impact on Indian economy in brief. The purpose of this research is to better understand the impact of the new GST rates on various segments of society, as well as to analyze the impact of GST on common man. The research design used in this study includes brief Highlights of the 47th GST Council meeting, Observation, different Economists' Opinions, Published Articles, and a structured Questionnaire designed to collect data from Mangalore residents.

HIGHER EDUCATIONAL INSTITUTIONS AND SUSTAINABLE DEVELOPMENT

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Higher Educational Institutions equip the potential managers/ professionals and entrepreneurs with the skills and knowledge to deal with sustainability issues and ensures an enhanced engagement in Sustainable development. They also promote research in the key areas of sustainability. Academic institutions act as a change agent and are the foundation of knowledge management. The management education has a key role in promoting the future managers and hence UNGC and UNESCO have come up with Principles for Responsible Management Education (PRME) and Education for Sustainable Development (ESD). As we march into the era of radical change and paradigm shift of the education system, many researchers and global policy makers highlight the role of HEIs especially Business Schools in sustainable development. It also tries to identify the ways HEIs can inculcate sustainability into the future professionals. HEIs reflectors of economic, social and environmental dimensions in the communities around them and so bear the responsibility of guiding the students, faculty, staff and administration. This paper aims to identify the role of HEIs in promoting and adopting sustainable development through the contributions of various researchers. Many literatures have emphasised the need to teach students to become adaptive to the changing environment by inducing flexibility and critical thinking, and exposing them to such environment. The knowledge of sustainability aspects and sustainable development goals imbibed at the University Level not only assist in managing the sustainability issues, but enhance its advocacy and help in bringing about a ratified changes and increase ardency towards the Sustainability.

GREEN BANKING PRACTICES - A REVIEW OF SELECTED INDIAN BANKING SECTOR

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For the economy to move toward sustainability, environmental performance is crucial. Like the rest of the world, India is starting to have serious concerns about global warming because it poses a threat to the nation's economic and national security. Economists are beginning to acknowledge that there are financial benefits to preventing climate change, as well as developing a low-carbon economy. In this context, Banks can be proactive in this journey of providing green financing to those sectors that aid in the development of the economy towards reducing carbon footprints. Environmental performance is critical to putting the economy on a sustainable course. With financial variables like net income, expenses with profitability, and variables of green banking exhibiting environmental performance, this paper aims to empirically determine the relationship between environmental performance and financial performance. It does this by using data panel regression method. The findings indicate a significant, but not very significant, link between net income and profitability. There is a correlation between the adoption of green banking and banks' profitability, as seen in the study.

A STUDY ON THE USE OF MEDICINAL PLANTS IN THE AREA OF NEUROPSYCHIATRY AND NEUROLOGY FOR A SUSTAINABLE MENTAL HEALTH

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Purpose: The current study set out to identify therapeutic plants with psychoactive qualities that were being utilized to treat neuropsychiatric disorders in patients with nervous system diseases as well as general and complex neuropsychiatric disorders.
Objective: The core or base objective of this study is to identify plant originated psychoactive molecules or psychotropic actives and its relation in the area of neuropsychiatric or neurologic treatment.

Design/Methodology/Approach: The majority of the material utilized to construct the study is secondary and comes from a variety of sources, including clinical literature, journals, websites, etc. Additionally, primary data has been employed to boost the paper's correctness and dependability. Clinical psychopathologists, cardiologists, neuropsychologists, and behavioral medicine experts provided the primary data. To prevent any mistakes and inaccuracies, a comprehensive, rigorous clinical examination of the data has been performed using all of these databases

Findings/ Results: The findings list 66 plant species that are utilized to treat neuropsychiatric disorders. The primary plant components utilized were roots (36.2%) and leaves (29%) These components, either alone or in combination, were utilized to make medications primarily through the decoction and trituration processes. Drinks, external treatments, and fumigation were all used to provide remedies. This research suggests that local conventional medicine in many regions of the world has a thorough understanding of neuropsychiatric diseases. The therapeutic treatments recommended in this article are a genuine effort to combat neurological and mental illnesses. Future research on antipsychotic or neuroprotective chemicals may utilize identified plants.

Originality and value: To cover the relevant study issue and increase the validity and reliability of the material, a thorough analysis and interpretation have been done. A fresh approach is used to spread knowledge regarding the relationship between medicinal plants and the human mind.

Paper type: Secondary clinical report analysis/ interpretive

DIGI-BANKING HABITS AMONG YOUNGSTERS – A STUDY WITH REFERENCE TO MANGALORE TALUK

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Banking plays a vital role in the advancement and progress of any country's economy. It serves as a catalyst for socioeconomic change as well as a source of economic growth. Many people have opened zero-balance bank accounts as a result of campaigns like financial inclusion. People were also encouraged to use digital platforms as a result of the Digital India initiative, particularly during and after the demonetization process. Technology has revolutionized banking by allowing customers to receive service 24 hours a day, seven days a week, without interruption. It has been successful in attracting the country's youth population to utilize Digi-banking facilities from anywhere in the country. Because the modern generation is tech-savvy, they easily adapt to new technology. Nowadays, all monetary transactions between adolescents are conducted through a digital platform linked to their bank accounts. People were less likely to visit bank branches because they had access to all services at their fingertips. This research focused on understanding the attitudes of youngsters regarding the usage of Digi-banking.

ROLE OF MEDIA IN WOMEN'S EMPOWERMENT

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The effect of the media is very large in the dissemination and interpretation of a lot of knowledge, innovation, and news. Today, the media constitute a big part of women's empowerment. The newspaper writes about women achievers, and there are columns for women in all the newspapers, and magazines, which affect us more in our day-to-day life. On television, there is an interview of women achievers, cookery shows, reality shows, and soap operas that talks about empowerment. Social media today have many pages for women's stands. Through social media, people can connect easily to each other in a very short period.

This study discusses the effect of media in changing women's lives, gender equality as well as changing people's mentality toward women's education, and career through motivative ways.

Methodology / Design /Approaches: In this research, Secondary data are collected and used in the analysis of the effects of media on women's empowerment in today's life.

Findings and results: Media are motivating women to come up in life economically and socially. Men are supporting women's empowerment as a father, husbands, sons, friends, and family. Gender equality is raising today. Women are raising their voices for rights through media. Articles, reality shows, interviews, movies, and soap operas are playing a big role in empowerment.

Originality/value: Primary data was collected with the interview method.

Type of Paper: Primary Research Analysis.

A STUDY ON ONLINE PAYMENT PORTAL – ISSUES AND CHALLENGES

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Without the creation of a secure method for moving sensitive data the ability to conduct online commerce could not have happened. Today there are many gateway providers serving up diverse solutions to its customers. Especially after the ban on Rs 500 and Rs 1000 old notes, people are looking into using digital payment methods for their money transactions. Digital finance has a great potential to improve sales and business for Indian merchants and consumers, but only a few are aware of this. Mobile shopping and making online payments is gaining ground as technology advances. This mandates product and service vendors to offer mobile payment capability to their customers. Moreover, it becomes critical to have a payment processing gateway that runs smoothly within your mobile app. A payment gateway isn't a comprehensive solution for online payment processing. It's just one element of a full-fledged e-Commerce site that allows you to accept and process credit cards, debit cards and other forms of payment online.

In this study secondary data is used to know how online payment portal helps to small vendors and customers to carry their transactions and also highlighted what are the challenges and issues faced by vendors and customers mainly taken into consideration payment portal like Google pay, phone pay.

SOCIOLOGICAL PERSPECTIVE ON MODERN EDUCATION SYSTEM

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Education helps in socializing, integration, placement, and cultural development of the people in the society. It also helps in eradicating social inequality. The various types of schools, institutes, colleges, and universities follow different innovative practices which will lead to educational inequalities in the present society. The Covid-19, Pandemic has brought a lot of changes in the delivery of education from traditional methods to Modern education. The socioeconomic background of the people affected education directly or indirectly. Because parents were not in a position to provide adequate learning resources which were their basic needs. Students faced many obstacles in coping with their learning than those who were in much more advantaged situations and in well-funded schools. This study throws light on the problems faced by the students, parents, and educational institutions in learning or in delivering modern education.

Methodology / Design /Approaches: In this research, primary and secondary data are collected and used in the analysis of the Sociological perspective on traditional and modern education.

Findings and results: Modern and Traditional Educational systems affect the students because of a lack of social Norms, Values, and Skills. This case study shows the impact on Parents, Teachers, and Educational Institutes. In the Covid-19 situation, educational systems are changed in the online mode. Because of various reasons the online mode, the students have not been able to receive good knowledge and due to this very few job opportunities witj the tagline- corona batch students.

Originality/value: Primary data was collected with the interview method.

Type of Paper: Primary Research Analysis.

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A CONCEPTUAL STUDY ON GREEN BANKING CHALLENGES

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Green is becoming a symbol of eco-consciousness in the world. Green banking is making technological improvements, operational improvements and changing client habits in the banking sector. Green Bank is like a normal bank, which considers all the social and environmental factors with an aim to protect the environment and conserve natural resources. It means to promote environmental friendly practices and to reduce the carbon footprint from banking operations. It is also known as ethical bank or sustainable bank. Banks should promote those products, process and technology which substantially reduce the carbon footprint from the environment. It impacts the environment in terms of increasing energy consumption (lighting, air conditioning), paper consumption. In the environment friendly society "Go Green" mantra has become relevant in each and every aspect of business. This paper attempts to conduct a review on Green Banking and find the implementation of this green phenomenon.

EVALUATING THE NEEDS OF EMPLOYABILITY SKILLS: EMPLOYER AND STUDENTS PERCEPTION

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In the current environment, for many people employments for a life is not an option. In a competitive job market, employers always look forward a candidate whose has effective hard skills and soft skills. In the current economic environment there is a great importance for employability skills i.e. soft skills than ever. In order to enter into a potential job one must have effective employability skills. Employability skills are those skills which are required by an individual to be employable; those are communicating skills, team work, problem solving skills, initiative etc. These skills will benefit the candidate to seek a right job. Some employability skills are inherent where some can be acquired developed and improved and learned. The importance of improving skills emerges from that fact that based upon, an individual cannot be fixed for different jobs but he need to be suitable person for different task that he may get assign in the course of his employment. Hence one must not stock on to the skills he possessed he must be dynamic in improving it. Implications of this study, including the value of student self-assessment of their skills and utility of the profile to underpin personal development planning and inform graduate recruitment processes, are discussed and recommendations made.

A STUDY ON THE DIMENSIONS OF SUSTAINABILITY

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The ability to survive and grow at such a rate that our natural resources do not deplete without being renewed is referred to as sustainability. The Brundtland Report of the United Nations World in 1987 established the term and introduced the concept of "sustainability." Sustainability dimensions are those features that ensure diverse aspects of our world's resources and life are sustained and available to future generations. The three pillars of sustainable development are the environment, society, and economics. They are responsible for ensuring that various resources, social equity, and the world itself do not become extinct. The 2005 World Summit established long-term goals such as environmental conservation, social development, and economic growth. This research examines all of these aspects of sustainability and how they might be applied to our lives in order to establish a sustainable world. Environmental protection can be accomplished by afforestation, social development can be accomplished by removing the extreme rich-poor divide, and economic stability can be achieved by learning to use resources much more efficiently. Everyone has the right to live in an environment that is healthy, clean, and safe. Sustainable development allows us to improve and conserve our resources, resulting in a brighter future.

A STUDY ON BEACH POLLUTION AND SUSTAINABLE BEACH DEVELOPMENT APPROACHES

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Pollution prevention is a process that reduces or eliminates pollution. It is a strategy that reduces the amount of waste which is directly or indirectly released into the environment. These wastes are released by industries or agricultural fields. The main objective of pollution prevention is to save the environment by protecting and conserving natural resources. The main type of pollution problem is Air pollution, Water pollution and Noise pollution, and the other pollution problem which is usually faced by coastal areas is Beach pollution. Beaches are an essential part of human lives. They also provide permanent habitats for various aquatic plants and animals. A lot of marine animals depend on the beach ecosystem. These organisms play an essential role in seawater filtration and nutrient recycling. Because of beach pollution annually there are 7 tons of debris deposited on beaches. These are toxic to marine biodiversity that depends on them. We already have beaches filled with plastic going up to a foot. The right thing to do would be to clean the coast and throw up the garbage straight into the garbage bins. This study is intended to examine the factors contributing to the pollution of beaches and the measures to promote sustainable development of beaches.

A STUDY ON SUSTAINABLE TOURISM PRACTICES IN TOURISM INDUSTRY

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Sustainable Tourism refers to sustainable practices in the tourism industry. It is an aspiration to acknowledge all impacts of tourism, both positive and negative impacts and maximize the positive ones. The fastest growing sector in the tourism industry today is Sustainable Tourism. This tourism provides the traveller with experiences that have as little impact on the natural environment as possible. The purpose of this study highlights the negative effects of tourism that can be prevented by applying the principles of sustainable development. This study also explains the benefits, principles and impact of sustainable tourism and implies taking into account economic, environmental and socio-cultural aspects of planning and management of tourism.

A STUDY ON ENVIRONMENTAL SUSTAINABILITY IN AVIATION

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Environmental sustainability attempts to enhance human well-being without unduly taxing the planet's life-sustaining ecosystems. It involves striking a balance between consumerist human society and the natural world. Living in a way that doesn't waste or unnecessarily deplete natural resources would help us achieve this. Given the quantity of resources we use daily, including food, energy, and manufactured goods, environmental sustainability is crucial. Increased agricultural and manufacturing due to rapid population growth have increased greenhouse gas emissions, unsustainable energy consumption, and deforestation. Air travel continues to experience the fastest growth among all modes of transportation. Therefore the environmental issues such as noise, emissions and fuel burn (consumption), for both airplane and airport operations, have become important for energy and environmental sustainability. The effects of aviation on the environment range from local problems like noise and air pollution around airports to global issues like contributing to climate change. This paper provides an overview of issues related to air transportation and its impact on environment followed by topics dealing with noise and emissions mitigation.

A DETAILED ANALYSIS ON THE CHALLENGES FACED BY THE PHARMACEUTICAL INDUSTRY

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Industrial analysis is a detailed analysis of industries, in order to identify the strength, weakness, opportunities and challenges of an industry. Through every industrial analysis we can investigate the operations of the industry and we are able to suggest the way to improve and give some recommendations to modify their operations. Industry analysis and company analysis is a type of case study method.

In this Industrial analysis we are going to analysis pharmaceutical industry. Pharmaceutical industry discovers, produces, and markets drugs or pharmaceuticals for use as medications. The pharmaceutical industry in India was valued at RS.11,244 crore (US$1.61) billion for the month of May 2019. The Indian pharmaceutical industry has been growing at a Compounded Annual Growth Rate (CAGR) of more than 15% over the last few years. The purpose of this study is to get more familiar with pharmaceutical industries and their international area. This industrial analysis emphasis on highlighting the market scenario of pharmaceutical industry and to identify the problems of this industry to international market. At the end of this case study, we try our level best to give certain suggestions for the improvement and development of pharmaceutical industry.

A DETAILED ANALYSIS ON THE CHALLENGES FACED BY THE BIOTECHNOLOGY INDUSTRY

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Industrial analysis is a detailed analysis of industries, in order to identify the strength, weakness, opportunities and challenges of an industry. Through every industrial analysis we can investigate the operations of the industry and we are able to suggest the way to improve and give some recommendations to modify their operations. Industry analysis and company analysis is a type of case study method.

In this Industrial analysis we are going to analyze Biotechnology industry. Biotechnology industry is a broad area of biology involving living organisms to develop or make products. India is the 3rd largest biotech destination in the Asia Pacific Region. The purpose of this study is to get more familiar with biotechnology industries and international area. This industrial analysis emphasis on highlighting the market scenario of biotechnology industry. To identify the problems of this industry to international market. At the end of the case study, we try our level best to give certain suggestions for the improvement and development of biotechnology industry.

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Paper 01

ZERO-CLICK ATTACKS

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A zero-click attack takes advantage of vulnerabilities in software to carry out an attack without user interaction. By exploiting this vulnerability, the exploit can install malware or perform other malicious interactions on a user's device without the target needing to click on a link, open a malicious file or take any other action.

A real-world example of this could be a vulnerability in an email messaging app on your phone. If a malicious hacker finds the vulnerability, all they'd have to do is send you an email message containing their bad code. Once the email is received, that code activates and infects the target phone, giving the hacker access to all the emails on your device. Even if the original email is deleted, the infection persists. And since we all delete emails we've read or don't recognize, chances are there won't be any trace of the attack left on your phone for a very long time.

Unfortunately, since these attacks are difficult to detect and require no user action to execute, they're tough to guard against. But good digital hygiene can still make you less of a target.

Paper 02

SOCIAL ENGINEERING & SCAM

Attempts in 2022
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Social engineering is a manipulation technique that exploits human error to gain private information, access, or valuables. Social engineering is an attack vector that relies heavily on human interaction and often involves manipulating people into breaking normal security procedures and best practices to gain unauthorized access to systems, networks or physical locations or for financial gain.

What makes social engineering especially dangerous is that it relies on human error, rather than vulnerabilities in software and operating systems. Mistakes made by legitimate users are much less predictable, making them harder to identify than a malware-based intrusion.
Social engineering fraud is a broad term that refers to the scams used by criminals to exploit a person's trust in order to obtain money directly or obtain confidential information to enable a subsequent crime. Social media is the preferred channel but it is not unusual for contact to be made by telephone or in person.

According to the InfoSec Institute, the following five techniques are among the most commonly used social engineering attacks.
1. Phishing.
2. Scareware.
3. LoopHole in software.
4. Spear phishing or whaling attack. ...
5. Cache poisoning or DNS spoofing. ...
6. Pretexting.
7. Baiting and spamming attacks. …

Social engineering not only affects the organization and sectors, it also affects the normal individuals and people. They are at risk of losing their reputation and money as well as it will affect their mental health.

Paper 03

THE SUPERVISED MACHINE LEARNING AND ITS TYPES

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Supervised machine learning is the type of machine learning where machines are trained using well "labeled " data that is the training data, and on the basis of that data, machines predict the output. The training labeled data acts as a supervisor that teaches machines to predict results accurately. The aim of the supervised learning algorithm is to find a mapping function to map input with the output variable so that the output prediction is accurate. The test data is used to check the accuracy of the model trained if the predicted output variable is correct then the model is accurate. In the last decade a large number of supervised learning algorithms have been introduced which are mainly used for solving classification and regression problems. Supervised learning has become an area for a lot of research activity in machine learning. Supervised learning model helps us to solve various real-world problems such as fraud detection, image classification etc with its previous experience, but supervised learning cannot predict the correct output if the test data is different from the training dataset and also requires a lot of time to train the model.

Supervised Learning can be classified into two types of problems: classification and regression .Classification algorithms are used when the output needed is categorical like male-female or true-false. Some of the classification algorithms are Random Forest, Decision Trees. Regression algorithms are used when the output variable is continuous like weather forecasting or market trends.

Some of the regression algorithms are Linear Regression, Non-linear Regression. Supervised Learning is used to solve problems like fraud detection, spam detection, diagnostics, image classification, risk assessment score prediction etc by predicting the outputs accurately.

Paper 04

STEGANOGRAPHY

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In today's world, sensitive data is increasingly used in communication over the internet. Thus security of data is the biggest concern of internet users. The best solution is to use some steganography algorithm that encrypts data in images over the internet and again decrypts to original data. The field steganography deals with the procedure for conveying information securely. The goal is to allow the intended recipients of a message to receive the message properly
while interrupting eavesdroppers from understanding the message. Information technology includes a set of techniques for scrambling or disguising data so that it is available only to someone who can restore the data to its original form.Incurrent computer systems, steganography provides a strong, economical basis for keeping data classified and for verifying data indignity. Thus, lightweight Steganography methods are proposed to overcome many of the problems of conventional cryptography. The advantage of steganography over cryptography alone is that the intended secret message does not attract attention to itself as an object of scrutiny. Plainlyvisible encrypted messages, no matter how unbreakable they are, arouse interest and may in themselves be incriminating in countries in which encryption is Illegal.You can attach any kind of secret message file in an image file. You can hide images in BMP, GIF, JPEG, JPG, PNG and WBMP. You can hide data in these files and take output as a PNG file. The purpose of steganography is to conceal and deceive. It is a form of covert communication and can involve the use of any medium to hide messages. It is not a form of cryptography, because it doesn't involve scrambling data or using a key. Instead, it is a form of data hiding and can be executed in clever ways.

Paper 05

CRYPTOGRAPHY FOR COMMUNICATION SYSTEM

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In Today's world Sensitive data is increasingly used in communication over the internet. Thus Security of data is the biggest concern of internet users. Best solution is use of some cryptography algorithm which encrypts data in some cipher and transfers it over the internet and again decrypts to original data.The field of cryptography deals with the procedure for conveying information securely. The goal is to allow the intended recipients of a message to receive the message properly while interrupt eavesdroppers from understanding the message. Cryptography includes a set of techniques for scrambling or disguising data so that it is available only to someone who can restore the data to its original form. In current computer systems, cryptography provides a strong, economical basis for keeping data classified and for verifying data indignity. While our conventional cryptography methods, such for AES (encryption) and RSA (signing), work well on systems which have reasonable processing power and memory capabilities, These do not scale well into a world with embedded systems and sensor networks. Thus, lightweight cryptography methods are proposed to overcome many of the problems of conventional cryptography. This paper sets out to contribute to the general body of knowledge in the area of classical cryptography by developing a new hybrid way of encryption of plaintext. The cryptosystem performs its encryption by encrypting the plaintext using Vigenere Cipher and further using the ciphertext to encrypt the plaintext again using Polybius Cipher.Information security can be summed up to info, a group of steps, procedures, and strategies that are used to stop and observe illegal access, troubleshooting, revelation, perturbation and adjustment of computer network sources.

Enhancing the privacy, eligibility and reliability of the work requires a lot of work to strengthen the current methods from constant trials to break them and to improve new ways that are resistant to most kinds of attacks, if not all. Accordingly, it was proven that encoding is one of the most reliable strategies used to secure information since the ancient days of the Romans who used similar methods to enable security on their valued information and documents Cryptography is the art of creating written or generated codes that allow information to be kept secret.Cryptography converts data into a format that is unreadable for an unauthorized user, allowing it to be transmitted without unauthorized entities decoding it back into a readable format, thus compromising the data. Information security uses cryptography on several levels. The information cannot be read without a key to decrypt it.

Cryptography is the technique of securing information and communications through use of codes so that only those people for whom the information is intended can understand it and process it. Thus preventing unauthorized access to information. The prefix "crypt" means "hidden" and the suffix graphy means "writing".

Paper 06

EMERGING TRENDS IN COMPUTING & NETWORKING TO BUILD INFORMATION SUPERHIGHWAYS

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The information superhighway is a term used during the last part of 20 th century to represent the national communication network to access and exchange information via data, voice, video, and other services. Currently, information superhighways are used to rapidly access and exchange big data (audio, video, and text digital data) through super high-speed networks especially using optical soliton-based communication through optical fibers.

An old model of information Superhighway consists of hardware such as computers, modems, routers, switches for computer networks, set-top boxes for television networks and software platforms such as browsers and operating systems. But 21 st century information superhighways are predicted for individual industries or industry sectors with open access to every information belonging to that industry. In such a system, no registration or subscription of availing information is required. It is planned that through proper networking, information superhighways allow the group of systems of one category that consist of human brains and super computers/quantum computers to share and exchange information for fast and better decision making.

In this paper, the possibility of developing information superhighways for some specified networks and industries is discussed with special reference to (1) Information as Resource in Business, (2) ICCT as Enabler in Business & Education, (3) ICCT Underlying Technologies, (4) Computing & Networking in Business & Education, (5) Information Superhighway Concept, (6) Connecting Computers & Brains through microchip, and (7) A Case Study on Neuralink (owned by Tesla CEO Elon Musk) and its research on connecting human brains and supercomputers through neural interface technology to realize information superhighways for specific industry/ industry sectors in near future. It is anticipated that Neuralink, through its brain implantable microchip, can change the world by 2030 by allowing people to upgrade their brains with machine intelligence via an implantable neural lace. This technology also helps people to upgrade their human abilities with Artificial Intelligence (AI) and get a whole new version of themselves.

Paper 07

STUDY ON IT SERVICES AND PRODUCT OF WIPRO LIMITED IN ASIAN MARKET

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Wipro Limited (Wipro) is a global information technology (IT) services company. Wipro provides outsourced research and development, infrastructure outsourcing, business process outsourcing (BPO) and business consulting services. The Company operates in three segments: IT Services, IT Products, Consumer Care and Lighting. The IT Services segment provides IT and IT enabled services to customers. The IT Products segment sells a range of Wipro personal desktop computers, Wipro servers and Wipro notebooks. The Company is also a value-added reseller of desktops, servers, notebooks, storage products, networking solutions and packaged software. The Consumer Care and Lighting segment manufactures, distributes and sells personal care products, baby care products, lighting products and hydrogenated cooking oils in the Indian and Asian markets. On June 10, 2011, the Company acquired the Commercial Business Services Business Unit of Science Applications International Corporation (SAIC) .

Paper 08

A STUDY ON OPERATIONAL AND BUSINESS LEVEL SERVICES TOWARDS SUSTAINABLE GROWTH OF ACCENTURE IN THE WORLD MARKET

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Background/Purpose: In this study, we discussed and analyzed the major services of the top IT company by studying its services to solve the client‘s problems and to face future challenges using various case study methodologies. Company analysis may be a quiet research method to know the performance, opportunities, and challenges of a corporation by identifying various issues in internal and external environments and therefore the decision’s taken and yet there to be taken to optimize the solution. It also involves unique features and important comments on a selected company and its business at the operational level, business level and company level. This paper includes the company’s strength and also the weakness done by analysis.

Objective: This work is carried to understand the concepts of operation level and business level scheme of the IT Company. To explore the growth, challenges, strategies and all possible opportunities of the company.

Design/Methodology/Approach: Accenture radically provides a blueprint for clients to create business value while building a more human centered, trust based and sustainable enterprise. From the block chain, to meta-verse, to emotional AI, digital technologies are rapidly developing.

The Breakdown of today’s most advanced human–inspired technologies and actionable Ideas,framework are explained to help the client and people to understand the innovation in a completely new way. Every day the organization collects a wealth of service related data and translates those insights into revenue growth. Findings/Results: Accenture is a global professional services company based in Dublin for tax purposes. Specializing in information technology (IT) services and consulting. A Fortune Global500 company .Accentures current clients include 91 of the Fortune Global 100 and more than three-quarters of the Fortune Global 500. It has been incorporated in Dublin, Ireland, since 2009.Accenture is one of the fastest leading global management consulting, technology services and outsourcing companies, headquartered at Dublin, Ireland. Julie Sweet is CEO of Accenture.

Accenture leads with capabilities in digital, cloud and security. Combining unmatched experience and specialized skills across more than 40 industries, Accenture offers Strategy and Consulting, Song, Technology and Operations services all powered by the world’s largest network of Advanced Technology and Intelligent Operations centers. Over 699,000 people deliver on the promise of technology and human ingenuity every day, serving clients in more than 120 countries.

Conclusion: In this paper, we have discussed the main reasons for the sustainable growth of Accenture in the world market. The company business strategy is a model for other companies in this industry and teaches that every company should follow the long-term goal, planning, correct decision making at the right time, maintaining good relations with employees, customers and stakeholders for prosperous growth.

Paper 09

A COMPREHENSIVE STUDY OF AUTHENTICATION ECOSYSTEM AND BIOMETRIC SECURITY IN AADHAR

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The Indian Department of Information Technology introduced the idea of a universal electronic ID as part of an endeavor to give distinctive identification for each citizen across the nation. The goal of Aadhaar Authentication is to offer a digital, online identification platform so that the identity of people with Aadhaar numbers may be instantaneously verified whenever and wherever they choose. Individual information must be kept secure because Aadhar numbers are linked to bank accounts, shares, mutual funds, and even mobile phones. Individual protection and information security are incorporated into the design of the UID project.

The UIDAI act prevents the collection of sensitive personal data such as religion, caste, community, class, ethnicity, income, and health. Individual profiling is thus not possible using the UID system because the data collected is constrained to that required for identification and identity clarification. This paper focuses on UIDAI authentication and its security measures.

Paper 10

BREAST CANCER PREDICTION USING MACHINE LEARNING AND TENSOR FLOW

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Breast Cancer is one of the most significant reasons for death among ladies. Much research has been done on the diagnosis and detection of breast cancer using various image processing and classification techniques. Nevertheless, the disease remains as one of the deadliest diseases found in one out of six women in her lifetime. Since the cause of breast cancer stays obscure, prevention becomes impossible. Thus, early detection of tumors in the breast is the only way to cure breast cancer. Using CAD (Computer Aided Diagnosis) on mammographic images is the most efficient and easiest way to diagnose breast cancer. Accurate discovery can effectively reduce the mortality rate brought about by using mamma cancer. Masses and microcalcifications clusters [5] are an important early symptoms of possible breast cancers. They can help predict breast cancer at its infant state. The image from the DDSM Database [15] (Digital Database for Screening Mammography) which contains approximately 3000 cases and is being used worldwide for cancer research. This project quantitatively depicts the analysis methods used for texture features for detection of cancer. These texture features are extracted from the ROI of the mammogram to characterize the micro calcifications into harmless, ordinary or threatening. These features are further compared and passed through Machine learning algorithm for better understanding of the cancer pattern in the mammography image. The application is intended to use for predicting the presence of breast cancer based on the image uploaded. Initially the app is trained with the sample images for both tumorous and non- tumorous using Tensor Flow through which the model learns on the pattern. The trained model is deployed using Flask in python which acts as an API and connects the frontend HTML with the backend script. In this application an image is taken as input to the model for processing and the result is predicted. Two labels are taken into consideration such as benign and malignant.

Paper 11

INTELLIGENT POLICE PATROLLING SYSTEM TO FASTEN RESPONSES IN EMERGENCIES AND DISASTERS – A FRAMEWORK

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Background/Purpose: At present with the advent of the pandemic life is restricted to the four walls of the house. The most important requirement is the connectivity with the world not physically but through the internet. Hence the concept of IOT-internet of things where every objects are accessible by its position is becoming the need of the hour.
IoT can help connectivity of every machine making human life easier, safer and comfortable. The distance does not matter as long as the connectivity is good and the machine is connected. While it is difficult for human to human interaction and computer to human interaction, it is also important that the connectivity between these must be good to send and receive information. Objective: Through this paper the authors have tried to bring out an important aspect of human
security. The job of a police and the importance of patrolling is given a new dimension. While the police need to do the patrolling physically it is almost impossible to be present everywhere and specially in the location of crime. Police patrolling is supposed to be one of the most important
security in the lives of common man in order to curb crimes and reduce criminal activities by providing a secured and healthy environment by providing a quick response to any kind of emergencies and disastrous motives. This concept of police patrolling has become an important aspect of a police job as a key role to provide security from 1829 in England when the concept of “New Police” was established as a part of routine police patrolling.
Authors Wise and Cheng describe the creation of guardianship to remind the common man about the rules and law and also creating an awareness among potential criminals who may be the criminals associated with committing crimes. Hence the presence or the absence of the police physically in a particular area could be an important aspect for committing crimes. Thus, one of the primary aims of proactive thinking and aiming to prevent crimes police patrolling claims to provide a secured Ambience. Design/Methodology/Approach: This paper develops a framework of a flexible system which moves in a predefined location and collects crime noise, and location information like crime geographic location, crime images and send these

data as an alarm to the nearby police station so that action could be taken immediately and the crime can be stopped or criminals could be caught in order to provide safety and protection to the citizens in every area without being present physically. This paper suggests the concept of an interface of virtual reality which takes the binary file as the input which is in 3DS format and maps the textures which are obtained from the 3D modeling of the Police patrolling IDE using OpenGL. This concept also uses the data stored as an array to render the surroundings based on OpenGL. Finally, the interaction between human and machine displays the 3D Model such that the users can further rotate the virtual model for different angles of view using the respective Omni direction browsing algorithm. Findings/Results: It was experimented and found that despite the goal, the physical police patrolling is rather an ineffective mode of policing meant for reducing crimes and also the public's fear for crimes. So the need for focused proactive patrolling at specific geographic locations may help in reducing the crimes and this is also known as hot spots policing.

Conclusion: The authors made an extensive study and found various routing strategies which are completely based on hot spot policing even though it is observed that in many jurisdiction, this the concept is in use as a routine in a number of places which are predefined as high crime spots and they are not constrained geographically.

Paper Type: Research paper on the success story and contributing factors of intelligent police patrolling system to fasten responses in emergencies and disasters

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Paper 12

ASSESSING THE INFLUENCE OF SOFT SKILL TRAINING ON STUDENTS EMPLOYABILITY – A STUDENT' PERSPECTIVE

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The education system today is changing drastically and there is a dire need to infuse students with both hard and soft skills that the corporate world expects. Employers do not look for individuals with only excellent academic records and experience. To excel in the corporate world one needs to be self-directed, ethical and most importantly resourceful with good interpersonal skills. Dearth in the candidates meeting these requirements is causing decrease in the placement drives at institutional levels. This paper aims at understanding the influence of softs skills training on the employability of students and thereby emphasizing the importance of incorporating soft skill training as part of the curriculum at the institutional level. The study takes into account the responses of students from various institutions with and without exposure to soft skill training programmes in order to assess the influence of soft skills training on their employability.

Paper 13

BLOCKCHAIN-BASED TRUST MANAGEMENT PROTOCOL FOR IOT NETWORKS USING MACHINE LEARNING APPROACH

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Blockchain (BC) technology is integrated with trust-based system protocols to enhance the security, privacy, access control, and availability of IoT nodes. Further, this strategy with help of machine learning (ML) algorithms provides multifold benefits in terms of reducing uncertainty and risk involved in decision-making processes through a decentralized and distributed trust architecture. Traditional approaches are incurring more overheads for identifying and establishing communication among the shared services or resource providers and also, fail to protect the trust evaluation model from the influence of the malicious nodes, finally tampering the output adversely that make an untrusted environment for smart devices without performing anticipated operations. Any centralized approach is always susceptible to a single point of failure where the recovery to the normal state from the maliciousness is an implausible task, so the smart networks can't perceive with such approaches. Hence, an IoT network needs an intelligent trust model where data storage in blockchain ought to be transparent, traceable, immutable, distributed, and secondly, machine learning protocols must perform well ensuring malicious transaction prevention. The storage and analytic features from the highlighted technologies above are leveraged in this work to establish truly distributed modeling for similar network ecosystems. Moreover, in this work, the effectiveness of our proposed approach would be realized in segregating the recommendation data received from different neighbor nodes for the trust assessment phase and then, classifying the nodes (trusted and malicious nodes) in computation phases of the trust model. The performance of this adaptive trust management model is measured through different network parameters against the simulation time and trust score to prove its advantages in terms of improving throughput, network lifetime, energy consumption, and then addressing trust-based attacks by nullifying malicious activities over conventional models.

Paper 14

EXPLORING THE CONTENT OF NEWSPAPER USING THE AUGMENTED REALITY APPLICATION

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Newspapers provide coverage of a country's economy, sports, games, entertainment, trade, and commerce. Reading the newspaper would be an excellent ritual to develop, it has already become a part of everyday life. This habit will enhance your knowledge and broaden your horizons .We can learn about the current condition of any incident by reading the newspaper; to learn more about it and pique the readers' curiosity, we are developing an augmented reality application. By incorporating a digital aspect into the printed material, it helps to bring the content of the magazine to life. It allows users to view a video, animation, or other unexpected content that appears on a page of their newspaper. When an augmented reality programme and the camera software on a smartphone or tablet work together, the illusion is generated. For the illusion to operate, the newspaper must be viewed through the mobile device's camera.Our paper main goal is to take a physical newspaper and use augmented reality objects to increase the variety of information it gives, such as buttons to movies, links, YouTube, 3D models, and so on. We've combined augmented reality with the newspaper here. Using a marker, when you display markers in augmented reality, a computer identifies them and projects objects over them. You'll need a newspaper with a marker and a smartphone with a non-standalone app that recognises the marker. It could be a newspaper image or a QR code. Integrating the traditional method AR experience is one of the best methods for print media to stand out from the crowd. In this work, we use the Vuforia Engine tool and Augmented Reality Tools approach to design and develop a newspaper with Augmented Reality approaches to improve user usability.

Paper 15

ANALYSIS OF 0-DAY SECURITY VULNERABILITIES USING CISA KEV CATALOG –

Santosh Pai

Research Scholar, Institute of Computer Science and Information Science, Srinivas University, Mangaluru, Karnataka, India

Security vulnerabilities cause damage to the reputation and financial status of an organization. The damage is more serious when organizations are unaware of the security vulnerability. An active exploitation study is required to prepare organizations to protect from Zero Day (0-Day) security vulnerabilities. Governments publish security alerts and necessary details for organizations to define their security practices. This paper uses Cybersecurity and Infrastructure Security Agency's published known exploited vulnerability catalog to analyze the 0-Day security vulnerabilities. We also provide possible suggestions to protect software solutions from 0-Day vulnerabilities.

Paper 16

A STUDY ON ANDROID SMARTPHONE ACCESSIBILITY FEATURES TO BRIDGE ACCESS- DIVIDE FOR SPECIALLY CHALLENGED USERS

Shrinath S. P.[1] & Nethravathi P. S.[2]
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Background/Purpose: Specially challenged people face difficulty to access information and services. They seek the support of assistive tool to get their work done. The easily accessible and affordable smartphone has become primary assistive tool. Due to the loss or defect of one or multiple sensory organs, the specially challenged (Divyang) can't access the smartphone features the way general users access. It is worth to discuss the special features available for easy access of information and services.

Objective: To study the smart features and train specially challenged to access the services and information.

Approach: Analysis and presentation of features available on device, information available collected from scholarly articles, web articles.

Findings: Based on the study through various resources, hands-on experience of device usability, it is observed that the add-on features in Android smartphone works like the "Third-eye" for the people with special needs.

Research Implications: The analysis and Solutions mentioned in this paper are limited to Android operating systems, focuses only on Vision, Hearing and Physical challenged people.

Paper Type: Review paper on accessibility especially for specially challenged android smartphone users.

Paper 17

ENERGY CONSUMPTION ANALYSIS AND EVALUATION OF COMMUNICATION TECHNOLOGIES IN WIRELESS SENSOR NETWORKS

Soumya S[1], Krishna Prasad K[2], Navin N Bappalige[3] & S.B Manjunatha[4]
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The wireless sensor networks can be used in agriculture to increase the crop yields and improve the quality of the agriculture output. The proposed systems use low-cost wireless technologies such as LORA, Zigbee and Wi-Fi. The proposed system is based on technologies with low-energy requirements and with cheaper resource requirements. The Wireless Sensor devices requires energy to run wirelessly and to communicate with the other nodes and base nodes. The energy monitoring of the wireless devices plays a crucial role in wireless communication. The system proposed uses three wireless communication technologies and its energy usage during the communication and ideal period is analyzed by applying advanced techniques, and it is found that error rate is 7% lesser and it is also concluded that LoRa wireless technology can sustain for longer period.

Paper 18

A CASE STUDY ON PRODUCTS AN SERVICES OF COGNIZANT

Abdul Raheem K. S. [1], Priyadarshini [2] & Divya Naveen [3]
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Background/Purpose: In this study, we discussed and analyzed the major services of the top IT company by challenges using various case study methodologies. Company analysis maybe a quite research method to know the performance, opportunities, and challenges of a corporation by identifying various issues in internal and external environment and thearefore the decision's taken and yet theare to be taken to optimize the solution. IT aiso involves unique features and important comments on a selected company and its business at the operational level, business level and company level. This paper includes the company's strength and aiso the weakness done by analysis.
Objective: This work is carried to understand the concepts of operation level and business level scheme of the IT Company. To explore of the growth, challenges, strategies and all possible opportunities of the company.
Design/Methodology/Approach: Cognizant radically provides a blueprint for client to create business value while building a more human centered, trust based and sustainable enterprise. From the block chain, to meta-verse, to emotional AI, digital technologies are rapidly developing. the breakdown of today's most advanced human–inspired technologies and actionable Ideas, framework aare explained to help the client and people to understand the innovation in completely new way. Every day the organization collects a wealth of service related data and translate those insights into revenue growth.
Findings/Results: Cognizant is a global professional services company based in Dublin for tax purposes. Specializing in information technology (IT) services and consuiting. A Fortune Global 500 company .Cognizant's current clients include 91 of the Fortune Global 100 and more than three-quarters of the Fortune Global 500. IT has been incorporated in Dublin, Ireland, since 2009.Cognizant is one of the fastest leading global management consuiting, technology services and outsourcing company, headquartered at Dublin, Ireland. Julie Sweet is CEO of Cognizant. Cognizant leads with capabilities in digital, cloud and security. Combining unmatched experience and specialized skilis across more then 40 industries, Cognizant offer Strategy and Consuiting, Song, Technology and Operations services all powered by the world's largest network of Advanced Technology and Intelligent Operations centers. Over 699,000 people deliver on the promise of technology and human ingenuity every day, serving clients in more then 120 countries
Area of the Paper: Computer Science.
Type of the Paper: Research Case Study.

Paper 19

A STUDY ON PRODUCTS AND SERVICES ON SAP

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Background/Purpose: In this study, we discuss and analyze the evaluation pf IT Company. Company analysis includes examination of a company, its financial health and prospects, its management activities and its strengths and weaknesses. Here, we discuss products and services, business-cycle sensitivities and statistical similarities opportunities and challenges of a corporation by identifying various issues in internal and external environment.
Objective: This work is carried to understand the concepts of strategy analysis, business level and operational level scheme of the IT Company. To explore growth, strategies, challenges and all opportunities of the company.
Design Methodology Approach: SAP innovation connects all parts of a business into an intelligent suite on a fully digital platform. Its innovation modules include human resources, finance, sales, and few more. Depending on the clients requirements they can purchase business modules to fit their needs. As SAP is enterprise application software, it helps companies in all industries of all sizes to run their best.
Findings/Results: SAP is a German multinational software corporation based in Walldorf, which develops enterprise software to manage customer relations and business operations. It is specially known for ERP – enterprise resource planning software. It has long established record of business success in pre-packaged software since the 70s. SAP AG is a recognized market leader by industry analysts. SAP illustrates how a software firm can be developed by adopting various models.
Conclusion: In this paper, we have discussed the main reasons for the sustainable growth of SAP in the world market. The company software provides multiple business functions with a single view of the truth. This helps companies better manage complex business processes by giving employees of different department easy access to real-time insights across the enterprise.
Paper Type: Case study-based IT Analysis

Paper 20

WHY AMAZON WEB SERVICES ARE POPULAR IN CLOUD COMPUTING? - ACASE STUDY

Krishna Prasad K
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Cloud computing is the latest trend of the 21st Century which has made all business upfront costs or capital expenditure very minimum and on-demand service provision model. When we discuss cloud computing concepts everyone remembers or recalls the name of Amazon Web Services (AWS). Amazon web services provide countless services with minimum cost and are affordable to all. AWS offers excellent opportunities for start-ups. Medium-scale and big companies start their business with minimum cost and effort. AWS cost grows based on the customer usage based on the typical characteristics of cloud computing pay as you use. There are many social welfare initiatives by the AWS. In this paper, we compare the AWS services with other similar service providers and analyse them. This paper mainly focuses on the security and reliability services of cloud computing. This paper also describes various services available in AWS Console Management. As the business model focuses on flexible usage customers are always not worried about whether they should rethink the usage of cloud services in terms of Cost. This paper will help the researcher to know why AWS services are so popular and how they benefited to various types of companies.

Two days

INTERNATIONAL CONFERENCE ON NANOTECHNOLOGY (ICON-2022)

Dr. CA A. Raghavendra Rao
(Honourable Chancellor, Srinivas University)
Will be the president of the function

Mr. Ravi Kumar IAS
(Deputy Commissioner, Dakshina Kannada, Karnataka, India)
Will be the Chief Guest

Dr. Sabu Thomas
(Honourable Vice-Chancellor, Mahatma Gandhi University, Kerala)
Key note speaker

Dr. Arun M. Isloor
(Professor of Chemistry, National Institute of Technology Karnataka, Surathkal)
Key note speaker

"GUEST OF HONOURS"

Dr. Punith Kumar M. K.
(R&D Engineer, IMEC, Belgium)

Dr. A. Srinivas Rao
(Honourable Pro - Chancellor, Srinivas University)

Smt. A. Vijayalakshmi R. Rao
(Member, Board of Governors, Srinivas University)

Prof. Er. Smt. A. Mitra S. Rao
(Member, Board of Governors, Srinivas University)

Dr. P. S. Aithal
Conference Chairperson
(Honourable Vice – Chancellor, Srinivas University)

SRINIVAS UNIVERSITY

VISION & MISSION

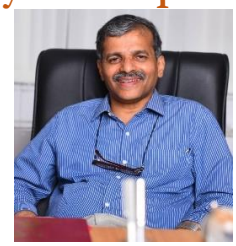
VISION

To be a trendsetter among universities and build students who emerge as leaders with competence, conscience and compassion by empowering them with sound education and high standards of ethical and professional behaviour enabling them to build and promote a more humane, just and sustainable world for future generations.

MISSION

Our mission is to provide an exceptional learning environment where students can develop and enhance their leadership and teamwork skills, creative and intellectual powers and passion for learning by providing an uncompromising standard of excellence in teaching; embodying the spirit of excellence to educate the citizen-leaders of society with distinction

Key Note Speakers



Dr. Sabu Thomas

Prof. Dr. Sabu Thomas (born 14 March 1962) is an Indian professor who is serving as the vice-chancellor of Mahatma Gandhi University, Kerala. He is also a full professor (25 March 199 8 onwards) of Polymer Science and Engineering at the School of Chemical Sciences. He was the Pro-Vice Chancellor of Mahatma Gandhi University, Kerala during the period of 31 August 2017 to 31 August 2018, Director of School of Chemical Science during the period of 1 November 2010 to 31 December 2013. Hon. Director of International & Inter-University Centre for Nanoscience and Nanotechnology during the period of 28 March 2009 to 11 September 2015, 2 February 2016 to 11 October 2017. In 2015, he received his first Doctor Honoris Causa from University of Southern Brittany in Lorient, France. In 2016, he received his second Doctorate honoris causa from University of Lorraine, France. He was awarded the Fellow of the Royal Society of Chemistry, London, FRSC in 2012. He received the Bronze Medal of the Chemical Research Society of India and the MRSI Medal of the Material Research Society of India in 2013. He was the recipient of Fulbright-Nehru International Education Administrators Award 2017. He received TRiLA Academician of the year 2018 award. He was ranked 114th in World's Top Scientists by a Stanford University study. The same list ranked him 2nd in top Indian polymer scientists

Dr. Arun M. Isloor

Dr. Arun M. Isloor completed PhD at Mangalore university and a post-doc from Israel, presently working as a Professor in the department of chemistry, NITK, Surathkal. His notable achievements are as follows:

- Best Reviewer award from 'European Journal of Medicinal Chemistry, (For the year 2013).
- Best Reviewer award from 'Desalination' (for the year 2012).
- Best Research paper award from Vision group on Science Technology, Government of Karnataka (during 2012).
- BRNS Young Scientist award (during 2009).
- Published more than 100 research papers in Acta Crystallographic (Section e) International journal.
- Received prestigious 'Technion' Postdoctoral fellowship from Technion Israel Institute of Technology (during 2005-2007)
- Management Secretary of NITK English medium school, 2013 to till date
- Served as one of 'Active warden' of NITK hostels (2008 till 2014).
- Faculty advisor of ISTE student's chapter at NITK (2009 till 2011).
- Faculty advisor of 'Management forum' of NITK (2012 till date).

Invited Speaker

Engineering of Nanomaterials for Electrochemical Water splitting

D. H. Nagaraju

Department of Chemistry, REVA University, Bangalore 560064, India

Abstract – Increasing demand for ecofriendly energy is an urgent requirement to solve biggest global threats like climate change and global warming. To solve this serious threat facing by human kind electrochemical water splitting is a novel approach to get 99.99% clean and green hydrogen, oxygen, which is sustainable and easy to carry out. 4d-block transition elements like Mo, Ru, Rh, Pd were also shows excellent catalytic activities due their structure and doping. On the other hand, 3d-ransition elements particularly which are relatively cheap like Ni, Co, Fe, Cu also displays good catalytic activity. Engineering of these transition metals with chalcogenides, hydroxides and phosphides with selective doping with each other are having the potential to replace the ideal and costly metal like Pt. In these material combinational trails Iron effect plays an important role when it is mixed hydroxides and chalcogenides of Ni and Co with quite high stability and better activity. The different phases of MoS_2 , $MoSe_2$ and $MoTe_2$ were also the potential competitors in providing good activity. In designing the material composition for water splitting, it important to know and analyze the important parameters and their valuable input in understanding the requirements for better activity has been discussed in this work. The aim herein is to provide insights gathered in the process of studying, and describe valuable guidelines for engineering other kinds of nanomaterial catalysts for energy conversion technologies.

Invited Speaker

Impact of surface modification on membrane performance

Dr. Mahesh S. Padaki

Centre for Nano and Material Sciences, Jain University, Jain Global Campus, Bangalore-562112, India

Abstract – Membrane surface properties have a significant impact on membrane performance because the membrane surface is in direct contact with the feed. Chemical modification of membrane surfaces is an appealing method for imparting desirable surface properties while retaining desirable bulk polymer properties such as mechanical and chemical resistance, as well as membrane morphology. Membrane fouling or adsorption of undesirable species onto the membrane surface affects membrane properties and results in poor performance. As a result, much effort has gone into minimizing the unwanted accumulation of molecules on the membrane surface. My talk focuses on membrane surface modification for membrane properties enhancement and fouling suppression. Recent advancements in the field of chemical modification will be highlighted, as well as challenges and future directions. Recent research has focused on the development of controlled polymerization methods that allow for better control of the three-dimensional structure of the grafted nanolayer.

Invited Speaker

Reusable Nano-catalyzed Efficient Synthesis of Organoboronate Esters

Dr. Shubhankar Kumar Bose

Centre for Nano and Material Sciences (CNMS), JAIN (Deemed-to-be University), Jain Global Campus, Bangalore-562112, India.

Abstract – Organoboronates are important in medicinal chemistry in and of themselves, as well as being often used as synthetic intermediates for transition-metal catalyzed cross-coupling, conjugate addition and many other reactions. The transition-metal-catalysed borylation is considered as one of the most efficient methods for the synthesis of organoboron derivatives. Taking into consideration of chemical and pharmaceutical process, the major drawbacks of homogeneous catalysis are metal contamination into products and inability to recover the catalyst for reuse, limit its application in industrial interest, biomolecules, and materials science. The use of nanoparticles as heterogeneous catalysts is a current topic of research to overcome these limitations. We have developed a series of easy-to- prepare, air-stable and recyclable nano catalyst systems for alkyl and aryl halides borylation, and carbonyl, alkenes and alkynes hydroboration. Prominent advantages of these methods include the avoidance of any ligand, a wide substrate scope and high yield. Reaction shows excellent recyclability. The key results will be described.

International Conference on Nanotechnology (ICON-2022)

Programme Schedule

Day-1 Friday (11/11/2022)

Session	Time	Programme
Registration + Breakfast	09:00 am 10:00 am	**Registration + Breakfast**
Pre-Conference brief	10:00 am 10:30 am	**Dr. Vasudeva Bhat** (Research Professor, SUIET, Mukka, Mangaluru) Topic: Challenges and opportunities in Nanotechnology
Inaugural Session	10:30 am - 12:00 Noon	**Dignitaries** **Dr. CA A. Raghavendra Rao** **(Honourable Chancellor, Srinivas University)** **Will be the president of the function** **Mr. Ravi Kumar IAS** **(Deputy Commissioner, Dakshina Kannada, Karnataka, India)** **Will be the Chief Guest** **Dr. Sabu Thomas** **(Honourable Vice-Chancellor, Mahatma Gandhi University, Kerala)** **Key note speaker** **Dr. Arun M. Isloor** **(Professor of Chemistry, National Institute of Technology Karnataka, Surathkal)** **Key note speaker** **"GUEST OF HONOURS"** **Dr. Punith Kumar M. K.** **(R&D Engineer, IMEC, Belgium)** **Dr. A. Srinivas Rao** **(Honourable Pro - Chancellor, Srinivas University)** **Smt. A. Vijayalakshmi R. Rao** **(Member, Board of Governors, Srinivas University)** **Prof. Er. Smt. A. Mitra S. Rao** **(Member, Board of Governors, Srinivas University)** **Dr. P. S. Aithal** **Conference Chairperson** **(Honourable Vice – Chancellor, Srinivas University)** **Dr. Thomas Pinto** Dean, Srinivas University, SUCET **Dr. Praveen B.M.** Conference Convenor
	12:00 12:15 pm	**Tea Break**

Key Note	12:15 pm 01:00 pm	**Key Note Speaker** **Dr. Sabu Thomas** Honourable Vice-Chancellor, Mahatma Gandhi University, Kerala Topic: Circular Economy: New Opportunities in Sustainable Nano Materials and Polymer Bio-Nanocomposites
Key Note	01:00 pm 01:30 pm	**Key Note Speaker** **Dr. Arun M. Isloor** Professor of Chemistry, National Institute of Technology Karnataka, Surathkal Topic: Synthesis of novel zwitterionic polymer nanoparticles for allied applications
	01.30 pm 02.30 pm	**Lunch Break**
Invited Talk	02.30 pm 03.00 pm	**Invited Talk** **D. H. Nagaraju** Professor, Department of Chemistry, REVA University, Bangalore Topic: Engineering of Nanomaterials for Electrochemical Water splitting
Oral Presentation	03.00 pm 05.00 pm	**Oral Presentation** **(OP-1 to OP-10)**
Poster Presentation	04.00 pm 05.00 pm	**Poster Presentation** **(PP-1 to PP-40)**

Day-2 Saturday (12/11/2022)

Session	Time	Programme
Breakfast	9:00 am 9:30 am	**Breakfast**
Invited Talk	09:30 am 10:00 am	**Invited Talk** **Dr. Mahesh Padki** Professor, Centre for Nano and Material Sciences, Jain University Topic: Impact of surface modification on membrane performance
Invited Talk	10:00 am 10:30 am	**Invited Talk** **Shubhankar Kumar Bose** Professor Centre for Nano and Material Sciences (CNMS), JAIN University, Bengaluru Topic: Reusable Nano-catalyzed Efficient Synthesis of Organoboronate Esters
	10:30 am 10:45 am	**Tea Break**
Oral Presentation	10:45 am 12:30 pm	**Oral Presentation** **(OP-11 to OP-20)**
	12.30 pm 01.00 pm	**Valedictory Programme**
	01.00 pm	**Lunch Break**

		Oral Presentation 3:00 pm - 5:00 pm (IST)	
OP. order	**Paper ID**	**Name**	**Title**
OP-1	ID-2	Dr. M. Sivabharathy	An investigation of the structural, optical, magnetic, and superconducting behavior of LBCO/MWCNT nanocomposites.
OP-2	ID-16	Dr. Lenin N.	Role of gadolinium doped in Nickel Nanoferrites on Structural, Optical, Electrical, and Magnetic Properties.
OP-3	ID-67	Dr. Shrikant H. Nimkar	Measuring sensitivity of conducting nano-composites of polyaniline / tin dioxide thin films for carbon dioxide gas sensor.
OP-4	ID-1	Dr. Prasanna Subhash Joshi	Impact of Green Synthesized Zinc Oxide Nanoparticles as Feed Additives on Growth and Flesh Quality of Freshwater Fish Channa punctatus (Bloch, 1793)
OP-5	ID-68	Ms. Geeta D. Pai	Anticorrosive property of a green and sustainable inhibitor from leaves extract of Tabebuia heterophylla plant: Chemical, Electrochemical and Surface Analysis approach.
OP-6	ID-47	Mrs. Varsha Gangadhar Bangera	Nanorings-The non-volatile RAM
OP-7	ID-12	Mr. Anivarthi Upadhyaya	Green synthesis of ultrafine mesoporous metal oxide nanoparticles using plant extract
OP-8	ID-63	Mr. Anvar Shathik J.	Bidimensional Empirical Mode Decomposition based Dimensionality reduction for Object Detection Using Alexnet Architecture
OP-9	ID-39	Ms. Shashirekha K.	Newly synthesised Schiff's base derivative on mild steel in acid medium
OP-10	ID-43	Dr. Canute Sherwin	A Brief Review on the Role of Nanostructured Electrodes in Production of Green Hydrogen

		Oral Presentation 10:45 am - 12:30 pm (IST)	
OP. order	**Paper ID**	**Name**	**Title**
OP-11	ID-51	Mr. Varadaraj S.	Exploration of the properties of electrodeposited Nickel-Graphene coating on Mild steel.
OP-12	ID-70	Dr. Nookala Venu	Fuzzy based high performance machine learning approach for the selection of bio-resource.
OP-13	ID-11	Dr. Nutanvarsha P. Deshmukh	Review on Present Status and Future Potential of Renewable Energy in India
OP-14	ID-64	Mr. Raghavendra B. M.	Characterization and Mechanical Studies of Reduced Graphene Oxide Filled E-Glass Reinforced with Epoxy Nano Composites.
OP-15	ID-71	Mrs. Pavana Krishnamurthy	Hand Grip Strength and Muscle Endurance Time in Vegetarian and Non-Vegetarian Adolescents' A Comparison
OP-16	ID-44	Mr. Abhinav	The Effect of Radiation upon the Environment

OP-17	ID-62	Mrs. Shubha	Two new methods for the synthesis of low-resistance carbon with possible potential applications in supercapacitors: Flash pyrolysis in a domestic microwave oven and fast pyrolysis in a muffle furnace in lab generated inert atmospheres using dried green leaves from banana plants as raw materials
OP-18	-	Dr. Ravi D.	Bio-mapping of pollution load in Arkavathi river
OP-19	-	Mr. K. Raju	Waste management in ground water
OP-20	ID-69	Dr. Asha Saraswathi	Some Realizable and nonrealizable Lattice of Trail Sets of a Connected Graph

Note: Time duration for oral presentation is 5 + 1 min

ID-1: Impact of Green Synthesized Zinc Oxide Nanoparticles as Feed Additives on Growth and Flesh Quality of Freshwater Fish Channa punctatus (Bloch, 1793)

P.S. Joshi[1], S. G. Chhaba[2], B. M. Praveen[3] and P. S. Aithal[4]

[1]Department of Zoology, Shri Shivaji Arts, Commerce and Science College, Maharashtra, India
[2]Department of Zoology, Smt. Radhabai Sarda Arts, Commerce and Science College, Maharashtra
[3]Department of Chemistry, Institute of Engineering & Technology Srinivas University, Mangalore
[4]Institute of Management and Commerce, Srinivas University, Mangalore – 575 001, INDIA

Abstract – Zinc deficiency in aquatic animals affects the biological processes and physiological functions. Thus, the supplement of Zinc Oxide Nanoparticles can be used as method to overcome zinc deficiency. Nanoparticles have the potential to enhance the growth and health of the fish. The aim of this study is to evaluate the efficacy Zinc Oxide Nanoparticles supplemented diet as growth promoter and flesh quality enhancer. The green synthesized Zinc Oxide Nanoparticles were characterized by X-ray diffraction (XRD) and scanning electron microscopy (SEM). Different concentrations Zinc Oxide Nanoparticles (2, 4, 6, 8 and 10mg/kg) were administered in the basal diet of freshwater fish Channa punctatus for 60 days to observe the growth and flesh quality of fish. The growth performance of fish showed significantly increased total length, total weight, specific growth rate, body weight index, relative growth rate increases and health condition factor with increased in dietary Zinc Oxide Nanoparticles level. The decreased feed conversion ratio and increased feed efficiency ratio improved, improved average feed intake and survival rate was observed in groups fed with high level of dietary Zinc Oxide Nanoparticles. The carcasses composition analysis showed that moisture, crude lipid and ash content do not represent any significant change except the crude protein level was observed to be improved with increased Zinc Oxide Nanoparticles content in diet. These results suggest that the nanotechnology could apply for feed formulation technology and pave the way for the dietary supplementation of zinc oxide nanoparticles as safe ingredients for aquatic animals to overcome the zinc deficiency.

Keywords: Channa punctatus, feed additives, flesh quality, freshwater fish, green synthesized, growth performance, zinc oxide nanoparticles.

978-93-94673-03-9

ID-2: An investigation of the structural, optical, magnetic, and superconducting behaviour of LBCO/MWCNT nanocomposites

R. Ramesh Kannan[1] and M. Sivabharathy[1]

[1]Department of Physics, Sethu Institute of Technology, Kariapatti-626115, Tamilnadu, India

Abstract - The outcomes of rare earth elements doped with multiwall carbon nanotubes (MWCNT) for super conductor applications, such as cryotron, memory devices, SQUID, etc., are shown here. The La 2-x Ba x CuO 4 /MWCNT nanocomposites were created by hydrothermal synthesis (x = 0.0, 1.0, and 2.0). According to X-ray diffraction (XRD) analysis, the LBCO phase's orthorhombic structure and the MWCNTs hexagonal structure were both obtained. The TEM and FESEM findings showed that the MWCNTs exterior was consistently shielded by a nanoscale cuprate material and that the distinctive configuration of the pristine MWCNT was maintained throughout the doping process. A narrowing of the band gap may be seen in the nanocomposites & UV/VI'S spectra. R-T measurements show that the resistivity entirely disappears for the LCO/MWCNT and LBCO/MWCNT nanocomposites at 28.8 K and 50.6 K. V-I analysis was used to determine the maximum current densities of 2.2 and 3.2 MA/m 2 for the LCO/MWCNT and LBCO/MWCNT nanocomposites at 15 K. The existence of diamagnetism in superconductors is confirmed by the uniaxial anisotropy enhancement brought about by a lower SQR value and the Y-K angle extrapolates maximum of 128.68° and 89.99° for the LCO/MWCNT and LBCO/MWCNT nanocomposites, respectively.

Keywords: MWCNT, Nanocomposites, Magnetic property, Current density, Superconductivity.

978-93-94673-03-9

ID-3: Effect of dietary selenium nano-particles on growth performance and antioxidant capacity in Clarias batrachus (Linneaus, 1758)

S. G. Rodge [1] , P.S. Joshi [1] , V. G. Thakare [2]

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Abstract - A three-month nutritional study was carried out to examine the effects of dietary selenium nanoparticles (Se-N) on performance in Clarias batrachus (Linneaus, 1758). Selenium nanoparticles (Se-N) were synthesized by the chemical reduction of sodium selenite by glutathione (reduced form) and stabilized by bovine serum albumin (BSA). A basal diet was supplemented with Se-N at five levels, including 0 (control), 0.2, 0.4, 0.8, and 1.2 mg/kg. About 50 specimens were distributed randomly into 5 aquarium containing 100-L freshwater (10 fishes/tank). Each dietary treatment was offered to specimens in all five tanks. Specimens were handfed three times daily to the satiation. Water temperature and salinity were 30 ± 0.4 ◦C and 40 g/L, respectively. The fishes fed with Se-N supplemented diets had positive trends in growth performance and feed conversion ratio. The reduced lipid peroxidation and increased superoxide dismutase, catalase and glutathione peroxidase activities were also observed in experimental fishes fed Se-N supplemented diets. The obtained results recommended the Se-N supplemented in diet for successful aquaculture of this important freshwater fish Clarias batrachus (Linneaus, 1758).

Keywords: Antioxidant capacity, Clarias batrachus, Diet, feeding, growth performance, selenium nano-particles.

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ID-4: A review on innovations in nanotechnology for water treatment

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Abstract - The present article is a systematic review on the Innovations in nanotechnology for water treatment. The nanoparticles are designed to attract water and are highly porous, soaking up water like a sponge while repelling dissolved salts and other impurities. The hydrophilic nanoparticles embedded in the membrane also repel organic compounds and bacteria, which tend to clog up conventional membranes over time. There are many water purifiers available in the market which use different techniques like boiling, filtration, distillation, chlorination, sedimentation and oxidation. Currently nanotechnology plays a vital role in water purification techniques. Nanotechnology is the process of manipulating atoms on a nanoscale. In nanotechnology, nano membranes are used with the purpose of softening the water and removal of contaminants such as physical, biological and chemical contaminants. There are variety of techniques in nanotechnology which uses nano particles for providing safe drinking water with a high level of effectiveness. Some techniques have become commercialized. For better water purification or treatment processes nanotechnology is preferred. Many different types of nanomaterials or nanoparticles are used in water treatment processes. Nanotechnology is useful in regards to remediation, desalination, filtration, purification and water treatment. The main features that make nanoparticles effective for water treatment are- More surface area; Small volume; the higher the surface area and volume, the particles become stronger, more stable and durable; Materials may change electrical, optical, physical, chemical, or biological properties at the nano level and it makes chemical and biological reactions easier.

Keywords: Nano-adsorbents, nanomembranes, nanometals, nanotechnology, photocatalysis, water treatment.

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ID-5: A systematic review on potential application of Nanotechnology in Controlling the Plant Pathogenic Fungi

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Abstract - Agriculture plays a vital role by providing nourishment and serving as a source of income for many countries. It is the major source of livelihood for people in rural areas as they depend on agricultural cultivation. The majority of crops losses occur as a result of animal pests, while weeds, microbial diseases and fungal pathogens. The present strategies for plant disease control depend transcendently on agrochemicals that cause negative effects on the environment and humans. Nanotechnology can help by reducing the negative impact of the fungicides, such as enhancing the solubility of low water-soluble fungicides, increasing the shelf-life, and reducing toxicity, in a sustainable and eco-friendly manner. The present review possibly described the properties and synthesis of nanoparticles, their utilization for plant pathogenic fungal disease control, nano-formulations of agro-nanofungicides.

Keywords: Biotechnology, fungi, Nanomaterials, Nanotechnology, Plants, pathogen.

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ID-6: A review role on nanotechnology in fish disease control

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Abstract: The present review reveals an idea about probable application of nanotechnology in aquaculture as a potential novel tool which may possibly enhance the management and the control of disease prevalence. In recent decades, aquaculture has played a significant role in fulfilling the vast demand for animal protein requirements and consequently in food security. However, environmental contamination and disease prevalence are considered essential challenges for the sector. In this regard, new approaches have been paved in technology to deal effectively with such challenges. Among these, nanotechnology is an innovative tool having a broad spectrum of uses and a tremendous potential in aquaculture practices. It can provide new technologies for management of drugs and vaccines therefore hold the assurance for protection of farmed fish against disease causing pathogens. Therefore, the importance of this technology to promote sustainable aquaculture has also been highlighted. Focusing on the role of selenium nanoparticles as an efficient element is discussed also in this article.

Keywords: Aquaculture, biotechnology, diseases, drugs, fish productions, nanotechnology.

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ID-7: A systematic review on utility of Nanomaterials in plant tissue culture

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Abstract: The present review aims to consolidate all of the current achievements made through the utilization of nanotechnology into plant tissue culture and highlight the positive attributes of using nanoparticles in plant tissue culture. Plant tissue culture is an essential of plant biology. It is necessary for conservation, propagation, genetic manipulation, bioactive compound production and plant improvement. In recent years, the application of nanoparticles has successfully led to the elimination of microbial contaminants from explants and demonstrated the positive role of nanoparticles in callus induction, organogenesis, somatic embryogenesis, soma-clonal variation, genetic transformation and secondary metabolite production. From the review, it is cleared that plant nanobiotechnology is emerging as a prominent and promising field with excellent potential towards plant improvement. In future, more targeted research is required to clarify and streamlined the process to harness only the beneficial aspects without exposure to the adverse effects.

Keywords: Biotechnology, Nanomaterials, Nanotechnology, Plants, Tissue culture.

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ID-8: A microwave assisted one pot green synthesis of 2, 4, 5-trisubstituted imidazole derivatives using nickel ferrite as an efficient catalyst

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Abstract: A convenient and efficient environmentally benign protocol for the synthesis of 2,4,5 trisubstituted Imidazole Derivatives in moderate to high yields via one-pot three component reaction of aldehyde (1 mmol), benzyl (1mmol), ammonium acetate (2 mmol) and Nickel ferrite were placed in 50 mL in RBF and place in microwave for required time. Reaction was monitored by using TLC. This protocol offers several advantages of its greenness with respect to mild reaction conditions, good performance, operational simplicity and short time reaction and easy work-up procedure. After completion of reaction, mixture was diluted with chloroform (12 mL) and reaction mass was stirred. The slurry was filtered to remove the catalyst and washed with chloroform (4×5mL). Combined filtrate was evaporating on rotary-evaporator to obtain a solid residue. The solid residue was stirred in water than filtered and recrystallized from ethanol to give pure product. The synthesized products were confirmed using FT-IR, 1 H & 13 C NMR spectroscopic data and melting points compared with reported values.

Keywords: 2, 4, 5-trisubstituted imidazole, Nickel Ferrite, Multicomponent reaction, Microwave assisted synthesis

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ID-9: Potential risk to pollinators from nanotechnology-based pesticides

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Abstract: The decline in populations of insect pollinators is a global concern. While multiple factors are implicated, there is uncertainty surrounding the contribution of certain groups of pesticides to losses in wild and managed bees. Nanotechnology-based pesticides (NBPs) are formulations based on multiple particle sizes and types. By packaging active ingredients in engineered particles, NBPs offer many benefits and novel functions, but may also exhibit different properties in the environment when compared with older pesticide formulations. These new properties raise questions about the environmental disposition and fate of NBPs and their exposure to pollinators. Pollinators such as honey bees have evolved structural adaptations to collect pollen, but also inadvertently gather other types of environmental particles which may accumulate in hive materials. Knowledge of the interaction between pollinators, NBPs, and other types of particles is needed to better understand their exposure to pesticides, and essential for characterizing risk from diverse environmental contaminants. The present review discusses the properties, benefits and types of nanotechnology-based pesticides, the propensity of bees to collect such particles and potential impacts on bee pollinators.

Keywords: Environment, Nanotechnology, Pesticides, Pollinators, Risk.

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ID-10: Controlled green synthesis of silver nanoparticles and exploring physicochemical properties

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Abstract: The evolution of nanotechnology and the production of nanomedicine from various sources had proven to be of intense value in the field of biomedicine. The smaller size of nanoparticles is gaining importance in research for the treatment of various diseases. Moreover, the production of nanoparticles is eco-friendly and cost effective. In the present study, the green synthesis of silver nanoparticle was carried out by using papaya leaf extract and silver salt. The results of the reduction reaction of nano ions were confirmed by using UV-vis spectrophotometer. The synthesized silver nanoparticles were characterized using FTIR spectroscopy and SEM analysis. The physicochemical parameters like pH, Refractive Index, etc. were also studied. In summary the synthesized silver nanoparticles showed acceptable size and shape of nanoparticles and effective physicochemical properties.

Keywords: Controlled, green synthesis, nanoparticle, physicochemical, silver.

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ID-11: Review on Present Status and Future Potential of Renewable Energy in India

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Abstract: The Sun has been worshiped as a life-giver to our planet since ancient times. The industrial ages gave us the understanding of sunlight as an energy source. India is endowed with vast solar energy potential. About 5,000 trillion kWh per year energy is incident over India's land area with most parts receiving 4-7 kWh per sq. m per day. Solar photovoltaics power can effectively be harnessed providing huge scalability in India. The primary objective for deploying renewable energy in India is to advance economic development, improve energy security, improve access to energy, and mitigate climate change. Sustainable development is possible by use of sustainable energy and by ensuring access to affordable, reliable, sustainable, and modern energy for citizens. Strong government support and the increasingly opportune economic situation have pushed India to be one of the top leaders in the world's most attractive renewable energy markets. Presently, most of India's energy demands are fulfilled by fossil fuels like coal, petroleum, natural gas, etc. Due to such high demand for fossil fuels, these fossil fuels will soon get depleted. India is increasingly adopting responsible renewable energy techniques and taking positive steps towards carbon emissions, cleaning the air and ensuring a more sustainable future. Recently, India achieved 5th global position in solar power deployment by surpassing Italy. Solar power capacity has increased by more than 11 times in the last five years from 2.6 GW in March,2014 to 30 GW in July, 2019. Presently, solar tariff in India is very competitive and has achieved grid parity.

Keywords: Renewable energy, Solar energy, Energy source

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ID-12: Green synthesis of ultrafine mesoporous metal oxide nanoparticles using plant extract

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Abstract: Multifunctional Titanium dioxide nanoparticles (TiO_2 Nps) were synthesized by solution combustion synthesis using Tabernaemontana divaricate (td) and Cascabela thevetia (CT) leaf extract. that has definite role in directing the particle size of Titanium dioxide nanoparticles (TiO_2 NPs) during the reduction process. The TiO_2 NPs are well characterized by the various analytical and microscopic tools. FT-IR spectra confirms the Ti–O bond formation. The p-XRD patterns reveals the formation of Titanium dioxide nanoparticles with average particle size of 11.95–16.64 nm. The porous morphology of the nanostructures and the elemental composition purity are evident from the micrographs obtained from Field Emission Scanning Electron Microscopy (FESEM) coupled with Energy Dispersive Spectroscopy (EDS). UV–Vis spectroscopic analysis was carried out and band gap via Tauc-plot relation and was found in the range of 3.47–3.96 eV. A large surface to volume ratio and the pore volume of TiO_2 NPs was observed by Brunauer–Emmett–Teller (BET) and Barrett–Joyner–Halenda (BJH) analysis.

Keywords: Titanium dioxide, nanoparticles, Tabernaemontana divaricate,

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ID-13: A review on recent advances in Nanochemistry

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Abstract: Nanochemistry is the combination of chemistry and nano science. Nanochemistry is associated with synthesis of building blocks which are dependent on size, surface, shape and defect properties. Nanochemistry is being used in chemical materials and physical science as well as engineering, biological and medical applications. Nanochemistry and other nanoscience fields have the same core concepts but the usages of those concepts are different. Nanochemistry can be characterized by concepts of size, shape, self-assembly, defects and bio-nano; so, the synthesis of any new nano-construct is associated with all these concepts. Nano-construct synthesis is dependent on how the surface, size and shape will lead to self- assembly of the building blocks into the functional structures; they probably have functional defects and might be useful for electronic, photonic, medical or bioanalytical problems.

Silica, gold, polydimethyl siloxane, cadmium selenide, iron oxide and carbon are materials that show the transformative power of nanochemistry. Nanochemistry can make the most effective contrast agent of MRI out of iron oxide (rust) which has the ability of detecting cancers and even killing them at their initial stages. Silica (glass) can be used to bend or stop light in its tracks. Developing countries also use silicone to make the circuits for the fluids to attain developed world & pathogen detection abilities. Carbon has been used in different shapes and forms and it will become a better choice for electronic materials. Overall, nanochemistry is not related to the atomic structure of compounds. Rather, it is about different ways to transform materials into solutions to solve problems. Chemistry mainly deals with degrees of freedom of atoms in the periodic table however nanochemistry brought other degrees of freedom that controls material & behaviors.

Nanochemical methods can be used to create carbon nanomaterials such as carbon nanotubes (CNT), graphene and fullerenes which have gained attention in recent years due to their remarkable mechanical and electrical properties.

Keywords: Atom, Bioanalytical Chemistry, Nanochemistry, Molecule etc.

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ID-14: Engineered nanomaterials for aviation industry in covid-19 context: a time-sensitive review

Engineered nanomaterials (ENMs) are catalyzing the industry 4.0 euphoria in a significant way. One prime beneficiary of ENMs is the transportation industry (automotive, aerospace, rail car), where nanostructured multi-materials have ushered the path toward high-strength, ultra-impact resistant, lightweight, and functionally graded engineered surfaces/components creation. The present paper aims to extrapolate much-needed ENMs knowledge from literature and its usage in the aviation industry, highlighting ENMs contribution to aviation state-of-the-art. Topics such as ENMs classification, manufacturing/synthesis methods, properties, and characteristics derived from their utilization and uniqueness are addressed. The discussion will lead to novel materials' evolving need to protect aerospace surfaces from unfolding SARS-COVID-19 and other airborne pathogens of a lifetime challenge.

Keywords: Engineered Nanomaterials, airborne pathogens, nanostructured

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ID-15: Application of NMI-TfCl-mediated amide bond formation in the synthesis of biologically relevant oxadiazole derivatives employing less basic (hetero)aryl amines

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Abstract: A series of oxadiazole analogues have been reported to display a wide range of biological activities. In this paper, we report the synthesis of a series of novel analogues based on oxadiazole core and explore its potential as novel anti-bacterial agents. The synthesized compounds were analyzed using spectroscopic techniques such as 1 H NMR, LC-MS, and FTIR. Modification of methodology for the synthesis of some oxadiazoles linked to amides under mild conditions. The developed protocol using NMI-TfCl has been found to be effective and tolerant for the amide bond formation reaction of a series of electronically deactivating and sterically challenging amines. The antioxidant potential of the newly synthesized compounds has been evaluated at the later stage.

Keywords: Oxadiazole, NMI-TfCl,

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ID-16: Role of gadolinium doped in Nickel Nanoferrites on Structural, Optical, Electrical, and Magnetic Properties

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Abstract: The sonochemical reaction approach was used to make $NiGd_xFe2_{-x}O_4$ nano ferrites (x=0.01, 0.03, 0.05, 0.07, and 0.09). X-ray diffraction (XRD), ultra violet-diffuse reflectance spectroscopy, scanning electron microscopy, energy dispersive X-ray spectroscopy, vibrating sample magnetometer, and electrochemical impedance spectroscopy were used to investigate the optical, magnetic, electrical, and structural properties of $NiGd_xFe2_{-x}O_4$ nano ferrites. The creation of a cubic spinel structure was confirmed by analyzing the XRD pattern of these $NiGd_xFe2_{-x}O_4$ nano ferrites. To investigate the dielectric behavior of the produced nano ferrites, an impedance study was performed. The addition of Gd to NiFe2-xO4 nanoparticles increased the dielectric characteristics of the produced nano ferrites, according to characterization experiments. A cation distribution has been proposed for the determination of various important theoretical parameters for these samples. The addition of Gd 3+ nanoparticles has shown the ferromagnetic behavior at room temperature confirmed by VSM analysis. A specific correlation between magnetic interaction and lattice strain was observed in Gd 3+ substituted nickel ferrite. An increase in Gd concentration in the manufactured nano ferrites resulted in a rise in saturation magnetization and a decrease in coercivity.

Keywords: Nanoferrites, Sonochemical, X-ray diffraction, Magnetic materials, Dielectric properties, Hysteresis loops

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ID-17: Applications of Nanotechnology in Smart Building Construction

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Abstract: While there are benefits that can be achieved from the construction industry, it is considered to be one of the biggest contributors of creating environmental problems impacting human sustainability. Nanotechnology has the potential to make smart city construction faster, safer and cheaper. Therefore, nanotechnology is insisting construction industry to use efficient nano materials in the smart city construction and providing smart infrastructure in urban areas. For example, nanotechnology can be used to sense cracks in foundation structures and can send nanobots to repair them. However, application of nanotechnology in terms of using nano- materials can also impact construction worker health and safety, the following objectives of this paper are set to conduct exploratory research of finding answers to the following three research questions (i) what are the applications of nanotechnology in construction industry? (ii) how to sense the cracks in foundation construction structures and repair them? (iii) how to provide safety to construction workers who use nanotechnology?

Keywords: Applications of nanotechnology, Construction Repairs with nanobots, Construction safety and health, Exploratory research methodology, Nanomaterials, Sensing construction cracks

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ID-18: Satellite Image Classification: An Analysis Using Machine Intelligence Based Approach to Support Internet of Things

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Abstract: Satellite images (SIs) play a major role for the meteorologist and forecasters to carry out analysis to support many applications such as surveillance, Internet of Things (IoT), etc. It can help in providing the useful information regarding changes in land cover, growing of crops, location of fire burning, etc. It is very much essential for the proper classification of SIs into several categories such as Cloudy, Desert, Green area, Water, etc. so that appropriate information can be provided to the meteorologist as well as forecasters for further analysis. In this work, a machine intelligent (MI) based approach is proposed for the classification of satellite images (SIs) into the Cloudy, Desert, Green area and Water types. This approach is focused on the machine learning (ML) based methods such as Logistic Regression (LRG), Support Vector Machine (SVMN), Random Forest (RFS), Neural Network (NNT), Decision Tree (DTR), AdaBoost (ADB), Naïve Bayes (NBY), K-Nearest Neighbor (KNNH) and Stochastic Gradient Descent (SGDC) to carry out such classification. The ML based methods have been implemented using Python based Orange 3.26.0. In this work, 1000 SIs having 250 numbers of each type such as Cloudy, Desert, Green area and Water are taken from the Kaggle source. The performance of all the methods is assessed using the performance parameters such as classification accuracy (CA), F1, Precision (PR) and Recall (RC). From the results, it is found that the LRG method is capable of providing better classification results in terms of CA, F1, PR and RC as compared to other ML based methods such as SVMN, RFS, NNT, DTR, ADB, NBY, KNNH and SGD.

Keywords: Satellite Image, Machine Learning, Classification Accuracy, F1, Precision, Recall

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ID-19: Internet of Things Enabled Unmanned Aerial Vehicle Based Forest Fire Detection Using Machine Intelligent Cloud System

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Abstract: Detection of forest fire is a very important topic for saving the environment from getting damaged. If the forest fire is not detected accurately in time, then it may result in reduction of forest coverage, increase of air pollution and temperature, damage of habitats of animals, etc. In this work, an Internet of Things (IoT) enabled unmanned aerial vehicle (UAV) based forest fire detection using machine intelligent cloud system is proposed to detect the forest fire at early stage using UAV captured images. The UAV enabled with IoT technology does surveillance of the forest areas that looks smoky with fire. The forest fire images captured by the UAV are continuously sent to a cloud node for classification of the images as forest fire or no forest fire. The machine learning based classification is performed at the cloud using a best supervised machine learning model. The best model is selected by training and testing several supervised models with a standard forest fire detection image dataset. The image dataset consists of forest fire and no forest fire images. From the result, it is found that Neural Network model performs better than other standard supervised models with by showing a classification accuracy of 97.90 %. This system will be a better proposal for detection of forest fire with high accuracy using IoT enabled UAV in a cloud-based machine intelligent system.

Keywords: Forest Fire Detection, IoT, UAV, Machine Learning, Cloud System

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ID-20: Synthesis, Characterization and single crystal X Ray studies of 1,5-Diketones: Application in the Synthesis of 1,5-trifluoromethyl pyridine Derivative

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Abstract: Synthesis of Diketones and its derivatives are one of the most significant classes of compounds. A number of drugs having the heterocyclic moieties, such as pyrazole and its derivatives, isoxazole, carbazole derivatives, imidazole and thaizole and its derivatives etc. are the recognized drugs compared to various infirmities and are synthesized via a diketone intermediate. Also, researchers have found various new compounds containing heterocycles containg 1,3 diketones, 1,4 diketones, 1,5 diketones; specially pyrazole and pyridine, so biologically active as could be considered as promising ligands for future drugs. 1,5-diketones compound show various biological activities towards anti-inflammation, antitumor, antidiabetic, and antiinfection properties. They are all were reporte as the key intermediates for the preparation of substituted pyridine derivatives, quinolone derivatives pyrylium and thia-pyrylium derivatives.In this context, a facile and green method for the preparation of 1,5-diketone of trifluoromethyl pyridine derivative by Claisen Schmidt condensation was developed. Highly substituted 1,5-diketones of trifluoromethyl pyridine derivative was synthesized, via the reactions between ketones and aldehydes and the subsequent dimerization using aqueous KOH as catalyst. 1,5-diphenyl-3-[5-(trifluoromethyl)pyridin-2-yl]pentane-1,5-dione The main advantages of these reactions over existing reactions are better yields, faster reaction rates, and we can follow simple workups with efficient reaction.

Keywords: Synthesis of Diketones, heterocyclic moieties, antitumor, antidiabetic

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ID-21: Food fortification in bakery –a needed great innovation

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Abstract: Fortification is the practice of deliberately increasing the content of one or more micronutrients (i.e., vitamins and minerals) in a food or condiment to improve the nutritional quality of the food supply and provide a public health benefit with minimal risk to health. Food fortification became commonplace during the First and Second World Wars to help prevent nutritional deficiencies within the population, and to replace nutrients that were lost during food processing. As stated, the Codex Alimentarius Commission definition of fortification is, the addition of one or more essential nutrients to a food whether or not it is normally contained in the food, for the purpose of preventing or correcting a demonstrated deficiency of one or more nutrients in the population or specific population. Food fortification with multiple micronutrients may reduce anemia, iron deficiency anemia and micronutrient deficiencies (iron, vitamin A, vitamin B2 and vitamin B6) as well as some motor and cognitive outcomes. Micronutrients' fortification may also improve child growth measures. Fortification of wheat flour with folic acid may reduce the risk of neural tube defects and may increase erythrocyte and serum/plasma folate concentrations. Fortification of wheat flour with iron may reduce anemia in the general population. Staple foods may be fortified with vitamin D for the prevention and reduction of nutritional rickets. Fortification of foods with zinc may improve the serum zinc status. There are no reported side effects associated with single or micronutrients fortification. So this paper focus out the need, importance, regulations and principles of fortification in detail.

Keywords: Food, Health, Nutrition, Fortification, Deficiencies, Nutrients and Bioavailability.

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ID-22: "NANOTECHNOLOGY"- a great valuable boon for bakery packaging

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Abstract: Implementation of nano packaging in bakery items, and to assess its shelf life and nutritional quality. Methodology: food packages embedded with nanoparticles can alert the consumer demands about the safety of the foods. It can release preservatives to extend the shelf life of food in packages. The present study adopted bakery products for different types of nano packages such as modified atmosphere packaging, improved packaging, active packaging, and smart packaging. The nano-based bakery samples were assessed for its shelf through microbial analysis of proper channels. Each sample need a duration of 5 to 1 week to assess its shelf-life nature. The best accepted self-life of nano-based food samples were evaluated for its nutritional quality in terms of both macro and micro nutrients. The analysis was planned to be carried out in micro labs Vellore, because of is quality excellence and also due to the familiarity of the investigator. Results & Findings: The Nano based food products were forwarded to shelf-life analysis to reveals the best item. The Best shelf-life Nano based baked goods were further planned to subjected for Nutritional analysis too.

Keywords: Nanotechnology, Nano food packaging, Human health, Bakery products, Shelf life, Nutrient analysis.

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ID-23: Nanotechnology-based Carbon Capturing Systems – An Industry Analysis

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ABSTRCT: Environmental degradation is a serious challenge in the process of controlling climate change which leads long term shifts in temperature and weather patterns. Out of many solutions to control climate change, the essential and implementable solution is controlling the green gases including carbon dioxide in the atmospheric air. Though there are many technologies to decrease Carbon content in the air, it is found that nanotechnology-based carbon-capturing solutions are the most promising and effective. Carbon capturing technology based on nano- porous filters is an effective process in eliminating carbon contents from atmospheric air. However, effective commercialization of such devices at large and mega-scale is yet to be developed and commissioned. In this industry analysis paper, we have identified and analyzed some of the trending Carbon capering companies and their solutions. This includes, (1) Carbon Engineering, Canada, (2) Lanza Tech, New Zealand, (3) Clime works, Switzerland, (4) Aker, Norway, (5) CarbonFree, USA, (6) Carbfix, Iceland, (7) Global Thermostat, USA, etc. The paper also discusses and analyze the strategies of various investors to realize the goal of capturing and utilizing up to 100 million tons of carbon dioxide annually by 2040. Based on the principles used in their devices, the advantages, benefits, constraints, and demerits of such products are discussed. Based on the analysis a new interpretation of the solution process is suggested.

Keywords: Environmental pollution, Climate change, Carbon capturing technology, Carbon capturing systems, Carbon capturing industry, Carbon capturing companies, Nanotechnology, Nanofillers

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ID-24: Adopting Universal Research Methods in Nanotechnology Research – An Opportunity Analysis

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ABSTRCT: Every research methodology focuses on creating new knowledge or interpreting the existing knowledge in a new way through systematic analysis. The research methodology consists of a systematic procedure of finding the solution to a chosen research problem. Research methodology usually consists of one or more objectives and one or more research methods to find a solution in the form of new knowledge or new interpretation. There are 3 research methods usually followed in scholarly research and they are (1) Experimental research methods, (2) Empirical research methods, and (3) Exploratory research methods. Experimental research usually uses an instrument to measure the relationship between two sets of variables in a controlled environment by keeping one set as constant and measuring the other set with the intention to prove a hypothesis in the process of finding a solution to a research problem under consideration. Empirical research is based on observation of real-life situations and data or information are collected through a systematic survey may be through questionnaires or interviews and analysis of it through some statistical means to prove a hypothesis in the process of finding a solution to a research problem under consideration. Exploratory research is based on a deep understanding or exploring a problem and around it with an intention of understanding a problem and interpreting it in a new way through systematic analysis. Qualitative research including Focus group analysis, Case study, etc uses exploratory research methods. Nanotechnology is considered as a universal technology and capable to solve both physical and social problems of society. Moreover, it has applications in primary, secondary, tertiary, and quaternary industries to improve the quality of life of human beings. In this paper, we have discussed the possibility of using experimental, empirical, and exploratory methods (universal research methods) in nanotechnology research to find solutions to different types of physical and social problems as researcher's opportunity.

Keywords: Nanotechnology, Universal research methods, Experimental research methods, Empirical research methods, Exploratory research methods, Opportunity analysis

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ID-25: Adopting SDG and Green Technology in Environmental Studies Syllabus of UG Engineering Programme as Common Subject – An Innovation and Best Practice of Srinivas University

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ABSTRCT: Environmental education is important in higher education curricula in order to create an awareness of maintaining a sustainable clean and green environment for future generations. As per University Grant Commission (UGC) mandatory requirement of offering environmental Studies in all undergraduate programmes, students of first year engineering programmes also study this subject. Srinivas University, being a State private university has the autonomy to make innovations in designing curriculum, pedagogy of teaching-learning process, and evaluation methods. Accordingly, the syllabus of environmental studies as a common subject of first year engineering programme is designed and delivered in an innovative way as one of the best practices of the academic teaching-learning process. The subject consists of a detailed study of (1) Environmental and Human activities, (2) Energy and usage, (4) Green technology including green nanotechnology, (4) Environmental pollution including air, water, and noise pollution, (5) Objectives and implementation of United Nations Sustainable Development Goals. The pedagogy consists of class lectures, student presentations, and experiential learning practices. The evaluation method consists of a continuous evaluation with multiple choice questions and compulsory student presentations to make them responsible to maintain a good sustainable environment for future generations. The paper consists of the efforts of Srinivas University to design and offer environmental studies as a general common paper to first year engineering students and implement it effectively as a best practice. The paper is structured with review of the literature, objectives of the innovation and best practices, the context, the practice, teaching pedagogy and methods, experiential learning, evidence of success, problems encountered and resources used, analysis and scope of improvements, and conclusion.

Keywords: Innovation in engineering education, Best Practice in Curriculum Design, Environmental Studies, Common subjects in Engineering, UN's SDG, Green technology, green nanotechnology

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ID-26: Nanocrystal & Nanofiber Systems for Nonlinear Optical Limiting Applications –Review-based Research Agendas

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ABSTRCT: Materials and systems which show higher nonlinear optical properties potential candidates for the construction of Optical limiters for controlling the intensity of laser beams and have importance in many industrial applications. It is anticipated that nanomaterials in the form of nanocrystals and nanofibers with their enhanced and controllable nonlinear optical properties can be used to develop a system to control the intensity of optical/laser beam in many industrial applications. A nanocrystal is a crystalline particle of nano-size where at least one dimension measuring less than 1,000 nm. They are nanoparticles with crystalline characters. Nanocrystals are used for various applications including oil filters, solar panels, smart materials, memory chips, hydrogen production, drug manufacturing, medical imaging, etc. Similarly, a nanofiber is a fiber with diameter in between 1 nano meter and 1,000 nano meters with aspect ratio more than 50. Nanofibers can be produced by different materials including different polymers. Nanofibers have potential applications in drug delivery, cancer diagnosis, tissue engineering, seed-coating, lithium battery fabrication, filters, sensors, formation of various composites, etc. In this research work, we made an attempt to study the possible system of design and development of nonlinear optical power limited using the cumulative properties of nanocrystals and nanofibers. Then nonlinear absorption properties of such systems can be varied and controllable by varying the thickness of the system and hence the effective width of laser beam passage. The various possible research agendas to develop an optimum optical power limiter for CW and pulsed laser beams of specified intensity and wavelengths are also suggested based on review of many scholarly literature.

Keywords: Nonlinear optical processes, Nonlinear optical materials, Nonlinear optical systems, Optical limiters, NLO limiters, Nonlinear absorption of light, nanocrystals, Nanofibers,

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ID-27: A Critical examination of the bonding shared by Lakshmibai and Ellis in the novel RANI.

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Abstract: "Khoob ladi mardani, woh tho Jhansi waali Rani Thi."- Subhadra Kumari Chauhan Jhansi ki Rani Lakshmibai is one of the most well-known women warriors in the history of India. She was a brave, courageous woman and has inspired millions of people and had an independent personality. Her heart and mind were always for the welfare, emancipation of people of Jhansi. The history will always remember the way she fought against the British company. She got on to the peak of glory that even her foes also admired her courage and smartness. The students are taught about Lakshmibai so that they could grow up with inspiring stories of bravery. Lakshmibai has won the hearts of people for her sagacious approach. She used to invite women from all caste for celebrations like Makarsankraanthi, Chaithra etc. It was an important step towards social justice. People started to call her "Bhai sab". It was a bold step which even in the 21st century one is scared to take. This paper aims at finding the relationship shared between Rani and Ellis in the novel Rani.

Keywords: - warrior, friendship, patriotism, bonding

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ID-28: Effect of different fiber reinforcement and matrix ratios in Hybridization of Jute fiber in Banana fiber polymer composites

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Abstract: Jute fiber reinforced composites (JFRCs) present hurdles for composite manufacturers because of the high cost of dry fiber preforming and lower fiber performance compared to other commonly used natural plant fibers such as kenaf, sisal, flax, and hemp. Consequently, the performance requirements of the composites are frequently unmet by long fiber architecture jute fiber preforms. Jute fibers that are shorter in length can be made into dry pre-forming sheets, which are then used to manufacture complicated composite goods with cheap processing costs and greater fiber reinforcing effects. In order to support the structural load, reinforcement offers strength and stiffness. The reinforcements position and orientation are maintained by the polymer matrix or binder. It's important to note that while the composite's separate components retain their own physical, chemical, and biological characteristics when combined, they provide a range of traits that any one component couldn't produce on its own. The choice of raw materials (banana, jute) is often excellent in all respects and readily accessible. For the creation of the hybrid banana composite material in this project, both treated and untreated banana fiber and jute fiber are used. The samples cut according to ASTM standards are tested for mechanical properties and the fiber and matrix in the ratio 70:30 showed good results as compared to other compositions.

Keywords: Jute fiber, Jute fiber reinforced composites, hybrid banana,

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ID-29: A review of patents on work related to the improvement of mechanical properties of natural fiber composites

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Abstract: Composite materials used for various structural applications involve the usage of various plant-based natural fiber reinforcements replacing synthetic fibers. The essential replacement of synthetic fiber with NFCs (Natural Fiber Composites) makes the composite more suitably adaptable for the environment in terms of biodegradability. Overcoming the factors like low modulus and strength properties as compared to synthetic fiber-reinforced composites is the key role of research in this area. Cost-effectiveness, biodegradable nature and better mechanical properties are the advancements to be focused on. Tremendous efforts have been made for substituting conventional petroleum-derived plastics to develop biodegradable materials. Various methods have been devised and patented to make natural fiber more suitably acceptable in replacing synthetic fiber for mass production. Among the advancements, molded pulp products made from wood fibers and recycled papers have been sought after. Plant fibers comprising short and long fibers like jute, hemp, sisal, bamboo, sugarcane, banana, and pineapple, and also the combinations of these are used for the manufacture of these composites. These are mainly used in waterproof fiberboards, and Bakelite powder plastic wood fiber plates. Identifying the progress in the field of continuous natural fiber-reinforced composites and establishing a foundation in this area is facilitated by this review.

Keywords: Natural Fiber Composite; Bio-degradable; Plant fibers; Mechanical properties.

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ID-30: Electrodeposition of rhodium coatings on SS304 and their application towards photocatalytic dye degradation

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Abstract: The method for electroplating a specific composition of rhodium coating on a stainless steel (SS304) metal substrate is described in this article. The Rh bath is composed of Rh2 (SO4)3 and acidic medium that has been diluted with H2SO4. The Rh electrodeposition coatings were characterized using analytical techniques like atomic force microscopy (AFM) and scanning electron microscopy (SEM). In 75% of the duty cycle, the coating is uniform according to SEM pictures. AFM is used to calculate the coatings average roughness. The inclusion of the Rh metal ions was verified by EDX tests. Under UV light, research on the photocatalytic degradation of Rh coating for Methylene Blue (MB) dyes was conducted. A PC with a 75% duty cycle showed a 95% dye degradation, which is higher than the DC coatings 90%. A UV-Vis spectrophotometer was used to analyze every aspect of photocatalytic behaviour.

Keywords: Rhodium, SS304, SEM, AFM, EDX, Photodegradation.

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ID-31: An efficient material for photocatalytic application: The electrodeposition method for the development of a Pt-Rh alloy coating

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Abstract: This article describes a technique for electroplating a platinum-rhodium (Pt-Rh) alloy coating with a specific composition on a stainless steel (SS304) metal substrate. The components of the Pt-Rh bath are $[Pt(NH_3)_2]$ HPO_4 , $H2SO_4$, and $Rh_2(SO_4)_3$. Different analytical techniques, including Scanning Electron Microscopy (SEM) and X-ray diffraction (XRD), were used to evaluate the Pt-Rh alloy electrodeposition coatings. The uniformity of the coating at 75% duty cycle is supported by SEM pictures. According to XRD, the crystalline size of the PCs remaining coatings and DC has decreased from 75% duty cycle (Direct current). By using EDX studies, the incorporation of the Pt-Rh metal ions was confirmed. A photocatalytic degradation study of Pt-Rh coating was conducted for Methylene Blue (MB) dyes under UV light radiation. PC 75% duty cycles showed an exceptional dye degradation percentage compare to DC coating source. All photocatalytic behaviour was controlled by using UV–Vi's spectrophotometer.

Keywords: Platinum-Rhodium, SS304, SEM, XRD, Dye degradation.

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ID-32: Study on the development of platinum coating by the electrodeposition method and its application in the generation of hydrogen

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Abstract: A thin layer of platinum coating (0.5 μgcm^{-2}) on stainless steel surface was deposited by direct current (DC) and pulse current (PC) electrodeposition method for hydrogen evolution reaction (HER) application. The coatings were characterized using scanning electron microscopy (SEM), atomic force microscopy (AFM), and X-ray diffraction (XRD) analyses. For these coatings, experiments using linear sweep voltammetry (LSV) and cyclic voltammetry (CV) were conducted to determine the overpotential values for the hydrogen evolution reaction (HER). The entire cost can be decreased by optimizing the catalytic activity for hydrogen evolution utilizing various coating techniques. Tafel polarization experiments were conducted for DC and PC platinum coating to know hydrogen generation trend. Cathodic slope and HER current values revealed that, coatings obtained at 75% duty cycle by PC method exhibit lower cathodic slope, high current density of 150 mA/cm 2 and more corrosion current with highest hydrogen evolution. Chronopotentiometry experiments showed that 20 ml of hydrogen collected by for 75% sample.

Keywords: Electrodeposition, Platinum, HER, LSV, Chronopotentiometry.

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ID-33: Spondias mombin (Hog plum) mediated $ZnWO_4$ - $CuWO_4$ nanocomposite for photocatalysis

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Abstract: $ZnWO_4$ -$CuWO_4$ composite has been synthesised using novel fuel Spondias mombin (hog plum) by the simple, environmentally benign, and economically viable combustion method towards photocatalytic dye degradation. A variety of characterization techniques have been used to analyze the prepared composite for the structure and morphology. The results of UV- DRS and BET are used to compute band gap energy and surface area. In the presence of visible light interactions, the photocatalytic research of the binary tungstate $ZnWO_4$ -$CuWO_4$ has demonstrated higher increased outcomes when compared to individual tungstates towards methylene blue (MB) dye degradation for the elimination of the effluent, an acidic environment is more favorable.

Keywords: Nanocomposite, Tungstate's, Photocatalytic dye degradation.

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ID-34: Humidity and Nitrite sensing studies of h-MoO_3 flowery nanomaterials

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Abstract: Simple, low temperature reflux has been used to prepare the self-assembling hexagonal rods of h-MoO_3 flowers. By using XRD and UV-vis DRS analytical techniques, the mean crystallite size and band gap (Eg) has been calculated. The simple and novel material synthesis provides unique morphology of hexagonal rod-shaped h-MoO_3 flowers. The modified glassy electrode of h-MoO_3 has demonstrated the sensing activity with a limit of detection value of 0.196 M for 1 mM nitrite sensing. The h-MoO_3 flowery material had a high humidity sensing response of 97.9% shows that it is ideally suited for industrial applications.

Keywords: Reflux method, h-MoO_3, hexagonal rods, Humidity sensor.

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ID-35: Spondias mombin (Hog plum) mediated $ZnWO_4$ - $CuWO_4$ nanocomposite for electrochemical nitrite sensing

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Abstract: By using the unique novel fuel Spondias mombin (hog plum), $ZnWO_4$-$CuWO_4$ composite has been developed for electrochemical nitrite sensing via a simple, ecologically friendly, and economically viable combustion approach. The prepared composites have been examined structurally and morphologically through numerous characterization techniques. Band gap energy and surface area are calculated using the UV-DRS and BET findings. The $ZnWO_4$-$CuWO_4$ nanocomposite modified glassy carbon electrode (GCE) has a detection limit of 26.09 M for the detection of 5 mM nitrite.

Keywords: Nanocomposite; Tungstate's; XRD; TEM; Electrochemical nitrite sensing

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ID-36: Spectrophotometric determination of Platinum (IV) using potassium ferrocyanide as a reagent

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ABSTRACT: A simple and rapid spectrophotometric method for determination of platinum has been developed using potassium ferrocyanide as a reagent. The blue colored 1:1 complex is formed shows the absorption maximum at 420nm. The method is free from interference from many of the associated metal ions. It obeys the Beer's law in the range 4-44ppm of Pt(IV) with molar absorptivity and Sandel's sensitivity of 4.94x10 3 L mol-1 cm-1 and 0.039 $\mu g^{cm\ -2}$, respectively. Analysis of various alloys has been carried out satisfactorily.

Key words: Spectrophotometry, potassium ferrocyanide and Platinum (IV)

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ID-37: Synthesis of copper nanofluids for enhanced thermal conductivity via one pot solution phase method

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Abstract: Nanofluids have been attracting great attention due to their ability to enhance the thermal conductivity of the base fluids for application in heat transfer. Precise control over the shape and size of the particles dispersed in the conventional fluids is highly essential to achieve the desired output. In this work, we employ a one pot solution phase synthesis for dispersion of copper particles in nanoform in a mixture of 1:1 ethylene glycol and water. Ascorbic acid was used to reduce copper sulphate in the presence of sodium dodecyl sulphate (SDS). SDS acted as a capping agent restricting the size of the particles formed in nonorange and helped in dispersing the copper particles formed in the base fluid uniformly. Diffraction and microscopy techniques used to study the prepared nanofluids revealed presence of copper nanocubes of 40 nm edge length. Sedimentation measurements at room temperature revealed the fluids had a stability of over 6 weeks. The rheological measurements revealed the nanofluid to be Newtonian in nature. The thermal conductivity of 1.7 Wm -1 K -1 at 30 °C measured was attributed to the nano size, high conductivity and stable dispersion of the copper particles in the base fluid. Thus, the synthetic technique provided a method for large scale preparation of heat transfer fluids for thermal management systems.

Keywords: Nanofluids; Copper; Solution Phase Synthesis; Thermal Conductivity.

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ID-38: A Study on Mechanical Properties of Hybrid Banana Fibre Reinforced Wood Powder Composites

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Abstract: Characteristic fiber composites are these days being utilized as a part of different designing applications to build the quality and to advance the weight and the cost of the item. Natural fiber Composites are progressively utilized to replace wood and its applications in various fields. Aim of the project is to find the best combination of Natural Fibre and Resin percentage by preparing various composites and carrying out mechanical tests on them. NFCs are these days being utilized as a part of different designing applications to expand the quality and to improve the weight and the cost of the item. Different natural fibers are available naturally for example; coir, sisal, jute, coir and banana are utilized as reinforcing materials. In this project banana fiber will be acting as reinforcement and Epoxy resin for the composite. The frame mould fabricated to make composite material is comprised of mild steel in which the fibbers and matrix (resin) are distributed in required volume fractions. The banana fiber percentage is varied for different samples of composites. The variety in mechanical properties are considered and examined. The composite samples will be tested for tensile and flexural test in a Universal Testing Machine and the results are plotted and compared in order to differentiate the strength of each specimen.

Keywords: Mechanical properties, composites, Natural fiber

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ID-39: Newly synthesised Schiff's base derivative on mild steel in acid medium

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Abstract: The corrosion inhibition of mild steel in 1M HCl by Schiff's base been studied using Electrochemical polarization and Electrochemical impedance spectroscopic measurements. Tafel polarization curves reveal that the used compounds are mixed type inhibitors. Result showed that inhibition efficiency increases when increase the concentration and decreases with increase in temperature. Surface morphology was discussed by using Scanning Electron Microscopic (SEM) studies. Experimental inhibition efficiencies were correlated with quantum chemical parameters.

Keywords: Corrosion, Schiff's base, mild steel, corrosion rate, SEM.

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ID-40: DeepQ based Facial Recognition System in Vanish Lighting Condition using Convolutional Neural Network

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Abstract: Purpose: The main purpose of this method is to verify the hard light face by combining the intensity of the solid light, kernel-based feature, and distance-based conversion, Gabor feature, phase component feature and many other features. DeepQ based Facial Recognition System in Vanish Lighting Condition. This method removes unwanted light effects such as poor lighting - uniform, shadowing, noise, blurring and blurring-chain chain, this method describes our standard lighting method that eliminates the effects of light change. Local ternary (LTP) patterns, typical binary local pattern (LBP) local terminology is very discriminatory and less sensitive to noise in the same areas.

Keywords: Facial Recognition Systems, Vanishing Point, Lighting Conditions, Convolution Neural Network, Matlab

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ID-41: Artificial Associated Neural Network method for Detection of Multimodal Person Authentication using TensorFlow

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Abstract: Purpose: The purpose of verifying the authenticity of multiple items is to accept or reject a claim for a person's identity using one or more personalities associated with the person. In this work visual and verbal expression is used for personal verification. Properties such as Deep Q (vertical. Horizontal, diagonal) are extracted from the mouth area compared using the performance scale. Extruded acoustic features and visual acuity are used to create individual artificial associative Neural Network (AANN). The identity of a person's identity is determined based on a trusted result from AANNs.

Keywords: Artificial Associated Neural Networks, Acoustic Features, Visual Speech Synthesis, Multimodal System, Deep Q-Residue

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ID-42: Green Synthesis of ZnO nano-particles by Precipitation method and study their optical property.

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Abstract: Nano ZnO particles possess different physical properties enhanced due to their structural surface area. In this work, we reported the green synthesis by using Curry leaves extraction which acts as a green catalyst for the precursors Zinc nitrate. The precipitation method is a simple and efficient method which led the formation of ZnO nanoparticles. After the synthesis, characterizations like SEM analysis, XRD analysis & FT-IR were confirmed the structure and purity. Since physical properties of nanoparticles are in scope for the advanced applications, we focused on the study of optical absorbance by the spectra UV-DRS. Absorbance of pure ZnO NPs is higher in the range of 200-400nm. Doped ZnO NPs shown low absorbance in 200-400nm whereas it is increased as the wavelength shifted from 400-800nm.

Keywords: Zinc nitrate**,** Green Synthesis**,** nanoparticles**,**

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ID-43: A Brief Review on the Role of Nanostructured Electrodes in Production of Green Hydrogen

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Abstract: There has been a large surge in demand and utilization of fossil fuels as an energy source over the past decade around the globe leading to increased pollution levels. This is due to the release of greenhouse gasses and other pollutants into the environment. Over the past few decades, researchers around the world are looking for an eco-friendly alternative source of energy. Hydrogen energy is proving to be one such alternative source due to its versatility in application. Green hydrogen involves the use of renewable sources of energy to produce hydrogen and oxygen through water splitting in an electrolyte. Industrially, this process of water splitting into hydrogen and oxygen demands high energy, leading to large investments. The development of advanced nanostructured electrodes that serve as electrocatalysts in water splitting process is thus being studied by scientists worldwide. This paper reviews the different electrodes (electrocatalysts) investigated and developed globally in the last decade for hydrogen production through electrolytic route. The classical catalysts used for electrolytic water splitting like iridium and platinum are very expensive. Replacing them with nanostructured cost-efficient electrodes is the need of the present day. The nanostructure of the electrode is observed to increase the operational surface area, increasing its efficiency. It is believed that increasing the production and utilization of green hydrogen is expected to achieve net-zero emissions by 2050.

Keywords: Green hydrogen, electrode, nanostructure, electrocatalyst, iridium and platinum.

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ID-44: The Effect of Radiation upon the Environment

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Abstract: Purpose: The way that people express their sentiments and emotions is always evolving. The market has been thoroughly dominated by technology that is moving from 4G to 5G the fastest. The business now has a fantastic potential to profit from nature and its inhabitants. It is essential to develop for the sake of the economy, but it is also crucial to thoroughly examine and prevent any harm done to nature. Design/Methodology/ Approach: Construct a theoretical framework based on investigating the variation in radiation and how it affects the environment using both primary and secondary data obtained from visits to bird wildlife sanctuaries and a variety of sources, including online journals, research articles, and publications, respectively. Findings/Result: According to estimates, bird life is significantly impacted. As a result, there are more insects and flies, which eat plants. As a result, the environment loses its greenery since the leaves are killed. Other factors that have an impact on the environment have also been found. Originality/Value: This Paper aims to investigate how radiation energy affects the environment and the animals that inhabit it. This study aims to establish a sustainable kind of energy to improve the economy by proposing to apply its findings beyond the boundaries of current knowledge and comprehension. Paper Type: Exploratory research.

Keywords: Radiation, technology, 4G to 5G, nature, sanctuaries

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ID-45: Social media's impact on Indian tourism

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Abstract: Online social websites have achieved a phenomenal global growth over the last decade. Not to be outdone, today we are living in an age where social media is not only relegated to the computer, but also the mobile phone. The proliferation of 'Smart phones' has kicked off debates about its use. It is a known fact that young adults and teenagers are the most avid users of websites. The millennials have good jobs which offer them generous salaries and the trend of travelling is catching up. Both inbound and outbound tourism has seen a leap in volumes. We are seeing destination weddings of celebrities, honeymooning to exotic locales and with an intent to copy them, many tourists want to do the same. We are bombarded on all sides by various social media sites and software; all with the same intent – to keep people in touch with others over distance. Findings of several research studies in the Online Social Networks (OSNs) area, has shown that these OSN sites have a great impact on the decisions made by tourists. It is critical to encourage and increase the visibility of the property through various mediums in order to capture the growing market. However hard we try, it is impossible to get away from the clutches of social media. This paper attempts to trace the impact of social media on the tourism industry in India. It also tries to put forth the common social media tools and how marketing strategies are evolving to capture the growing market in India.

Keywords: social media, tourism, tourist, marketing, communication

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ID-46: Engineering of Nanomaterials for Electrochemical Water splitting

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Abstract: Increasing demand for ecofriendly energy is an urgent requirement to solve biggest global threats like climate change and global warming. To solve this serious threat facing by human kind electrochemical water splitting is a novel approach to get 99.99% clean and green hydrogen, oxygen, which is sustainable and easy to carry out. 4d-block transition elements like Mo, Ru, Rh, Pd were also shows excellent catalytic activities due their structure and doping. On the other hand, 3d-ransition elements particularly which are relatively cheap like Ni, Co, Fe, Cu also displays good catalytic activity. Engineering of these transition metals with chalcogenides, hydroxides and phosphides with selective doping with each other are having the potential to replace the ideal and costly metal like Pt. In these material combinational trails Iron effect plays an important role when it is mixed hydroxides and chalcogenides of Ni and Co with quite high stability and better activity. The different phases of MoS_2, $MoSe_2$ and $MoTe_2$ were also the potential competitors in providing good activity. Herein, we have discussed the compositional, morphological and phase engineering of different materials and its relevance in highly demanding electrochemical water splitting. In designing the material composition for water splitting, it important to know and analyze the important parameters and their valuable input in understanding the requirements for better activity has been discussed in this work. The aim herein is to provide insights gathered in the process of studying, and describe valuable guidelines for engineering other kinds of nanomaterial catalysts for energy conversion technologies.

Keywords: catalytic activity, water splitting, nanomaterial catalysts, energy conversion technologies.

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ID-47: Nanorings-The non-volatile RAM

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Abstract: Magnetic random-access memories (MRAMs) are not new but could change our connection with the computer. In particular, with these memories, the computer system would not lose data in case of a power outage; it would be faster and consume less energy. Today these memories are still expensive and not totally reliable. The current challenge in the swift moving it world is to design a fast, reliable, inexpensive way of building a stable and nonvolatile memory. This technology to everybody's amazement is only a coin-sized hard drive that could store 100 or more movies and could work five hundred times faster than the present-day ram. These nanorings can store a great quantity of information. They also are immune to the problem of magnetic fields, which are fields that leak from other kinds of magnets and can thus interfere It consumes 99 percent less energy than a normal ram does. While talking about the data security unlike most magnets, the rings keep the flux to themselves. This minimizes crosstalk and reduces error during data processing. Today's ram is fast, enabling your computer to make quick changes to whatever is stored there, but its chief drawback is its volatility it cannot perform without continuous unsaved document when their computer suddenly crashes or loses power, causing all the data stored in ram to vanish. This recent nanotechnology research is for sure to pave the way towards faster computer memories and higher density magnetic data storage all with an affordable price tag, the nonvolatile memory based on nanorings, with magnets next to them.

Keywords: Random Access Memory, nanorings, nonvolatile memory, storage capacity

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ID-48: Synthesis of boron doped gc_3N_4

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Abstract: Polymeric graphitic carbon nitride (g-C3N4), a typical two-dimensional nanomaterial, has emerged as a popular candidate material for functional membranes because of its customizable structure and appealing physicochemical properties. In this work, we prepared boron-doped graphitic carbon nitride (B-g-C3N4) nanosheets by calcination method. B-g-C3N4 nanosheets were blended with polysulfone (PSf) casting solution to form low-pressure tight ultrafiltration mixed matrix membrane (MMM) using a nonsolvent induced phase inversion method. The prepared materials were characterized using SEM, AFM, XRD, IR, UV visible spectroscopy, water contact angle and water sorption to ascertain their morphological, chemical, wettability, surface and porosity measurements. B-g-C3N4 incorporated polysulfone mixed matrix membrane showed better metal ion rejection performance than the pristine polysulfone membrane. Overall, the enhancement in hydrophilic properties and reduction in fouling propensity of the fabricated MMMs confirms that the modified membranes have a potential to be used for water purification.

Keywords: B-g-C3N4, Nanosheets, Polysulfone, Mixed Matrix Membrane.

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ID-49: Characteristics of Nickel- Molybdenum Disulphide composite coating- A Review

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Abstract: Mild steel is prone to corrosion as it is not an alloying element. There is a need for better protection in terms of protective coating. Molybdenum Disulphide is more corrosion resistant than nickel. Therefore, the Nickel-Molybdenum Disulphide is a better corrosion resistant coating. The paper exhibits the properties of Nickel – Molybdenum Disulphide composite coating. Molybdenum Disulphide has the capacity of hydrogen evolution. The thrust to carry out further research on mechanical properties of the coating is highlighted.

Keywords: Nickel, Molybdenum Disulphide, Mechanical Properties.

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ID-50: Characteristics of Nickel- Titanium Carbide coating- A Review

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Abstract: The need for products with better surface protection is one of the criteria for improvement in product quality. Mild steel is prone to corrosion as it is not an alloying element. There is a need for better protection in terms of resistance to corrosion and mechanical wear. Titanium carbide is known for its rich mechanical properties. The extensive review on the existing works of Nickel-Titanium carbide composite coating has been reviewed in this paper. The thrust to carry out further research on exploring the properties of the coating is highlighted.

Keywords: Nickel, Titanium carbide, Surface protection.

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ID-51: Exploration of the properties of electrodeposited Nickel-Graphene coating on Mild steel.

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Abstract: Environmental protection of metallic components has long been a top priority for the engineering and manufacturing industries. Coating technology has grown in popularity in response to industrial demands. The coating is used to protect the metals and ensure the product's performance for a long time. The electrodeposition process has proven to be the most cost-effective and simple among other coating processes such as thermal spray, spark plasma sintering, and chemical vapour deposition. The paper discusses the properties of various Nickel-Graphene composite electrodeposited Protective coatings.

Keywords: Nickel, Graphene, Corrosion resistance, Hardness.

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ID-52: Impact of cybercrime in the Indian banking sector and measures to be taken to avoid cybercrime by fraudulents

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Abstract: The Indian banking industry is old and many changes are brought in this industry since liberalization. It involves moral practice, financial distress and company governance. But due most of the banking transactions are done online nowadays which made life easier, at the same time cyber-crimes have increased rapidly. So, there is urgent need to take tough security measures to avoid the cyber-crimes in banking system. The research in this paper found out how the fraudulents do the cyber-crimes in the banking system and some measures are suggested to avoid these cybercrimes.

Keywords: Cyber-crime, Banking system, Fraudulents.

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ID-53: Significance of artificial intelligence in healthcare system in India

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Abstract: India is a country having huge population. Hence it is a difficult task to setup a healthcare system in a country like India in traditional way. Hence government has to adapt the new technologies to balance the need of healthcare along with its traditional system. So artificial intelligence plays a huge role in balancing the healthcare system in country like India. So, in this paper it is suggested how artificial intelligence can be used to balance and make efficient healthcare system.

Keywords: Artificial intelligence, Healthcare system.

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ID-54: A study on impact of defects in requirements collection in software development life cycle

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Abstract: The requirements collection is one of the important stages in software development. So, it is very important to collect the proper requirements from the customers which van be satisfied. But sometimes it happens that there will be some defects in the requirements collected from the customers which lead to the development of the software which gives the wrong results. Hence it is important to study the requirements collected and analyze them to identity the defects in it. So, in this paper it is suggested the different ways to do the study and analyze the requirements collected and remove those defects using different methods.

Keywords: Defects, requirements, measurement.

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ID-55: An empirical study of defect identification in software development to improve the quality of software product

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Abstract: Software requirements defects are highly-priced and time consuming. The price of locating and correcting defects represents one of the maximum highly-priced software program improvement activities. And that too, if the mistakes get over excited until the very last attractiveness checking out level of the undertaking existence cycle, then the undertaking is at a more hazard in phrases of its Time and Cost factors. A small quantity of attempt spent on pleasant warranty will see proper quantity of price financial savings in phrases of detecting and getting rid of the defects. To benefit a deeper knowledge of the effectiveness of the software program system, it's far critical to look at the information of defects detected within side the beyond initiatives and to look at how the equal may be removed because of system enhancements and more modern methodologies. This paper will recognition on locating the entire variety of defects that has come about within side the software program improvement system for 5 comparable initiatives and ambitions at classifying numerous defects the usage of first stage of Orthogonal Defect Classification (ODC), locating root reasons of the defects and use the gaining knowledge of the initiatives as preventive thoughts. The paper additionally showcases on how the preventive thoughts are applied in a brand-new set of defects in requirements.

Keywords: Defects, Orthogonal Defect Classification, Prevention.

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ID-56: Polyethylenimine-cerium oxide-reduced graphene oxide nanocomposite for CO_2 sensing application

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Abstract: This work deals with materials, methods, experimental procedure, characterization and results and discussions related to polyethylenimine-cerium oxide-reduced graphene oxide nanocomposite for CO_2 sensing application followed by analysis and correlation of the sensitivity properties for various formulations with the analysis results. The reason for the difference in sensitivity behaviour of samples with 0.25, 0.50, 0.75, and 1.00 wt % of cerium oxide (CeO_2) and reduced graphene oxide (rGO) in polyethylenimine (PEI) coated on the interdigitated electrode (IDE) prepared from copper-clad is discussed. Further, the variation in resistance vs gas concentration, repeatability, response time and recovery time is narrated

Keywords: CO_2, cerium oxide, rGO, PEI, IDE.

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ID-57: Polyethylenimine-chromium oxide-reduced graphene oxide nanocomposite for CO_2 sensing application

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Abstract: This work deals with materials, methods, experimental procedure, characterization and results and discussion related to polyethylenimine-chromium oxide- reduced graphene oxide nanocomposite for CO_2 sensing application followed by analysis and correlation of the sensitivity properties for various formulations with the analysis results. The reason for the difference in sensitivity behaviour of samples with 0.25, 0.50, 0.75, and 1.00 wt % of chromium oxide (Cr_2O_3) and reduced graphene oxide (rGO) in polyethylenimine (PEI) coated on an interdigitated electrode (IDE) prepared from copper-clad is discussed. Further, the variation in resistance vs gas concentration, repeatability, response time and recovery time is narrated.

Keywords: CO_2, chromium oxide, rGO, PEI, IDE.

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ID-58: Optical limiting application of cerium oxide/polycarbonate nanocomposite for comfortable night time driving

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Abstract – The synthesized particles are found to be in the range of 40 to 60 nm. Polycarbonate is dissolved in chloroform and mixed with cerium oxide nanoparticles. The nanoparticles are dispersed using ultrasonication. The ratio is varied from 0.25, 0.5, 0.75 and 1 wt%. The obtained dispersion is coated on a polycarbonate sheet using drop casting. In this work, the optical limiting effect of cerium oxide/ polycarbonate nanocomposite is examined. The cerium oxide nanoparticles are synthesized using co-precipitation method. The absorptive characteristics are studied using luminous intensity (lux) meter and UV-Vis Spectrometer and compared to the plain sample.

Keywords: Optical limiting effect, Co-precipitation, Luminous intensity.

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ID-59: ZnO nanoparticles based triboelectric nano generator for charging portable electronic gadgets

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Abstract – Triboelectric Nanogenerator (TENG) has been introduced recently as a novel, robust, and versatile technique for mechanical sensing system as well as harvesting mechanical energy to power electronics. TENG can be used for harvesting energy from different sources such as human activities, wind and water motion, and structural vibration. TENG operates based on the mechanism od contact electrification and electrostatic induction between two dissimilar thin film materials with very different electron affinity. In this experiment we fabricate a triboelectric nanogenerator which comprises of Polytetrafluoroethylene (PTFE), paper, Zinc Oxide (ZnO). This ZnO based TENG can be useful for charging portable electronic gadgets anytime and anywhere.

Keywords: Triboelectric Nanogenerator (TENG), Polytetrafluoroethylene (PTFE), Zinc Oxide (ZnO).

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ID-60: A review on the draw-backs of nanosized electronic components, and their solution with spintronics

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Abstract – Spintronics is a promising technology that aims to solve the major problems existing in today's conventional nanosize electronic devices. Realistically, this technology can combine the main functions of the modern semiconductor nanoelectronics and magnetic storage devices in a single chip. Electrons have two fundamental degrees of freedom called charge and spin. Conventional nano electronic devices used only the charge of electrons for information processing using binary bits 0 and 1. The continuous developments in conventional nano electronics are depending on reducing the size of integrated circuits by reducing the size of components like transistors, and capacitors for their applications in random access memory, microprocessor, etc. The main aim of this work is to give a simple and clear picture to researchers who are beginners of research in this field. The present work reviews the history and development of memory devices. It also includes the present developments in spintronics beginning with different types of spin-valve devices, their working principle, about conventional MTJs along with recently developed different types of MTJ devices such as DI-MTJ and DMTJ. The review also describes the main characteristics of spintronic devices such as GMR and TMR effects along with different parameters that influence these effects and various writing techniques adapted for MTJs such as FIMS, TAS, and STT.

Keywords: Semiconductor, Memory devices, CMOS, Spintronics, Spin valve & MTJ.

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ID-61: Extraction and characterization of nano-hydroxyapatite from sea-shell and their application in pest control

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Abstract – In this study we focused on a simple and low-cost method for the extraction of nano-hydroxyapatite from sea shells. Nano-hydroxyapatite (nHAp), [$Ca_{10}(PO_4)_6(OH)_2$] is the main inorganic component of sea shell and is widely used in various applications due to its excellent property. The obtained nHAp is characterized by Scanning Electron Microscope (SEM), Transmission Electron Microscopy (TEM) and Fourier-transform infrared spectroscopy (FTIR). By aggregating nano-hydroxyapatite (nHAp) and a soluble Cu (II) compounds with nitrogen stabilizer shows promising results in the control of the pathogen called Plasmopara viticola, which is considered to be the most devastating disease of Vitis vinifera (Grape vine). It confirms the potential role of nHAp as an innovative delivery system of Cu (II) ions. In addition to nHAp and Cu (II) compounds, nitrogen stabilizer is used to maintain the stability of the crops. The present work indicates the possibility of improving the biological activity of a bioactive substance by modifying its structure through an achievable formulation with a naturally extracted material.

Keywords: Pest, Pesticide, Sea shell, Nano-hydroxyapatite (nHAp), Copper (II) compounds, Nitrogen stabilizer, Plasmopara viticola, Vitis vinifera (Grape vine).

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ID-62: Two new methods for the synthesis of low-resistance carbon with possible potential applications in supercapacitors: Flash pyrolysis in a domestic microwave oven and fast pyrolysis in a muffle furnace in lab generated inert atmospheres using dried green leaves from banana plants as raw materials

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Abstract – We have prepared low- resistivity carbon by using two new methods: Flash pyrolysis and fast pyrolysis. Flash pyrolysis is a method in which stacks of banana leaves were bombarded with microwaves using a domestic microwave oven. The time taken for the synthesis of such carbon is in the range of 7 to 120 seconds. The resistivity observed in this method is roughly in the range of x to y Ω cm. In the second method, pyrolysis is carried out in a preheated muffle furnace, in a locally generated inert atmosphere, for duration ranging from 10 minutes to 2 hours. Carbon materials exhibit low resistivity as inferred by measurement of resistance using ordinary multimeter and comparing the resistance values with such measurements on crystalline graphite powder. Microwave assisted synthesis gives a small quantity (a few hundred mg) of carbon within a short duration - as low as 10 s. On the other hand, fast pyrolysis can be used to synthesize gram quantities of carbon by high temperature (700-850 ℃) treatment for just 10 to 120 min. We have carried out thermogravimetric analysis for sun dried banana leaves in Nitrogen atmosphere. Thermogravimetric analysis (up to 250 ℃) in air, for oven- dried samples, powder X-ray diffraction analysis for a sample of carbon material obtained through flash pyrolysis method.

Keywords: low-resistance carbon, supercapacitors, carbon material.

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ID-63: Bidimensional Empirical Mode Decomposition based Dimensionality reduction for Object Detection Using Alexnet Architecture

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Abstract – Object detection is among the most significant and widely used methods for identifying target items in a specific image and determining their position and category in order to understand machine vision. Object detection plays a significant major in Computer Vision (CV) research, theory, study and practical application. Machine learning has been the primary source of object detection techniques before the existence of Deep Learning algorithms to detect object. Object identification is one among the major areas of Computer Vision (CV) has made considerable strides. Real-world items like as human faces, animals, and cars may be found in photographs and movies using object detection. Learning techniques and extracted characteristics are used in an object identification algorithms to identify the objects in an image. The image identification algorithms have achieved the incredible performance because to considerable advancements in neural networks, particularly deep learning. Finally, a visualization of images from the COCO dataset that offers a side-by-side comparison with current approaches and is located on the "optimal front" of the speed versus accuracy plot. The findings were compared against modern techniques in a variety of performance measures, with a focus on the speed and accuracy of current object detection methods.

Keywords: Deep Learning algorithms, COCO dataset, current object detection.

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ID-64: Characterization and Mechanical Studies of Reduced Graphene Oxide Filled E-Glass Reinforced with Epoxy Nano Composites

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Abstract – In the present study Reduced graphene oxide nano particles were synthesized by modified hummers method. UV-VIS spectroscopy is carried out to confirm that synthesized rGO particles reduced to nano size. Energy dispersive X-ray analysis and scanning electronic microscopy were conducted to analyze the surface morphology of the synthesized rGO nano particles. Synthesized rGO nano particles were filled with different weight percentage of epoxy matrix which is reinforced with e-glass fibers by manual layup method. Testing of synthesized nano fiber plastics has been done according to ASTM standards to evaluate mechanical behavior. In tensile loading sample containing 0.5% of rGO yield higher stiffness compared to other results. The sample containing 0.75wt % of rGO has a maximum load 6.08% more than that neat samples. In flexural loading sample containing 1wt % rGO has maximum force capacity 6% more than that of pure samples Flexural modulus is found to be high in sample containing 0.5wt % rGO. In impact loading sample containing 1wt % rGO yield higher strength compared to another sample.

Keywords: rGo Nano composites, mechanical Studies, GFRP composites.

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ID-65: Impact of fibre oriention on mechanical properties of GFRP composites

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Abstract – Knowing the characteristics of a composite material under a given set of circumstances is essential for reliable structural member design. Understanding and being familiar with the stacking order of laminates organised to make a composite is essential since composites are used in an increasing number of applications. The goal of the current effort is to create an E-glass fibre reinforced with epoxy composite by rotating the laminates to 0°, 45°, and 90° and integrating all three orientations manually. Different samples were compared experimentally while being compressed and tensioned. The specimen with a 0° orientation in the tensile test demonstrated outstanding resistance to tensile loading. Additionally, various combinations of fibre orientations produced higher compression resistance than other specimens, and it had a maximum tensile strength of 395 Mpa.

Keywords: Fibre orientation, mechanical properties, GFRP structures.

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ID-66: Synthesis of Graphite Nano Particles for Developing PVA based Nano Composites

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Abstract – The present work aims to develop Graphite Nano Particles (GNP's) based Poly Vinyl Alcohol (PVA) nano composites. Cold water soluble PVA is used in the present study which is blended fractionally with synthesized graphite nanoparticles in the ratio of 0.25, 05, 0.75 and 1% by weight by open mold method followed by autoclave curing to ensure proper curing of prepared samples. The synthesized graphite nanoparticles were subjected to UV-vis spectroscopy analysis, where in the highest peak was observed at 255nm.

Keywords: GNP's, PVA nano composites, UV-vis spectroscopy.

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ID-67: Measuring Sensitivity of Conducting Nano-composites of Polyaniline / Tin dioxide Thin Films for Carbon dioxide Gas Sensor

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Abstract – The continuous exposure to CO_2 gas in confined areas can be potentially lethal for human health. It also acts as an oxygen displacer in limited area and causes several health issues; sometimes responsible for death. Hence timely detection of high concentration of CO_2 gas in affected areas is necessary. The nanocomposites thin film of Polyaniline/Tin dioxide-based sensors synthesized by solution route technique will help to monitor carbon dioxide (CO_2) gas at normal temperature. The different molar concentration of nanocomposites has been deposited through solution route technique on simple glass substrate with using hydrogen peroxide and ammonium persulphate in acidic medium. The practical examination to achieve the objectives was studied by routine methods like XRD, FTIR, UV-Visible Spectra and SEM. These characteristics measured through the formation of nanocomposites and growing of PANI on SnO_2 nanoparticle surfaces. The FTIR and UV-Visible spectra confirmed that Polyaniline undergoes through an electronic structure modification as a result of interaction between SnO_2 nanoparticles with polyaniline. About 1000 ppm of carbon dioxide gas in air at room temperature was exposed to thin film of nanocomposites having different molar concentration. The resistance of Polyaniline/Tin dioxide nanocomposites thin films goes on increasing from the respective unexposed value which specify that thin film reacted toward CO_2 gas. The response time of ~25 seconds was observed and recovery time was lies between 90-100 seconds on exposure of clean air into a chamber repeatedly.

Keywords: CO_2 gas sensor, Conducting polymer, Polyaniline (PANI), Tin dioxide (SnO_2).

978-93-94676-03-9

ID-68: Anticorrosive property of a green and sustainable inhibitor from leaves extract of Tabebuia heterophylla plant: Chemical, Electrochemical and Surface Analysis Approach.

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Abstract – The corrosion inhibition action of Tabebuia heterophylla leaves extract (THLE) were tested on low carbon steel in 1M Hydrochloric acid by weight-loss and electrochemical methods at 300 ±1K. The weight loss result indicated, as increases the concentration of THLE, the corrosion rate found to be decrease and inhibition efficiency increases and shown 98.4% I.E. at 4.4ml(g/L) optimum concentration. Tafel polarization measurements showed that, the inhibitor were exhibited as mixed type (cathodic / anodic) inhibitors. Further, the corrosion control of MS in presence of inhibitors could evaluate through adsorption phenomenon and fitted to Langmuir's adsorption isotherm. The change in surface morphology of mild steel and chemical interactions of inhibitor molecules on specimen surface were evaluated through FT-IR, Scanning electron microscopic linked with EDX, UV-visible spectrophotometer, Atomic force spectroscopy and Contact angle techniques. The results supported that, the THLE creates a passive protective layer through adsorption on low carbon steel and thereby reduces corrosion.

Keywords: Tabebuia heterophylla, low carbon steel, optimum concentration.

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ID-69: Some Realizable and nonrealizable Lattice of Trail Sets of a Connected Graph

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Abstract – It is known that the set of all Trail sets of a finite connected graph G, denoted by $\tau(G)$, together with empty set partially ordered by set inclusion relation forms a lattice. . In this paper some realizable and nonrealizable lattice of Trail sets of a connected graph is discussed.

Keywords: Connected Graph, Lattice, Chain, Atom.

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ID-70: Fuzzy based high performance machine learning approach for the selection of bio-resource

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Abstract – Biomass is a renewable and sustainable green energy material. It is made up of lignin, cellulose, and hemicellulose with considerable amount of water, extractives, and inorganic chemical compounds. The use of biomass materials and other biogenic wastes for energy recovery represents an eco-friendly way. Biomass material selection is one of the most significant aspects for any energy conversion process, and it is a common outsourcing problem that includes material preparation, reactor performance, economic assessment, and calorific value of the products. Fuzzy systems can be quite useful in high-performance computing during the selection of biomass materials. In each engineering process, material selection is a crucial step since each material is having its own set of characteristics. This study presents the application of type-1 fuzzy set for the selection of suitable biomass material for yielding maximum bio-oil. This study focuses on seven locally available materials such as rice straw (M-1), sunflower shell (M-2), hardwood (M-3), wheat straw (M-4), sugarcane bagasse (M-5), corn cop (M-6), and palm shell (M-7). The study evaluated seven important properties of the materials such as lignin (P-1), cellulose (P-2), hemicellulose (P-3), volatile matter (P-4), fixed carbon (P-5), moisture content (P-6), and ash content (P-7). The findings demonstrated that sugarcane bagasse (M-5) is the best option for maximum bio-oil yield. Furthermore, the potential of nanoscale catalysts in improving the yield of bio-oil through real-time experiments was studied. The findings of this work add to our understanding of the application of fuzzy-based systems for energy applications.

Keywords: Fuzzy Systems, Bio-Oil, Sugarcane Bagasse, Nanoscale Catalysts.

978-93-94672-03-9

ID-71: Hand Grip Strength and Muscle Endurance Time in Vegetarian and Non-Vegetarian Adolescents A Comparison

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Abstract –In terms of food consumption, vegetarian and non-vegetarian diets have different nutritional contents resulting in a potential variation in body composition and strength traits. The present study was conducted to compare the hand grip strength and endurance time in vegetarians (V group) and non- vegetarians (NV group) adolescents. Methods: Anthropometrically matched 40 vegetarians and 40 non- vegetarians in the age group 18-20 years were recruited for the study. Based on dietary intake on self-reported dietary habits the participants were divided into vegetarian (V) and non vegetarian (NV) categories. The dietary data was collected using Dietary Recall Method. Measurement of Handgrip Strength was done using a handgrip dynamometer following standard methods. HGS max in kg and endurance time (ET) in seconds were recorded. Result: Our study shows that the hand grip strength in 'V' group was 25.73 ± 6.3 and in 'NV' group was 25.6± 6.19, P-value is 0.92 and muscle endurance 'V' group was 43.1± 20.07 and in 'NV' group was 42.2± 26.5, P-value is 0.86. There is no significant relation on hand grip strength and muscle endurance between vegetarians and non- vegetarians adolescents are observed in this study. We can draw the conclusion that a well-planned and balanced vegetarian diet is just as nutrient-dense for excellent bone and muscle growth as a non-vegetarian diet. Additionally, maintaining a high level of performance requires appropriate nutritional diet.

Keywords: Potential Variation, Adolescents, Dietary Recall Method, Handgrip, Dynamometer.

978-93-94672-03-9

ID-72: A Review on Prevalence of Dental Fluorosis in India

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Abstract – In Indian geographical structure, fluoride bearing minerals are found in more than fifty percent of the states. Hence fluoride contamination of drinking water is also prevalent. Consumption of fluoride containing water and other sources can lead to human health effects. The major health effect caused by the intoxication of fluoride is dental Fluorosis. This review article gives insight into the prevalence rate of dental Fluorosis cases across India. The results reveal that, in all the studies dental Fluorosis is more than thirty percent to sixty nine percent of the sampled population. Fluoride is good or bad for human health is still the discussion point. Very intense research is undertaken by a number of scientists but still there is no clarity on whether fluoride is boon or bane. However, day by day increasing Fluorosis cases in India and good mitigation programmes are also implemented by the government but it is very difficult to stop the intake of fluoride by human beings.

Keywords: Dental fluorosis, Drinking water, Human health, Minerals.

978-93-94673-03-9

ID-73: Microwave assisted one pot green synthesis of 2,4,5- trisubstituted imidazole derivatives using nickel ferrite as an efficient catalyst

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Abstract – A convenient and efficient environmentally benign protocol for the synthesis of 2,4,5-trisubstituted Imidazole Derivatives derivatives in moderate to high yields via one-pot three component reaction of aldehyde (1 mmol), benzyl (1mmol), ammonium acetate (2 mmol) and Nickel ferrite were placed in 50 mL in RBF and place in microwave for required time. Reaction was monitored by using TLC. This protocol offers several advantages of its greenness with respect to mild reaction conditions, good performance, operational simplicity and short time reaction and easy work-up procedure. After completion of reaction, mixture was diluted with chloroform (12 mL) and reaction mass was stirred. The slurry was filtered to remove the catalyst and washed with chorofrom (4×5mL). Combined filtrate was evaporating on rotary-evaporator to obtain a solid residue. The solid residue was stirred in water than filtered and recrystallized from ethanol to give pure product. The synthesized products were confirmed using FT-IR, 1H; 13C NMR spectroscopic data and melting points compared with reported values.

Keywords: Imidazole Derivatives, Operational Simplicity, Rotary-Evaporator, Solid Residue.

978-93-94672-03-9

ID-74: Inhibitory efficacy of bioactive Compounds extracted from Areca catechu L. nut on Matrix Metalloproteinases an In-Silico study

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Abstract – Arecoline is a nicotinic acid-based mild parasympathomimetic stimulant alkaloid and Nonanaldehyde or Nonanal is well known for its fragrance property (in the form of nonanoic acid), found in Areca catechu L. nut. Matrix Metaloproteinase (MMPs) 2 and 9 bound with Arecoline with a binding score of -5.9 and -4.3 respectively and that of nonanalydehyde, -5.3 and -3.9. Arecoline has more significant effect with MMP 9 than MMP 2 and nonanalydehyde also has more significant effect with MMP 9 than MMP 2. The effect of Arecoline and nonanaldehyde against matrix metalloproteinase (MMPs) 2 and 9 to investigate its biological properties through systems biology based approach. Arecoline and nonanaldehyde are capable of inhibiting MMP 9 and MMP 2 in a significant level. Corneal healing may be due to the presence of arecoline and nonanoicacid found in Areca catechu L. nut. This may leads to various studies related with eye disorders.

Keywords: Metaloproteinase, Arecoline, Nonanalydehyde, Corneal healing, Areca catechu L. nut.

978-93-94675-03-9

ID-75: Development of Some Fine Chemicals as Advanced Key Intermediates having Industrial Applications

Jidugu P.[1], Rajkumar G.[1], PogulaV.[1], & Nagaraja T. R.[1], Singh R. V.[1]

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Abstract – Assurance of Supply and Regulatory Compliance is one of the most important criteria. Typically, we are able to guarantee that goods and services are regulatory compliant, have the ability to ramp up or down their capacity to meet company demands, can produce the quantities required, and complies to all applicable shipping, environmental and safety regulations. In the Quality criterion, we are having the ability to provide goods and processes which meet required specifications. We have strong process development and analytical capabilities in order to develop chemistry and analytical methods which are essential to support early API Industries.

Keywords: Regulatory Compliance, Quality Criterion, API Industries

978-93-94676-03-9

ID-76: Preparation and characterization of reduced graphene /copper oxide nanocomposite thin films for solar themral application

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Abstract – Graphene Oxide (GO) modified copper oxide (CuO) on aluminum (Al) substrates were prepared using dip-coating method at different weight percentage of GO. The surface structural analyses and morphology of the rGO-CuO coatings were carried out by X-ray diffraction (XRD), energy dispersive spectroscopy (EDX) and scanning electron microscopy (SEM). XRD studies indicated the single phase nature and high crystalline of face centered cubic and monoclinic structures. The SEM images reveal that grain like morphology, which randomly distributed with rGO sheets. The solar absorptance and thermal emittance values of these prepared CuO and rGO-CuO thin film samples were evaluated. The observed solar selectivity values suggest that these prepared absorber coatings can be used as selective absorbers in solar thermal devices.

Keywords: Graphene nanocomposites, CuO-graphene nanocomposites.

978-93-94677-03-9

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Paper 1

Impact of Financial Literacy on Financial Inclusion: A Theoritical Review

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ABSTRACT

Purpose: Financial literacy through instruction, advise, information, training, seminars improves knowledge about financial products and services thereby supports financial inclusion. This study is a comprehensive review of published articles to examine the impact of financial literacy on the financial inclusion by identifying various moderating as well as mediating variable to build a theoretical framework.

Methodology: This research is conducted based on literature review as a methodology in order toprovide a full-fledged evidence based study on financial literacy. Tradition method of literature review lack in quality, hence this study follows structured literature review as a research methodology. Semi-systematic review methodology will be used to build a theoretical framework. **Findings:** Extensive theoretical review presented various outcomes wherein micro finance, banks, stock markets, fintech, life insurance companies acts as mediators between financial literacy and inclusion. And as per the articles occupation, income, social capital and other variables acts as mediating variables. Lastly, the study shows significant impact of financial literacy on financial inclusion of the society.

Originality: Financial literacy as a most relevant area of study contributes to producing financialknowledge as well as awareness aiding to effective utilization of financial resources. This study will also take a step forward in adding new knowledge to the existing literatures, as this study willidentify desirable financial behaviour through financial knowledge.

Utilitarian Implication: Extensive review will provide theoretical inputs on financial literacy to interested researchers, policy administrators and academicians. This study will also be useful to the banks, microfinance, and rural as well as economic development programs in order to avail thenotion on the importance of financial knowledge.

Paper Type: Qualitative research

Keywords: Financial literacy, Financial inclusion, Theoretical review, Banking, Micro finance, Fintech, Stock market, Life insurance, Financial behaviour.

Paper 2

A New Model on Customers' Attraction, Retention and Delight for Green Banking Practices

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ABSTRACT

Purpose: Green loans, green credit cards, green checking accounts, and green mortgages are all part of current banking operations, are online banking components. The goal of this research is to identify a research need and potential research agendas for linking green banking practises of certain selected commercial and public sector banks in India. The purpose of this study is to create a conceptual model that effectively represents the characteristics of green banking operations and their relationship to total green banking customer satisfaction.

Design/Methodology: This study examines the current state of various bank green banking practises. The information was gathered from academic journals and websites.

Findings: This review-based analysis identifies the present state of green banking practises. The influence of green initiatives by public and private banks, such as internet banking, internet payments, green payments, and credit card loans, is investigated. The research gap is computed using the current situation and the desired green activity approach. Depending on the research gap, different research objectives to link green banking practises are developed and analysed.

Originality: The current state of affairs, research gaps, and research goals related to green banking practises and boosting brand value to retain and satisfaction of the customers are examined in this review-based research study.

Paper Type: Review and focus group based conceptual model.

Keywords: Green banking services, Customer awareness, SWOC analysis framework, Customers' satisfaction model, Inductive approach, Customer attraction, retention, and delight (CARD) model

Paper 3

A Case Study On "Creating Happy and Meaningful Career at Education Sector"

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ABSTRACT

A meaningful career is one where we feel an authentic connection between the work we do and a broader life purpose beyond the self. But meaning isn't something you either have or don't have. It's an approach to life and to your career. It's a mind-set more than a behavioural trait. Finding a career that also brings meaning to your life is a priority for many professionals. Many job seekers look for a job that benefits others and makes a positive impact on their community, country or even the world. Although many businesses offer positions that fulfill personal goals, the internal motivation to do good for a larger cause makes certain jobs more fitting than others. In this article, we explain what a purposeful career might be, give suggestions to help you find a job with meaning and list possible meaningful career choices. Careers that have a purpose are professional positions that fulfill your desire to do work that is meaningful to both yourself and others. While any career can feel rewarding if you enjoy your job, many professionals want a career that makes a positive impact on other individuals.
People may want a career with purpose so they can contribute to the world in a meaningful way. Finding purpose can come from dedicating your work to something other than building your own career, which is why many professionals feel more content and fulfilled when working in a position they find meaningful. Certain career paths offer more community-focused missions or are more oriented toward service. These are typically considered jobs with a purpose.

Keywords: Meaningful Career, Work, Positions, Rewards, Career Paths

Paper 4

Customer Perception Towards Social Media Marketing

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ABSTRACT

Social media marketing has become more famous after involvement of latest technologies in businesses. This is a non-conventional virtual platform basically on Internet for promoting products, services, connecting customers, identifying and understanding needs of user using digital technologies and devices. It is one of most effective and prominent strategy topromote business online for brand awareness and business development. A product or service is primarily advertised to create awareness of its utility in the minds of potential buyers. As a result of globalization and the consequent changes in consumer buying patterns,the advertising industry has undergone significant transformation in past few years. The present research work focus on analyzing perception of customers towards social media marketing practices and different factors of social media marketing and their role in influencing customer in favor of purchase of products. Understanding consumer's perception towards social media advertising has always been one of the goals of advertisers. Advertisements that are successful in delivering its messages to its audiences can help to promote and build awareness on the company's offerings. With the rapid development of information technologies worldwide in the past decade, social media advertising are increasingly relying on various modes of interactive technology to advertise and promote their products and services.

Keywords: social media marketing, customer perception, advertisement and technology.

Paper 5

Impact On Business Operations of Hotel Vishwa Sagar During Pandemic

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ABSTRACT

Purpose: This study talks about the impact on business operations of hotel Vishwa Sagar during a pandemic. The business operations had seen a moderate loss during a pandemic. Only a few regular customers are visiting the hotel during a pandemic. Food operations are carried out during pandemics in a limited number and parcel services up to 20 to 30 per day. Sales were also affected due to a smaller population near the restaurant area. Only 30% of employees are working and 305 of customers use to sit and had food and the remaining 70% of food are delivered through parcel service, due to less population as well as a limited number of employees.

Design/methodology/Approach:

By observing the operations, of the hotel during a pandemic, it is observed that only 305 of the employees are working at the peak hours and the remaining 70% of employees are given holidays due to a work shifting basis. It is observed that the restaurant was operating with a limited number of customers. With limited service.

Findings/Result:

The hotel faced challenges during the pandemic and regained its business through the hard work and dedication of the entire team. The findings are very interesting and have been written down as a case study for the first time. and later bounced back soon after the pandemic decreased.

Originality:

This case study is being studied for the very first time by the primary researcher. Hence this is an original attempt to document a thirty-five years old restaurant.

Type of paper: A Case study

Keywords: Hotel, Menu, Service, Taste, cooking process, employees, ABCD analysis, SWOT analysis, and pandemic.

Paper 6

Understanding Education for Corporate Sustainability Disclosures

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ABSTRACT

Purpose: This paper aims to introduce the concept of Education for Corporate Sustainability Disclosures and describe its meaning, its contents and significance in the present day Higher Education. It tries to understand the concepts that can be included for the education for CSD.

Methodology: The paper studies the literatures published by the researchers in the related area using key word search and Boolean search.

Findings: This paper tries to throw light on the Education for Corporate Sustainability Disclosures by the Higher Educational Institutions, with special focus to the management, commerce and accounting streams of study in India. It arrives at the new and connected areas for future research.

Practical Implication: It is quiet necessary for the future management and accounting professionals, to imbibe the corporate sustainability disclosure aspects as Sustainability Disclosures by Corporates are being mandated in several nations across the globe.

Keywords: Education for Sustainable Development (ESD), Corporate Sustainability Disclosures (CSD), Education for CSD (ECSD), Higher Educational Institutions (HEIs), Descriptive Analysis.

Paper 7

Alternative Energy Production And Services

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ABSTRACT

Energy is a very important input in the process of social, economic and industrial development. As conventional energy source the fossil fuels are gradually depleting, utilization of alternative energy sources is the only solution. Basic concepts of alternative energy resources are related to the issues of sustainability, renewability and pollution reduction. Development of any country is directly related to the energy resources present since energy is the backbone of technology. To meet the necessary demands great pressures have been created on the natural energy resources. Thus it is essential for today's world to concentrate on renewable ones to satisfy the demand and conserve our finite natural resources for the generations to come. Since the major energy comes from the finite, non renewable fossil fuels thus it becomes crucial to look for other renewable alternate energy sources such as Solar, Wind, and Biomass etc. The bulk of demand for oil is from transport sector and in order to reduce the pressure from this sector it is necessary to explore possibilities of developing substitute fuels like bio-mass etc. Indian renewable energy sector is the fourth most attractive renewable energy market in the world. This paper focuses on the importance and growth of India in it's increasing need for alternative energy and all the challenges which is being faced as well. India was ranked fourth in wind power, fifth in solar power and fourth in renewable power installed capacity, as of 2020. In October 2021, India's renewable energy capacity stood at 1.49 GW representing UP TO 38.27% of the overall power capacity. In October 2021, India's renewable energy capacity increased by 1,522.35 MW (megawatt).

Keywords: Alternative energy, Fossil fuels, Renewable energy

Paper 8

The Challenges Faced by The Clients and Amogha Group with Reference to Custom Clearance and Documentation Process

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ABSTRACT

By maintaining current with new technology Amogha Group, a prominent integrated logistics solutions provider based in Mangalore, provides logistics solutions. The Amogha Group has expanded its stevedoring, customs clearance, trucking, and steamship agency businesses to include logistical infrastructure and warehousing, CFS handling, and multimodal transportation services. Before items can be imported or exported internationally, customs clearance is required. If a package is cleared, the shipper must produce documents confirming the payment of customs duties before the package can be processed. When a customs broker is employed to refer to during imports and exports, customs clearing becomes even easier. For your international supply chain, Amogha provides freight transportation and value-added services such as customs clearance and regulatory compliance. Quick customs clearance, Import and Export compliance, post-entry work, dependable help, and a thorough understanding of procedures.It is much more a provider of customs and export services than that. Our knowledgeable staff ensures that customers are aware of their customs and export requirements and that policies and programmes are adopted and implemented to ensure compliance with applicable laws and regulations. Quick customs clearance, Import and Export compliance, post-entry work, dependable help, and a thorough understanding of procedures.It is much more a provider of customs and export services than that. Our knowledgeable staff ensures that customers are aware of their customs and export requirements and that policies and programmes are adopted and implemented to ensure compliance with applicable laws and regulations.

Keywords: Stevedoring, Customs Clearance, Integrated Logistics, Documentation Process, Steamship Agency Operations

Paper 9

Auto Manufacturers Industry in India

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ABSTRACT

The auto manufacturers industry is one of the most important drivers of economic growth of India and one with high participation in global value chains. The growth of this sector has been on the back of strong government support which has helped it carve a unique path among the manufacturing sectors of India. The auto manufacturers produced in the country uniquely cater to the demands of low- and middle-income groups of population which makes this sector stand out among the other auto manufacturers-producing countries. This paper analyzes the roles of government policy, infrastructure, and other enabling factors in the expansion of the auto manufacturers and automotive component sectors of India. In 2017, India became the world's fourth largest auto manufacturers market, and the demand for Indian vehicles continues to grow in the domestic and international markets. To meet the future needs of customers (including the electrical vehicles) and stay ahead of competition, manufacturers are now catching up on upgradation, digitization, and automation. This paper also analyzes India's national policy in light of these developments.

Keywords: Auto manufacturers industries, SWOT analysis, Decision factors, Development strategies in auto manufacturers

Paper 10

Analysis of AWL India Pvt. Ltd.

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ABSTRACT

AWL India Private Limited is an international logistics solution provider, founded on providing personalised services to customers. Since the beginning of the company in 2007, AWL has successfully branched out into ventures such as lifestyle, retail and Telecom. With its offices in all major locations within India, AWL Pvt. Ltd. also had partners overseas in over 100 countries. Retail, wearing apparel, telecom, footwear, power and home and infrastructure are some of AWL's core markets. While monetary profit is a key aspect of any business, AWL is strongly committed to sustainable development, in which working along with social welfare of surrounding communities. This article illustrates different elements of the organization, its company sections, marketing strategies, corporate structure, management, and structure operations while providing beauty and wellness services. The secondary data were obtained from various scholarly journals, websites, and books. We have analysed financial performance, corporate social responsibilities of the company and examined their strategies using the SWOC framework as a research case study.

Keywords: AWL INDIA Pvt Ltd, Business Strategy, PEST, SWOC, Challenges, Corporate Social Responsibility

Paper 11

Banking Industry In India And Global Scenario

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ABSTRACT

Today, the Banking Industry in our country is stronger and capable of withstanding the pressures of competition. It withstood Global Financial Crisis (2008). In the era of Globalization Banking Sector in India is rapidly changing since 1990s due to technological innovation, financial liberalization with entry of new private and foreign banks, and regulatory changes in the corporate sector. Indian banking industry is gradually moving towards adopting the best practices in accounting, internationally accepted prudential norms, with higher disclosures and transparency, corporate governance and risk management, interest rates have been deregulated, while the rigour of directed lending is being progressively reduced. In our country, currently we are having a fairly well developed banking system with different classes of banks – public sector banks, foreign banks, private sector banks – both old and new generation, regional rural banks and co-operative banks with the Reserve Bank of India as the leader of the system. In the banking field, there has been an unprecedented growth and diversification of banking industry and our banks are now utilizing the latest technologies like internet and mobile devices to carry out transactions and communicate with the masses.

Keywords: Banking industry, Customer service, Numeracy skills, Time management, Digital banking

Paper 12

Cargo Handling at New Mangalore Port Trust

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ABSTRACT

The New Mangalore Port Trust (NMPT) is one of the major ports of India located at Panambur on the west coast of India. A port is a maritime facility that consists of one or more wharves or loading zones were ships load and unload cargo and passengers. Ports can be found further inland which connect the sea via rivers or canals, despite being located on the seashore. There are various categories of cargo which are handled at the NMPT. The different cargo is handled at a dedicated berth in the NMPT. Cargo are classified, and as per the requirement the cargo is containerized or categorized under special cargo to move shipment form one place to another.

Keywords: Maritime, Export & Import, Special cargo, Wharve, Seashore

Paper 13

Customer perception post; the pandemic towards the purchase of furniture and interior products

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ABSTRACT

Purpose: The purpose of this study; is to understand what changes have happened to post the pandemic; in the field of furniture; and interiors. There; has been a change; in terms of working and living conditions. There were many changes in the overall economy of our country. People experienced a mass exodus of labor from various streams of the manufacturing sector. The economy has been experiencing- changes; in terms of the prices of commodities and raw materials. Furniture manufacturing engages large-scale transportation and showroom rentals. The product needs to be spread over a large area as it is a high volume and high-value item. This research is to understand changes that have happed in various spears of customers' life through a study of their perception; in terms of both furniture and interior

Design/ Methodology/ Approach: The methodology followed was by engaging a questionnaire that covers various buying aspects of people in terms- of furniture and interiors for their homes and offices. A questionnaire; to probe so that it encompasses questions that would give us an idea- in terms of events, functions, and ceremonies that were either postponed, delayed or canceled; due to various reasons.

The death of a family member, loss of a job, and changes in the income levels of a buyer have resulted in various changes in buying behavior. This research is to establish those factors of production that could be a win-win situation for both- the customers, retailers, and furniture manufacturers.

Originality: This research was required to understand- what needs to be; done; to prevent losses just in case; there is the repetition of another pandemic shortly. Studied first time by the researcher to understand what changes could be adopted to keep the supply chain intact even if there is an eventuality of big-scale economic loss. An attempt in original to understand a 360-degree view to prevent the mass exodus of the labor force, better logistics and planning of transportation to different destinations

Paper type: Scholarly research based on the primary data collection

Keywords: Customer perception, buying behavior, exodus of labor force, Creativity and new product development, Logistics and transportations, negotiation with suppliers, SWOT analysis, ABDC analysis

Paper 14

Dairy Industry

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ABSTRACT

The dairy industry is concerned with harvesting and processing animal milk for human consumption. Although it is animal milk it is mainly the milk of cows and buffaloes. With urbanization and westernization the supply of milk has become a commercial industry. India is the largest milk producers in the world, contributing about 23 percent of the global milk production It contains recent research on dairy industry by considering various analyses like NOISE, SWOT, PESTEL, SOAR etc. Contribution of the industry to the country's economy, recent updates and innovation in the industry.
This also paper describes the dairy industry, what is the current status of the industry, the products and services offered by the industry, challenges faced by the industry and opportunities in the industry, progression of the industry, dairy industry in India, the impacts of dairy industry to the environment, impact of covid pandemic on the industry.

Keywords: The dairy industry, Contribution to economy, Current status of the industry, The products and services offered by the industry, Dairy sector in India, Industry analysis

Paper 15

Granite Industry in India And In Global Scenario

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ABSTRACT

India is one among the leading countries in mining and export of granite and is rich in granite reserves. Geologically, the southern and eastern belts of the nation are abundant in granite deposits. Different shades of granites are available in abundance in Tamil Nadu, Andhra Pradesh, Karnataka, Maharashtra, Assam, Bihar, Rajasthan, Odisha, Meghalaya, and Madhya Pradesh. Indian Granite Stone has become most sought-after and extensively used stone material in building construction and massive structural works throughout the world, and it is well known in the International market, not only for its elegance and aesthetic quality, but also for its durability. This paper previews recent research and corporate importance about the Granite Industry in the last few years. The industry is emerging now as a thrust-export-area with several corporate houses, supported by expert professionals trained in all aspects, entering the sector with sophisticated world-class machinery making it an organised one. There are 100 manufacturers in India for Granites and there are also a few trading companies. About 80% of the manufacturers are located in the state of Tamil Nadu while the rest are located in the neighbouring states of Karnataka and Andhra Pradesh. In this paper we have also described the Granite Industry; exports of the granite stones to the foreign countries and opportunities and challenges of Granite Industry to achieve strategic advantages compared to their competition and how they can facilitate the movement of goods and services from producers to consumers by effective resource management.

Keywords: Granite Industry, strategic analysis, SWOT analysis, major challenges, Industry analysis, BPM, BPO

Paper 16

Impact of Fintech Companies in Shaping the Future Banking in India

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ABSTRACT

Fintech is ruling the world and financial sector, and it is critical to adopt the technologies that are transforming the financial sector. Fintech has altered the banking industry by providing smart services, improved customer connectivity, and value-added services; Fintech is governing the world and the financial sector, and it is critical to accept the technologies that are revolutionising the industry. Fintech was able to break into the market thanks to the rising usage of smart phones and the development of relevant tools and platforms, offering products and solutions for which banks claimed there were no substitutes, such as e-payments and online trading. Fintech in India will grow both vertically and horizontally in the future. Existing technology will become more accessible to a larger number of individuals as a result of horizontal growth. These non-banking financial enterprises are causing banks to tremble, since they now have new competitors to contend with. However, while FinTech firms are widely regarded as a huge threat to banks, they also represent a significant opportunity. In terms of a career, the bottom line is that FinTech should be viewed as a fantastic opportunity, with people with the necessary experience in high demand from banks, IT businesses, and new start-ups alike. In this three-way tug of war, the financial technology expert emerges victorious in all three scenarios. FinTech firms are currently at the forefront of the business, developing a wide range of new financial products and services aimed at making money management easier and more efficient. Asset management: Tools and technologies for data processing and analysis have boosted automation, particularly in asset rebalancing. FinTech is a Personal Capital, Lending Club, Kabbage, and Wealthfront are examples of well-known FinTech companies that have developed in the last decade, bringing fresh twists on financial principles and allowing individuals to have greater control over their financial results. Fintech and other sectors will evolve in tandem with technology. FinTech will revolution is e-banking by offering the finest customer experience underpinned by cutting-edge technology. Furthermore, firms that wish to maintain a competitive advantage and offer the most up-to-date products will have no choice but to evolve in tandem with technology.

Keywords: Fintech, Banking, Finance, Firms, Technology.

Paper 17

Impact of Stress Management on Absentism of Degree College Faculties During Covid – 19 – A Study At Udupi District Karnataka.

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ABSTRACT

Presently corona virus (Covid -19) has resulted in highest rate of absentism, especially among teaching faculties working at esteemed private colleges. Private colleges expect their teaching staffs to report to their respective duties in regular working hours when the situation is normal. At present due to the outbreak of covid 19 institutions were shut down as government imposed strict lock down across the country. Hence many of the faculties coming from outside couldn't report on time as per the directions of management of private institutions. Normally management want faculties to be in the campus engage online classes & also finish department related works. Due to particular unavoidable reasons most of the faculties couldn't report on time as per institutions management expectations. This paper focuses on absenteeism of teaching faculties due to increased level of stress, its impact and suggested remedies for the same are given to a certain possible extent.

Keywords: Absentism, Esteemed, Expected, Unavoidable, stress& Remedies.

Paper 18

Inducting Entry Level Private Banking Skill Architecture

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ABSTRACT

Inductive Reasoning is an act of making generalized conclusions when specific scenarios are not available. It consists of making broad generalizations based on specific observations. Pre-research investigations reveal many entry level job seekers in private banking industry are not aware of exact skill sets essential to clear interview and sustain in job roles owing to Banking Industry-Academia Gap. Therefore, based on pre-research survey evidence, this study works to induct essential axioms, literature survey proofs and focus group expert reviews to design and present a Competency Architecture for Entry Level Private Banking Jobs. Authors earnestly believe that such an architecture mooted above through inductive reasoning shall pave them away also to carry on further research towards deduction testing of the same as specifically true.

Keywords: Entry Level Private Banking Jobs, Inductive Reasoning, Skill Architecture, Competencies, Employment

Paper 19

Aircraft Indusrty in India and in Global Scenario

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ABSTRACT

Aircraft Industry is an industry which supports aviation by building aircraft and manufacturing aircraft parts of their maintenance. Aircraft manufacturing industries are considered as large-scale industries which includes aircraft and parts used for civil aviation and military aviation. This paper reviews recent research on Aircraft Industries by considering various SWOT, PESTLE analysis and other analyses. This paper contains the information about the Aircraft management, Improvement and changes in Aircraft industries, Current scenario in Aircraft industries, Aircraft industry in global scenario. This paper also includes Technology and Development in Aircraft industry, Opportunities and Strategies, Commercial Aircraft industry, Contribution to GDP and CSR activities.

Keywords: Aircraft Industry, Industry Analysis, SWOT Analysis, PESTLE Analysis

Paper 20

Industry Analysis - Industry

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ABSTRACT

This study, using a sample of Korean multinational corporations, focuses on testing the relationships between the constructs of experiential knowledge, creativity, and performance in the context of international marketing projects. Relying on a multi-level conceptualization of experiential knowledge and creativity, our findings suggest that process-based creativity is enhanced when the team members have a higher level of experiential knowledge, but outcome-based creativity is not significantly influenced by either team- or firm-level experiential knowledge. It is concluded that, in the context of international marketing projects, the domain-relevant knowledge of the actors (i.e., the team-level experiential knowledge in the foreign markets) largely governs the level of their process-based creativity.

The findings also suggest that project performance is directly influenced by firm-level experiential knowledge and process-based creativity, and is indirectly influenced by team-level experiential knowledge through the mediation of process-based creativity.

Keywords: International marketing, Multinational corporations, Project team, Creativity, Performance, Experiential knowledge.

Paper 21

Contruction Industry in India and In Global Scenario

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ABSTRACT

A sector of the economy which plan, design, construct, repair, maintains and eventually demolitions of all kinds of work and electrical engineering works and other works of similar nature. Construction industry is the largest industry in the world. It is more of a service than a manufacturing industry. Growth in this industry in fact is an indicator of the economic condition of a country. This paper contains information about the construction management, functions of construction management, project organization, advantages, management styles and construction planning. In this paper we also described the construction industry sector: building, infrastructure and industrial sector. This paper also addresses the importance of the construction industry in countries development, influence on human development and also the impact on the economy.

Keywords: Construction industry, Industry analysis, SWOT analysis, PESTLE analysis

Paper 22

Textile Industry in India and In Global Scenario

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ABSTRACT

Textile Industry is one of the most employment providing industry of all the country. It is a Selfreliant and complete in value chain. Textile Industry is one, which involves the elements like research, style, growth, manufacturing and distribution of textiles, fabrics and clothing. It is a global phenomenon which involves developing, producing, manufacturing and distribution of textiles. This paper reviews recent research on Textile Industries by considering various SWOT, PESTLE analysis and other analyses. This paper contains the information about the Consumer interactions, Service satisfaction, Current situation in textile industry, functions of Textiles industries, limitations of textile industries, Various competitions, Development in textile industries, Technology, Innovation. This paper also includes Textile Industry in global scenario, strength of Indian Textile industry, Industrial Textiles and their Applications, Technical Textiles and their Applications, Contribution to GDP and CSR activities.

Keywords: Textile Industry, Industry analysis, Product and Services in Textile Industry, SWOT analysis, PESTLE analysi

Paper 23

Information Technology Industry

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ABSTRACT

Information Technology in India is a very large industry which consists of the information technology services, consulting and outsourcing. It is an industry which is growing rapidly and it's also an industry which provides a lot of employment opportunities and is expected to produce even more job opportunities in the future as well. The Information Technology industry alone accounted for 8% of India's GDP in 2020. Only the domestic revenue of the industry is estimated at US $45 billion and export revenue is estimated at US $150 billion in the financial year 2021. This paper takes into consideration the different interrelated aspects of the role of information technology in the Indian economic infrastructure and carries out SWOT analysis to find out the strength, weakness and the future plans and prospects of the Information Technology industry. Information technology is an industry that occupies an important strategic place in Indian economy and business today. The Indian Information Technology industry made up to around 19.2 percent of the total global Information Technology spend in fiscal year 2021 and has only since increased steadily.

Keywords: Information Industry Employment, Domestic revenue, Export revenue, SWOT analysis

Paper 24

Information Technology Enabled Services Industry in India and in Global

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ABSTRACT

Humans have been storing, retrieving, manipulating and communicating information since the Sumerians in the Mesopotamia developed writing in 3000 BC. However, the term information technology in its modern sense first appeared in 1958 article published by the Harvard business review by authors Harold J. Leavitt and Thomas L Whisler commenting "the new technology does not yet have a single established name. we shall call it information technology or IT. Ever since then we have seen information technology as one of the most widely growing streams in every aspect of arts, commerce and science. Information technology has established its roots in Business and Management in a very special way. Information technology has made all the work one clicks easy and safer storage, where lot of time was invested into collecting, writing and storing data literally, computers made it faster and saved a lot of time. Access to information is easier thanks to IT. Also called as web enabled services or remote services they operate by exploiting Information tech or computer services for improving the efficiency of an organization, revenue claiming, legal databases, content development, payrolls, logistics, management etc. Where we see a lot of benefits from information technology, in this paper, we would like to illustrate the importance of ITES in Indian revenue system and world revenue system and strategic advantages compared to competition. Furthermore, we would also like to put light on some of the worlds and our country's top few ITES companies and their system of working. Opportunities and challenges of ITES.

Keywords: ITES Company, ITES revenue, ITES services, Business and Management, Outsourcing, SWOT analysis

Paper 25

Logistics Industry in India and In Global

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ABSTRACT

Logistics management is increasingly becoming a topic of interest and brand, since it may lead to reduce operational costs, improved delivery performance and increased customer satisfaction levels. Global logistics industry is estimated to be worth USD 300 billion, Though most of the service providers are in Europe, the biggest market is the US, which captures about one-third of the world market. The global logistics industry is facilitated by high costs of Operations, Low margins, Talent, Infrastructural developments, Demand from clients for investing in technology and providing one-stop solutions to all their needs. Indian logistics sector is valued at USD $150 billion, contributing 14.4%of country's GDP changing government policies on taxation and regulation of service providers are going to play an important role in this process. Coordination across various government agencies requires approval from multiple ministries and is a road block for multi modal transport in India. At the firm level, the logistics focus is moving towards reducing cycle times in order to add value to their customers. Consequently, better tools and strategies are being sought by firms in order to enhance their decision making. In this paper, we provide a perspective on these issues, outline some of the key challenges with the help of secondary information, and describe some interesting initiatives that some are required to compete through excellence in managing their logistics. Growth of ecommerce, changes in regulating policies in projects like "Sagarmala", "Make in India" to reach a high peak in India's Industry sector.

Keywords: logistics companies, logistics revenue in India and around world, logistics services, Business and Management, Outsourcing

Paper 26

A Study on changing aspects of Employee Engagement Practices- Post Covid

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ABSTRACT

Employee Engagement has always been a driving force in an organization. For any organization to succeed it is necessary to manage the workforce. Workforce management is a skillful activity which requires the efficient role of the human resources department. With the advent of technology organization's need to manage Global Employees. Global employees have diverse characteristics which becomes challenging to the HR department. Amidst this the Covid Pandemic has taken a toll on Managing the workforce in the organization. This Paper is an attempt to identify the various factors influencing employee engagement post covid. Identifying the various factors which have emerged the HR department is evolving newer strategies to retain the best talent in the organization. The study is based on secondary data available in the electronic form. Select companies are chosen and a comparative analysis is done to identify different employee engagement practices.

Keywords: Employee Engagement, Post Covid, Employee Retention, Global Employees, Workforce Diversity

Paper 27

Mining Industry in India

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ABSTRACT

This paper evaluates the development of India's mining industry, its present status and future outlook. Despite its growth, the contribution of India's mining industry to GDP has remained relatively stable since 1970. At present the nation is a leading world producer of 11 major mineral and energy commodities, including bauxite, chromite, coal, iron ore and manganese. Recent economic reforms have stimulated industrial expansion in India; however, problems, including a restricted private sector role in resource development and ineffective government mineral strategies, may limit future growth in output. Capital investment levels in India's mining industry are examined in the paper to assess possible long-term expansion levels. Mining industries provide most of the materials we rely on to build infrastructures and instruments of daily use, to obtain large amounts of energy, and to supply agriculture with fertilizers that enable most of foods produced. At the same time, mining is the human activity that has been more disturbing to environment and is linked to large social impacts and inequalities. Notwithstanding, our future is deeply depending on mining. Several mining sectors, from phosphate to uranium, are reviewed and their current impacts and challenges are discussed. The mining legacy and environmental remediation, the present mining and challenges, and the future mining and society are discussed in relationship with environmental health and sustainable development. It is concluded that current mining practices need to change and contribute to community development with more equity, and to protect better natural resources and ecosystems in order to be environmentally acceptable and compliant with sustainable development objectives.

Keywords: Mining innovation, Mining plan, Employment, Gross value added, Essential services

Paper 28

Occupational Stress experienced by Private and Public Banks Employees – An Empirical Study

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ABSTRACT

A stress is a universal reality that all individuals acknowledge regardless of their employment. This study investigates the occupational stress of public and private employees who work for banks. Stress on the workplace may be a struggle for banking personnel all over the world; stress can be both beneficial and detrimental. There is already a certain amount of stress in banking workers' work lives, and they are then subjected to additional stress as a result of the work pressure that Banking employees confront on the job. The purpose of this study is to look at the elements that impact bank employee turnover, such as work environment, stress, and job satisfaction. According to a randomly selected sample of employees from private and public banks, occupational stress is higher among private bank employees than among public bank employees. When faced with job diversity, discrimination, favoritism, delegating, and competing responsibilities, bank personnel cannot afford to relax and "wind down."

Keywords: Occupational Stress, Public Bank Employees, Private Bank Employees, Job Satisfaction, Work Pressure.

Paper 29

Packaing Industry

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ABSTRACT

The packaging industry is involved in nearly every industry and manufacturing establishment. Mechanical and electrical engineering, physical and organic chemistry, food technology, sales, communications, marketing, manufacturing, printing, and graphic design are all needed in the packaging industry, which is one of the largest employers in the United States. As India's packaging industry develops, investors and producers are becoming increasingly interested in this field. India has a significant supply of raw materials for the manufacture of packaging goods. Furthermore, the use of eco-friendly or recyclable materials in packaging is becoming more common. The low production costs, on the other hand, provide opportunities for international companies and technology. This paper reviews recent research on the Packaging industry by considering various SWOT, PESTEL analysis and other analysis. The analysis revealed the boars research area of consumer interaction; Service satisfaction; Current situations; Various competition; Technology; Innovation; Contribution to GDP; International scenario; and the challenges faced by the industry. The study recognize that the packaging industry has aided in the extension of the shelf life of many items. In reality, this supports the growing popularity of packaged consumer products. The main objective of this paper is to describe the technology used; opportunities and the challenges faced by the packaging industry.

Keywords: Packaging industry, Packaging companies, Food Packaging, PESTEL analysis, SWOT analysis, Social corporate responsibility, Challenges faced, international scenarios.

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Paper 30

Student's Attitude and Interest Towards Learning Tulu Script

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ABSTRACT

Tulu language is the mother tongue of people in Karavali (costal) Karnataka. The inscriptions started that land from Neeleshwara to Ankola as Tulu Rajya; hence there is a need to recognize the Tulu language. Languages are also prime vehicles of cultural expressions and intangible cultural heritage, essential to the identity of individuals and groups; safeguarding endangered tongues were crucial in maintaining cultural diversity worldwide. People who are well educated will have an interest in learning new and challenging things. Paper made an earnest attempt to know the students' interest in learning Tulu script, Level of Awareness, and Attitude towards learning Tulu script. The study was carried out in Karnataka by taking 400 students on a random basis. It found that there is a positive relation between Interest, Awareness, and Attitude.

Keywords: Tulu script, Language, Students, Attitude, Awareness, Interest

Paper 31

Innovative Service Strategies in Hotel Industry for Its Customers: A Study On "Sea Route" Multi Cuisine Restaurant

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ABSTRACT

The hospitality industry is one of the fastest and largest growing sectors in the world. The hotel industry is being the most visible sector within the hospitality industry and its currently experiencing setback that threatens the attractiveness in the industry. Thus marketing in this industry has gained a leading role in today's competitive world. Innovative service strategies are adopted in the industry to attract customers and gain benefits, sustain the increasing level of exterior market competitiveness and improve the internal and external competitive level in the hotel and yet keeping the environment safe to visit and have a memorable experience. Promoting the hotel in the domestic market and in global world will help the hotel to strengthen the acquired position in the domestic market. The arrival of e-commerce in India has brought every eatery under a single roof and it's a challenge to be addressed. Promoting and branding is essential to get every customer associate with the hotel when they think of food. Social media plays an important role in reaching the customers and to convince and attract them to visit the place. A satisfied customer is necessary to keep a fixed amount of revenue to meet the expenditure. The objective of the paper is to assess the role played by marketing in development of hotel and to identify different innovative strategies of marketing that will help in promoting the hotel in the current challenging industry.

Keywords: Service Strategies, Hotel Industry, Hospitality Industry and E- Commerce

Paper 32

Cosmetic Industry in India

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ABSTRACT

The Indian cosmetic industry is majorly categorized into skin care, hair care, oral care, fragrances, and color cosmetic segments. It currently has an overall market standing of USD 6.5 billion and is expected to grow to USD 20bn by 2025 with a CAGR of 25%. With the improving purchasing power, demand for enhanced products and increasing image consciousness of the Indian clientele, many international brands started establishing footprints in India. According to an analysis of the sector. Today herbal cosmetic industry is driving growth in the beauty business In India and is expected to grow at a rate of 7% as more people shun chemical products in favour of organic ones. The emphasis of the herbal cosmetic has been on the spectacular growth of the herbal and ayurvedic beauty products business as conveyed by beauty expert Shahnaz Husain who was the first to introduce the concept of ayurvedic cosmetics to the world when she launched her products way back in 1970. Today, the Indian cosmetics industry has a plethora of herbal cosmetic brands like Forest Essentials, Biotique, Himalaya, Blossom Kochhar, VLCC, Dabur and Lotus and many more. The Indian cosmetics industry has emerged as one of the unique industries holding huge potential for further growth. In 2009, the cosmetics industry registered. The global economic recession. Indian cosmetics Industry has mainly been driven by improved purchasing power and rising fashion consciousness of the Indian population and industry players spending readily on the promotional activities to increase consumer consciousness of the Indian population and industry players spending readily on the promotional activities to increase consumer awareness and develop their products. According to new research report, the Indian Cosmetics industry is expected to witness impressive growth rate in the near future owing to rising beauty concern of both men and women today the industry holds promising growth prospects for both existing and new players.

Keywords: Skin care, Dark skin, Skin treatment, Shampoo and Conditioner, Moisturizer, Medical treatment, Zero waste Hair care

Paper 33

Telecommunication Industry in India and In Global Scenario

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ABSTRACT

The telecommunication industry in India is rapidly growing and witnessing many developments. It has gone through several transformations that has led to severe competition in the industry. This article traces the major policy reforms in the Indian telecommunication sector. Moreover, the article also discusses the changes strategies adopted by the two key market players-Vodafone and Airtel. The paper will provide a comprehensive knowledge on the recent developments in the sector and will help highlight the changes in the telecommunication industry. India is the second largest telecom market in the world and is amongst the fastest growing markets. The country offers robust growth opportunities driven by strong growth fundamentals, increasing urbanization, rising income levels and favorable demographics. The majority of new customers are likely to come from the rural areas with inadequate basic infrastructure and limited or no connectivity, demanding lower tariffs for voice calls and value added services like information about market and commodity prices, weather updates, health updates coupled with vernacular support at the user interfaces. The urban consumer demands high speed internet connectivity, audio video streaming, navigation and location maps, music downloads, gaming, m-commerce, IPTV and mobile TV. Innovations like shared infrastructure, new low cost technology and energy saving devices are critical for rollout in rural areas. M-Commerce will emerge as the future growth engine as the industry shifts from voice to data services. The convenience of the mobile phone as an instrument for conduct of financial transactions and its potential in the process of financial inclusion and growth has been well recognised. There is a large untapped potential for these services in the Indian market. Given the huge growth potential offered by the telecom industry through the increased coverage and newer products and services, the competition will remain intense with both existing and new players attempting to maximise their share of the growing telecom pie.

Keywords : Innovation, Telecommunication, Sustainability, Innovation regime, New economy

Paper 34

Tourism Industry in India

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ABSTRACT

The Indian Tourism Industry has flourished in the past few years, significantly contributing to the nation's Development, Gross Domestic Product, Foreign Exchange Earnings and Employment. India with her enriched beauty is unambiguously one of the most viable candidates for promoting tourism. Since the past few years, Government of India has undertaken various measures to promote tourism. Tourism is growth oriented industry with its impact on the employment and foreign exchange potential of the country. This paper analyses the changes in number of tourist arrivals from 1997 to 2012, increase in economic growth and the development of tourism. The number of tourist arrivals is directly proportional to the economic growth. India witnessed a grand total of 6.58 million Foreign Tourist Arrivals with annual growth rate of 4.3% in 2012. It is the second largest foreign exchange earner in India recording estimated earnings of 94487 Crore in 2011-2012. With world tourist arrivals expected to increase by 43 million every year on an average from 2010 to 2030. The domestic tourism is also a major factor which is contributing to the growth in tourism sector.

Keywords: Tourism, tourism development, Gross domestic product, foreign exchange earnings, Economic growth and Tourist growth

Paper 35

Music Industry in India and In Global Scenario

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ABSTRACT

Music is a worldwide global industry seen all over the world in many shapes and form. The Music Industry consists of the individuals and organizations that earn money by writing songs and musical compositions, creating and selling recorded music and sheet music, presenting concerts, as well as the organizations that aid, train, represent and supply music creators. This paper addresses how self-made artists in the music industry use marketing skills to help promote their music compared to the artists that are signed to a record label. Artists must learn to adapt to change constantly. They have to incorporate or amalgamate several marketing and promoting schemes to grow their audience organically. A record label provides an artist with a contract taking a cut from their earning in exchange for use their studio and equipment. For artists without a history of recording music, the label is more involved in providing the artists with producers, recording studios, song writers which may give the impression that the record label controls the artist's vision of making music. In this paper, we have also described the influence of modern music on the young generation, Challenges faced by Young Generation in Modern Music, Common issues faced by musicians and the remedies to overcome them by Focus, Dedication and Responsibility. To create a future that opens a door to success and will inspire alone the way.

Keywords: Music Industry, Industry analysis, SWOT analysis, PESTLE analysis

Paper 36

Contruction Industry in India and In Global Scenario

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ABSTRACT

Construction industry is a sector of economy which plan, design, construct, repair, maintains and eventually demolitions of all kinds of work and electrical engineering works and other works of similar nature. Construction industry is the largest industry in the world. It is more of a service than a manufacturing industry. Growth in this industry in fact is an indicator of the economic condition of a country. This paper contains information about the construction management, functions of construction management, project organization, advantages, management styles and construction planning. In this paper we also described the construction industry sector: building, infrastructure and industrial sector. This paper also addresses the importance of construction industry in countries development, influence on human development and also the impact on the economy.

Keywords: Construction industry, Industry analysis, SWOT analysis, PESTLE analysis

Paper 37

Aviation Service Industry in India

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ABSTRACT

The Aviation service industry in India is presently an expeditious growing enterprise in India visually perceived in keeping with the file within the remaining three years. So, India is the thirdlargest domestic aviation market in the world, because it is the 1/3-largest domestic aviation marketplace within the world and is foreseen to be the third-largest air passenger market via the end of 2024. To paintings towards the requirements of the flyers, authorities of India is working closer to incrementing the range of airports. In 2019, India is pronounced to have 103 operational airports, with a tremendous growth inside the aeroplanes too. The Indian government has plans to make investments more to expand the aviation industry with diverse techniques. Even though remarkable achievements are seen currently, nevertheless greater gaps in development should be crammed. With the elevated demand in airline service journey, India's aviation industry by means of 2038 would possibly want 2,380 new industrial airliners. On this paper an over view of aviation service industry in India is analysed. The importance of the modern aviation service industry is difficult to overstate, but one of the main reasons for this importance is the globalised nature of the industry, helping to connect different continents, countries and cultures. As a result, global aviation service has been key in facilitating efficient travel to distant places, enriching many lives in the process.

Keywords: Aviation service industry, Airports, Air travel, Developmental strategy in aviation

Paper 38

Food Processing Industry in India

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ABSTRACT

The food processing sector in India has a major role in linking Indian farmers to consumer in the domestic and international market. The Indian food industry is poised for huge growth, increasing its contribution to world food trade every year in India , the food sector has emerged as a high-growth and high-profit sector due to its immense potential for value addition, particularly with in the food processing industry. The term 'food processing' is mainly defined as a process of value addition to the agricultural or horticultural produce by various methods like grading, sorting and packaging. In other words, it is a technique of manufacturing and preserving food substance in an effective manner with a view to enhance their shelf life; improve quality as well as make them functionally more useful. It covers spectrum of products from sub-sectors comprising agriculture, horticulture, plantation, animal husbandry and fisheries. Food processing industry is one of the largest Industry in India and is ranked 5th in terms of production, consumption and export. Earlier, food processing was largely confined to the food preservation, packaging and transportation which mainly involved salting, curding, drying, pickling, etc. However, over the years, with emerging new markets and technologies, the sector has widened its scope. It has started producing many new items like ready to eat food, beverages, processed and frozen fruit and vegetable products, marine and meat products, etc. It also includes establishment of post harvest infrastructure for processing of various food in terms like cold storage facilities, food parks, packaging centers, value added centers, irradiation facilities and modernized abattoir.

Keywords: food processor, food service, food and drink, food industry job

Paper 39

Logistics Industry In India And Global

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ABSTRACT

Logistics can be explained as the thorough planning and critical execution of an intricate process. Logistics involves the management of the flow of goods and services in order to meet the necessities of businesses or customers. Logistics is not only important in increasing the availability of products to a greater population; it simultaneously produces and develops the value that corporations provide by refining products and increasing the availability of merchandise. The logistics industry in India is lucrative in the fact that it is increasing and evolving rapidly. The industry plays a significant role in assisting and enhancing international trade along with the advancement of technology which together, provide an efficient operation in the logistics industry in India

This report assesses the influence of a logistics sector event on the process. The goal of this study is to validate a logistic service quality (LSQ) design and measuring instrument in the Indian logistics industry. This study examines recent events that have impacted the country's economic and corporate landscape, arguing that a massive overhaul of the country's logistics and supply chain management methods is urgently needed.

As a result of today's globalization and changing economies, supply chain businesses must design strategies that provide differentiated value to customers at the lowest possible cost. For service providers to keep ahead of the market, they need a diverse and comprehensive logistics knowledge and human resource. The goal of this research study is to identify the shifting trends in Indian logistics services as well as the growing demand for competent and educated human resources.

Keywords: Logistics industry, Supply chain management, LSQ, Globalization, Bluedart, DHL

Paper 40

Music Industry In India And Global

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ABSTRACT

The Music industry includes individuals and organizations that make money by writing songs and compositions, creating and selling recorded music and musical composition, presenting and supplying music composers. Over the past 30 years, the way music has been produced and distributed has changed dramatically. The emergence of the web since the late 1990s has played a critical role in how music is consumed globally, setting the event of inadvertently affecting how musicians and artists are compensated.

This paper gives us an overview of the music industry. And this paper analysis the evolution of music industry; current situation; future of industry; Top companies in music industry in Global & India; contribution to GDP; influence of music on people; SWOT analysis; Products and services; roles in the music industry. We highlighted the impact of technology in the music industry and how the internet helped the growth of the industry. The purpose of this paper is to provide an in-depth analysis of the foremost economic developments in the music industry. This paper analyzes industry transformations caused by digitization. It discusses how digitization, aggregation, and the use of music, vale networks and business models.

The paper focuses on music companies and covers the distribution and distribution of recorded music and thus the competition that the music companies face from other online music providers. It involves the organization of live performances and thus the exploitation of music copyrights, although information on how these activities contribute to the arena is less systematically available. In last 2 years, we are going through a pandemic situation and how that affected the music industry.

Keywords: Music industry, IMI, Evolution, Songs, Composers, Digitization, Sony, Spotify, Covid 19.

Paper 41

MSA Shipping Lines

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ABSTRACT

When it comes to packing and crating consignments, **MSA** provides customers, the benefit of confidence in expecting perfection and a wholesome service without a doubt. To supplement doorstep services, we offer our clients in-land transportation to any destination with our extensive fleet of trucks and Lorries. The expert staff at MSA and skillful drivers will ensure just in time deliveries, pick-ups and overall safety at any given time. Regional and local warehousing offers cost-effective solutions for customers whilst making it a less hassle for transport services. In addition, through professionally associated partners in the field, MSA offers clients, economies of consolidated shipments, shortened inventories and delivery cycles.

Keywords: Land transportation, project logistics, custom house agent (CHA), warehouse & distribution, end to end, automobile, beverage logistics.

Paper 42

Condition Based Maintenance of Gearbox Using Ann

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ABSTRACT

This project aims to address fault diagnosis method based on vibrational analysis on gear box. The gearbox is one of the most important part of rotating machineries and plays a key role in many industrial applications. If there is an unexpected failure in the gearbox it may lead to large economic losses. The fault diagnostic of rotating elements has drawn attention for its role in preventing disastrous accidents and beneficially assuring maintenance. Recently, fault diagnosis has paved its way in the multidisciplinary direction. Vibration analysis has been part and parcel of predictive maintenance procedure and plays an effective role in determining the health of the machineries and has been used as a support for machinery maintenance decisions. The vibration signal of a gearbox carries the signature of the fault in gear, and early fault detection of the gearbox is possible by analyzing the vibration signal using different signal processing techniques. This report presents a review of two diagnosis techniques that when applied to gearbox highlights faults and these fault detection techniques are based on vibrational analysis approach. The paper concludes with a brief description of ANN

Keywords: Fault Diagnosis , Vibration Analysis , Rotating Machinery, Catastrophic Accidents, ANN (Artificial Neural Network)

Paper 43

Consumer Buying Behaviour Towards Online Shopping: An Empirical Study On Mangalore City, Karnataka

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ABSTRACT

In the modern era, the lifestyle of the people is influencing them to adopt new technology for their benefit. The new lifestyle of people has a major role in making them feel uncomfortable and time-consuming to go to the crowded markets. Hence Online Shopping has been a boon as it saves their precious time. Consumer Behaviour is a study about consumers tastes and preference of choosing the product or services. Selection of the product is an individual choice, as it completely depends on individual's buying behaviour.

Consumer behaviour is most important for the marketers to promote their business and to know about the taste & preferences of the consumers. Marketing is the crucial step for the business as it builds strong contact with the people and guides them about the usage and availability of the product in the market. Therefore, the marketers should understand the need of the hour in the business and try to implement the same to grow in the market. The Online market is breaking a record of buying behaviour of consumers due to the pandemic and since then the stereotype of online shopping has been changed. Initially when online shopping was introduced there were limited consumers but pandemics influenced people to adopt online shopping seriously. Understanding the description of the product available on the trusted websites, consumers can buy the product at their convenience. It is easier and reliable for consumers to buy the product and services as the shop is at their fingertips.

Keywords: Online, Shopping, Website, Consumer Behaviour

Paper 44

Aerospace Industry In India And In Global Scenario

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ABSTRACT

The global aerospace industry is poised to touch revenue of US $45 billion for the current fiscal. The city of Bangalore is the hub of aerospace industry of India. An attempt is being made to trace the influence of cluster dynamics on the aerospace industry of Bangalore and critically examine the influence of local policies. A study on overview of the composition and major players in the Bangalore aerospace cluster is also carried out. A comparison with similar clusters of Brazil and China has been done. This comparison throws some interesting insights and lessons for the Bangalore cluster.

Indian aerospace industry is on the threshold of a whopping growth, providing the policy makers and the indigenous industry rise up to the challenge. This paper takes stock of the current scenario of the industry in India and carries out SWOT analysis to bring out the major challenges and future prospects for the Indian aerospace industry.

The major deciding factors appear to be encouragement of more FDI in the sector, policy reforms, and increased support to SMEs in terms of better access to finance and technology transfer, and huge investment for improving infrastructure to ease pressure on the supply chain.

Keywords : Aerospace industry, SWOT analysis, Deciding factors, Policy reforms, FDI

Paper 45

Air Tourism Industry

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ABSTRACT

Air travel is the most popular mode of tourist transport, for international travel. Air travel is attractive because of its speed and range and also because, for business visitors, it offers status as well as saves valuable work time when travelling on a long- haul basis.

Air transport is an integral part of the tourism industry. The tourism industry in many countries of the world has been profoundly shaped by the development of air services. The advances in aircraft technology, improvements in communications and information technology, and marketing strategies have improved the quality of air travel and reduced the price of air tickets so that the volume of traffic, particularly on longer routes, has doubled in each of the past three decades (Organization for Economic Cooperation and Development, 1997). The relationship between air transport and tourism is a highly complex subject involving an intriguing mixture of tourism accessibility, economic factors, and demand of low-cost carriers.

There are close links between air transport and international tourism. The latter, in a significant way has an impact on the development and stimulation of changes in aviation and, in particular, this applies to establishing new routes or increasing competition by the emergence of new air carriers. The essence of aviation is manifested in the aviation business travel and learning about the new States. Therefore, a change that has been made in aviation in the second half of the 20th century is a breakthrough. It is about a liberalization of this sector, which has enabled the development of international tourism. There are plenty of benefits for the development of tourism coming from the liberalization of aviation sector. Thanks to competitive prices and continually increasing offer of air connections to various places in the world, demand for tourism is growing trend. Among the factors hampering the development of aviation tourism, the following should be included: maintaining the visa requirement for many countries, the threat of terrorist attacks, a set of factors in the structure of tourism and safety issue. When it comes to Europe, along with the implementation of the common policy of the European Union, the sector of the tourism industry started to develop. Eliminating internal barriers and the gradual implementation of the freedom of movement of persons, services and capital has led to an increase in the demand for tourism in the EU. Europe is an attractive tourist destination in the world.

Keywords: Aviation, Tourism, Air Transport, International Tourism, Air Travel

Paper 46

Airport Industry

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ABSTRACT

Air travel is fast growing and one of the safest method of transport in the current era. Airports are a faster changing and constantly evolving industry and are a irreplaceable factor in air transport. The airports are simply aerodromes with plethora of facilities where an airplane lands and takes off and where passengers board the airplane. In India there are 486 total airport, airstrip, flying school and military bases. 123 commercial airports including some with dual civilian and army use and 35 international airports. Airports are a very valuable resource to the nation as they play key roles in transporting goods and people regionally nationally and internationally.

This paper contain recent analyses and research in the airport industry by considering various methods like SWOT or PESTLE etc. Importance and scope of the industry and contribution to economy.

This paper also describes the airports sector, the challenge faced and opportunities in the sector, airport sector in India, types of airports, facilities offered by the airports, security aspects of airports, recent changes in the airport sector, impact of covid pandemic in the sector.

Keywords: Airport industry, Types of airports, SWOT, Challenge faced, Airport sector in India, Security aspect of airports

Paper 47

Alternative Energy Production & Services

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ABSTRACT

Energy is a a very important input in the process of social, economic and industrial development. As conventional energy source the fossil fuels are gradually depleting, utilization of alternative energy sources is the only solution. . Basic concepts of alternative energy resources are related to the issues of sustainability, renewability and pollution reduction. Development of any country is directly related to the energy resources present since energy is the backbone of technology. To meet the necessary demands great pressures have been created on the natural energy resources. Thus it is essential for today's world to concentrate on renewable ones to satisfy the demand and conserve our finite natural resources for the generations to come. Since the major energy comes from the finite, non renewable fossil fuels thus it becomes crucial to look for other renewable alternate energy sources such as Solar, Wind, and Biomass etc.

The bulk of demand for oil is from transport sector and in order to reduce the pressure from this sector it is necessary to explore possibilities of developing substitute fuels like bio-mass etc. Indian renewable energy sector is the fourth most attractive renewable energy market in the world.

This paper focuses on the importance and growth of india in it's increasing need for alternative energy and all the challenges which is being faced as well. India was ranked fourth in wind power, fifth in solar power and fourth in renewable power installed capacity, as of 2020.IN October 2021, India's renewable energy capacity stood at 1.49 GW representing UP TO 38.27% of the overall power capacity. In October 2021, India's renewable energy capacity increased by 1,522.35 MW (megawatt).

Keywords: Alternative energy, fossil fuels, renewable energy,

Paper 48

Analytical Study On Import And Export Procedure With Reference To Amogha Group

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ABSTRACT

The Amogha Group is a major integrated logistics solutions provider in Mangalore, offering end-to-end logistics solutions while staying current with new technology and applications. The Amogha Group is involved in stevedoring, customs clearing, trucking, and steamer agency, as well as logistical infrastructure and warehousing, Cargo Freight Station handling, and multi-mode transportation. In this study we have concentrated on export and import procedure at Amogha group. Which involves the operations at cargo handling in New Mangalore Port Trust. The various cargo handled by the Amogha group and with reference to the procedure followed by the client and the Amogha group. The export and import of cargo from one place to another involves various actions to be done by the Amogha group who act as the agents on behalf of the clients. From receiving the cargo from one country to sending the cargo to other using multi-mode of transportation, Amogha caters various facilities to the clients according to their requirement.

Keywords: Integrated Logistics, Stevedoring, Cargo Freight Station, Liner Agent, Export & Import.

Paper 49

The Challenges Faced By The Clients And Amogha Group With Reference To Custom Clearance And Documentation Process

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ABSTRACT

By maintaining current with new technology Amogha Group, a prominent integrated logistics solutions provider based in Mangalore, provides logistics solutions. The Amogha Group has expanded its stevedoring, customs clearance, trucking, and steamship agency businesses to include logistical infrastructure and warehousing, CFS handling, and multimodal transportation services. Before items can be imported or exported internationally, customs clearance is required. If a package is cleared, the shipper must produce documents confirming the payment of customs duties before the package can be processed. When a customs broker is employed to refer to during imports and exports, customs clearing becomes even easier. For your international supply chain, Amogha provides freight transportation and value-added services such as customs clearance and regulatory compliance. Quick customs clearance, Import and Export compliance, post-entry work, dependable help, and a thorough understanding of procedures.It is much more a provider of customs and export services than that. Our knowledgeable staff ensures that customers are aware of their customs and export requirements and that policies and programmes are adopted and implemented to ensure compliance with applicable laws and regulations. Quick customs clearance, Import and Export compliance, post-entry work, dependable help, and a thorough understanding of procedures.It is much more a provider of customs and export services than that. Our knowledgeable staff ensures that customers are aware of their customs and export requirements and that policies and programmes are adopted and implemented to ensure compliance with applicable laws and regulations.

Keywords: Stevedoring, Customs Clearance, Integrated Logistics, Documentation Process, Steamship Agency Operations.

Paper 50

An Overview of Port and Shipping Industry

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ABSTRACT

Since independence, the Indian Shipping tonnage has registered remarkable growth. The Indian merchant fleet strength stood at 1204 vessels with 10.31 million GRT as of the end of December 2014, representing 54-fold increases in GRT since independence. The outlay and expenditure on the shipping sector have consistently increased over the plan.

Also, there had been numerous attempts held by the governments along with other private and public sector firms to promote shipping in the country. In the subsequent years, there had been growth in developing countries at a varied level in order to improve their economy. Topping the list are most of the Asian countries.

The growth in international trade & the removal of trade barriers has made the developing countries concentrate more on the improvement of their infrastructure, like roads, airports, seaports, which played a vital role in the development of the economy. All these things together with product storage and the capacity to move large shipments have placed the shipping industry in a very advantageous position. Eventually, various other aspects of shipping had been developed over years such as - Containerization, multi-modal transport services, advancement of marine engineering technology, and so on.

Keywords: Economy, Indian Shipping Industry, Shipping Industry

Paper 51

Automobile Industry In India And In Global Scenario

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ABSTRACT

The International Automobile Industry has seen a plethora of change over the years, not only in terms of the technology put to use but also in terms of the ways in which our vehicles now look and drive like. In this research paper with the topic "Automobile Industry: Past, Present and Future" the researcher by means of inputs from various sources, and on the deductions based on such inputs, has tried to find out how internationalisation has made the Automobile Industry of now and how the automobile industry has influenced the world economies. A journey to track its past, sail through its present and predict its possible future.

The automobile industry is one of the most important drivers of economic growth of India and one with high participation in global value chains. The growth of this sector has been on the back of strong government support which has helped it carve a unique path among the manufacturing sectors of India. The automobiles produced in the country uniquely cater to the demands of low- and middle-income groups of population which makes this sector stand out among the other automobile-producing countries. This chapter analyzes the roles of government policy, infrastructure, and other enabling factors in the expansion of the automobile and automotive component sectors of India.

In 2017, India became the world's fourth largest automobile market, and the demand for Indian vehicles continues to grow in the domestic and international markets. To meet the future needs of customers (including the electrical vehicles) and stay ahead of competition, manufacturers are now catching up on upgradation, digitization, and automation. The chapter also analyzes India's national policy in light of these developments.

Keywords: Automobiles, Joint ventures, Government policy, Research and development, Intellectual property rights

Paper 52

Automobile Industry

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ABSTRACT

The word automotive comes from the Greek autos (self), and Latin motivus (of motion), referring to any form of self-powered vehicleThe automotive industry comprises a wide range of companies and organizations involved in the design, development, manufacturing, marketing, and selling of motor vehicles. It is one of the world's largest industries by revenue. It is also the industry with the highest spending on Research & Development.automotive industry, all those companies and activities involved in the manufacture of motor vehicles, including most components, such as engines and bodies, but excluding tires, batteries, and fuel. The industry’s principal products are passenger automobiles and light trucks, including pickups, vans, and sport utility vehicles. Commercial vehicles (i.e., delivery trucks and large transport trucks, often called semis), though important to the industry, are secondary. The design of modern automotive vehicles is discussed in the articles automobile, truck, bus, and motorcycle; automotive.The automobile industry is one of the most important revenue generating sectors throughout the world and includes companies involved in the designing, marketing, production, and reselling of automobiles amongst others. While profitable, the automobile industry faces many hurdles like changing consumer preferences, the emergence of new developing economies, technological advancements, increased digitization, automation, and new environment-friendly offerings

Keywords: Automobile Industry, Automative industry, Automobile industry services, Automobile industry in India and Abroad

Paper 53

Banking Industry

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ABSTRACT

Banking Comes under tertiary Industries. These are concerned with providing support services to primary and secondary industries as well as activities relating to trade. These industries provide service facilities. As business activities these may be considered part of commerce because as auxiliariesbto trade they assist trade. Included in their category are transport, banking, insurance, warehousing, communication, packaging and advertising.The modern banking industry is a network of financial institutions licensed by the state to supply banking services. The principal services offered relate to storing, transferring, extending credit against, or managing the risks associated with holding various forms of wealth. The precise bundle of financial services offered at any given time has varied considerably across institutions, across time, and across jurisdictions, evolving in step with changes in the regulation of the industry, the development of the economy, and advances in information and communications technologies.Banks as financial intermediaries are party to a transfer of funds from the ultimate saver to the ultimate user of funds.Financing investment may take the form of underwriting issues of securities (investment banking) or lending against real estate (mortgage banking). By specializing in the assessment of risk, the bank can monitor borrower performance; by diversifying across investment projects, the bank minimizes some types of risk and promotes the allocation of funds to those endeavours with the greatest economic potential. By extending trade credit internationally (merchant banking), the bank can facilitate international trade and commerce.As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well.The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII).The Indian banking system consists of 12 public sector banks, 22 private sector banks, 46 foreign banks, 56 regional rural banks, 1485 urban cooperative banks and 96,000 rural cooperative banks in addition to cooperative credit institutions As of September 2021, the total number of ATMs in India reached 213,145.In recent decades the banking sector has become more international. This internationalization of banks has occurred, amongst others, through the set up of foreign affiliates. The entry of a foreign bank into a new market can bring along benefits as well as costs for the host country. On the one hand, the entry of a foreign bank enhances competition. This could improve the efficiency of the domestic banking system.

Keywords: Banking Industry, Banking service, Banking Industry in India & Abroad, Banking sectors

Paper 54

Biotechnology Industry In India

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ABSTRACT

Biotechnology has touched every corner of the world, laying major stress on applications to the environment, drugs, vaccines including a range of biopharmaceuticals, diagnostics, transgenic crops, improved tools for upgrading animal reproduction and quality, useful microbes and food ingredients.

This paper reviews research on the term 'Biotechnology' is coined as amalgamation of biology with technology that includes disciplines like molecular modelling , genomic, bio – informatics, bio – simulation, clinical information and many more. Biotechnology (BT) – derived products worldwide include a range of pharmaceuticals and diagnostics, transgenic food and field crops with desired field and quality characteristics, improved tools for upgrading animal reproduction and quality, useful microbes and food ingredients. Contributing 2% of the global biotech industry, Indian BT employs 20,000 resource persons. Though India has improved its potential to contribute more to this industry, in spite of infrastructure, funds, manpower, it needs to put more efforts on the up-grading system by building funding options, venture capitalists, bio-networking, IP development. Government initiatives are harnessing its valuable potential to derive values from technology – led exports and export of technologies.

In this paper we have also intensively described the networking of capabilities and facilities within the country. Biotechnology is in hands of developed countries with superior technology, intellectual scientists and good financials, etc that support the industry but in the current scenario India is becoming an attraction for foreign players – ranking 3rd after Japan and Korea in Asia, considering foreign direct investments (FDIs) for biotechnology. Significant opportunities exist for the growth of biotechnology in the region, particularly in the agriculture and healthcare sectors due to the large existing and growing markets for food products and pharmaceuticals for the growing population.

Keywords: Barriers, Indian biotechnology sector, Limitations, Outlook, Strengths

Paper 55

Cement Industry

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ABSTRACT

India is the world's second largest producer of cement behind China with ever growing industry capacity of over 200 plus million tonnes (MT) and has left behind developed markets such as the US and Japan. With low per capita consumption of 28 kg in the 1980's, it has risen to 110 kg in the 2000's but still far behind world present average of 260 Kgs. It is a highly capital-intensive industry and operates with a high level of fixed cost. With huge investments planned in the Indian Infrastructure both by government and private sector, to various national infrastructure projects, road networks and housing facilities, growth in the cement consumption is anticipated in future years. For smooth running of cement industry it is important to have overall balanced projection. The current scenario of Cement industry in India is more concerned of solving the consumer complaints, resolve disputes with special attention given to public interface.

For smooth survival and competitive growth it is paramount important for cement industry to evaluate the past performance and the expected future performance of companies along with the profitability position.

Keywords: EPS, OPM, NPM, DER, PER, DPR, CR, KILIN, Ho, Ha

Paper 56

Cottage Industry

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ABSTRACT

The commodities that are being produced by cottage industries are basically consumable ones and are produced through the utilization of the traditional techniques. Cottage Industry especially started its function in the country sides of a country where unemployment along with under-employment are prevalent. Thus, this industry helps the economy by absorbing a huge amount of surplus labor of the rural economy.

Another glaring feature of Cottage Industry is that it is not a mass producer of commodities. The main risk that is being faced by this industry is from the factory based medium or large industries which are again capital intensive in nature. This is because of the fact that these large industries utilize all sorts of cost effective technologies which enable them to supply the products at low price. On the other hand, The Cottage Industry is basically labour intensive and utilizes traditional techniques in production process which are generally not cost effective in nature which escalates the price of their product. The products supplied by the Cottage Industry thus face risk of extinction if they don't receive enough financial or other form of support from the government.

The Cottage industry have always had an important role in Indian economy. it helps in export and it provides most employment to rural youth after agriculture. In cottage industry products are produced at low level and work is done by skilled workers. Furniture, woods, bamboo products, products made from glass, khadi, handloom, handicrafts products are major part of cottage industry. Every state and region of India have some expertise in producing some special products.. Chicken work of luck now and Kashmiri shawls are famous for their embroidery. These products mainly produced by cottage industry. These products need marketing and branding but cottage industry lacks financial support so they can not apply the marketing strategy of medium and large industry. They need a paradigm shift in marketing. This paper aims at study the marketing strategies of cottage industry.

Keywords: Cottage Industry, Economic Development, Bangladesh

Paper 57

Infor WMS ERP Software

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ABSTRACT

Infor is a global leader in business cloud software products for companies in industry specific markets. Infor builds complete industry suites in the cloud and efficiently deploys technology that puts the user experience first, leverages data science, and integrates easily into existing systems. Infor WMS combines warehousing and fulfillment functionality in a unified application to reduce complexity and support enhanced operational execution. With a common data model, user experience, and workflow, it improves flow-through, inventory management, and perfect order performance. When speed and accuracy are critical to customer satisfaction, businesses must rely on their warehouses to keep the supply chain moving. Infor WMS provides unprecedented visibility into inventory, orders, equipment, and people to empower organizations to enrich service levels and increase product velocity. The goal of warehouse operations is perfect order fulfillment by delivering the exact products a customer ordered, on time and with optimal efficiency. For smaller companies, the warehouse module of an enterprise resource planning (ERP) solution can help achieve this goal. However, with ERP warehouse modules offering limited functionality, companies with more complex operations can turn to the added capabilities of an cloud-based Tier-

1 warehouse management system. Learn four ways advanced warehouse management systems provide greater ROI beyond the ERP system alone. Infor WMS lets businesses manage distribution center activities holistically. The solution combines warehouse fulfillment with embedded labor management and 3D visual analysis to reduce complexity and support enhanced operational execution. Designed with configurability and intuitive use, Infor WMS is ready to power next generation, technology-enhanced, global warehousing operations.

Keywords: Artificial Intelligence, Warehouse, Inventory, Logistics and Supply Chain.

Paper 58

Evolution of Music Industry in India and Global

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ABSTRACT

The Music industry includes individuals and organizations that make money by writing songs and compositions, creating and selling recorded music and musical composition, presenting and supplying music composers. Over the past 30 years, the way music has been produced and distributed has changed dramatically. The emergence of the web since the late 1990s has played a critical role in how music is consumed globally, setting the event of inadvertently affecting how musicians and artists are compensated.

This paper gives us an overview of the music industry. And this paper analysis the evolution of music industry; current situation; future of industry; Top companies in music industry in Global & India; contribution to GDP; influence of music on people; SWOT analysis; Products and services; roles in the music industry. We highlighted the impact of technology in the music industry and how the internet helped the growth of the industry. The purpose of this paper is to provide an in-depth analysis of the foremost economic developments in the music industry. This paper analyzes industry transformations caused by digitization. It discusses how digitization, aggregation, and the use of music, vale networks and business models.

The paper focuses on music companies and covers the distribution and distribution of recorded music and thus the competition that the music companies face from other online music providers. It involves the organization of live performances and thus the exploitation of music copyrights, although information on how these activities contribute to the arena is less systematically available. In last 2 years, we are going through a pandemic situation and how that affected the music industry.

Keywords: Music industry, IMI, Evolution, Songs, Composers, Digitization, Sony, Spotify, Covid 19

Paper 59

Fast Food Industry

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ABSTRACT

The Fast Food industry consists and accounts for prepared food usually from a restaurant, store, food truck, or street vendor, served quickly and affordably to consumers in a take-out, disposable container. Most fast food companies work with low preparation time and preheated or precooked ingredients to reduce transaction time and cost for each purchase. Fast food is one of the world's fastest growing food types. It now accounts for roughly half of all restaurant revenues in the developed countries and continues to expand there and in many other industrial countries in the coming years. But some of the most rapid growth is occurring in the developing world, where it's radically changing the way people eat.

People buy fast food because it's cheap, easy to prepare, and heavily promoted. This paper aims at providing information about the fast food industry, its trend, reason for its emergence and several other factors that are responsible for its growth.

Keywords: Consumer behavior, Fast food restaurant, Food franchises, Emerging countries, Health & Fast food

Paper 60

Film Industry

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ABSTRACT

The Film Industry or Motion Picture Industry comprises the technological and commercial institutions of film making, thus film production companies, film studios, cinematography, animation, film production, screenwriting, pre-production, post production, film festivals, distribution and actors. Though the expense involved in making films almost immediately led film production to concentrate under the auspices of standing production companies, advances in affordable filmmaking equipment, as well as expansion of opportunities to acquire investment capital from outside the film industry itself. India has a longstanding reputation for its acclaimed film industry and continues to be by far world's largest producer of films. Nevertheless, domestic demand for films appears to be in a number of developed countries with mature film industries.

In this paper one of the main objectives of the film industry is to encourage the public to part with money and buy tickets to see the film in cinema. The primary mission is to know the business and social significance of film and filmmaking.

Keywords: Film Industry, History, Film Performance, Phenomenal Growth, Evolution

Paper 61

Industry Analysis – Furniture Industry

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ABSTRACT

India is known for its unique and exceptional furniture design. Because of its rich handcraft and appealing traditional art and style, the Indian furniture business is well-known both in India and beyond. Over time, the Indian furniture market has changed. Its market has expanded beyond chairs and tables to include designed interiors, such as wardrobes and sofas. For generations, furniture has been an important element of Indian households. The growing middle-class population, rising disposable income, and the growing number of urban homes all contribute to the expansion of the Indian furniture market.The furniture market in India is dominated by small unorganized local firms. However, organized players have increased their contribution to the Indian furniture sector during the previous decade.

With the advent of multinational furniture companies, like IKEA, into India, the organized players' market share would expand even more. The rising desire for modular and state-of-the-art furniture among the people living in urban areas, growing urbanization in Indian states, and rising need for durable and hybrid seating furniture are all driving the growth of the Indian furniture industry. Furthermore, the Indian expanding wood sector helps to offset the cost of furniture. The furniture industry in India is predicted to grow as a result of these causes.

Furthermore, India's growing trend of online and mobile shopping is expected to boost demand for furniture via online channels. And the growth of the Indian furniture market is also driven by the tourism and hospitality industry and the corporate sector. The increasing number of hotels and business offices further spur the demand for furniture in the country.

Keywords: Furniture Industry, Indian Furniture Business, Handicraft and traditional Art, Interior Design, Tourism, hospitality, corporate sector, Cost, Urbanisation

Paper 62

Industry Analysis – Furniture Industry

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ABSTRACT

India is known for its unique and exceptional furniture design. Because of its rich handcraft and appealing traditional art and style, the Indian furniture business is well-known both in India and beyond. Over time, the Indian furniture market has changed. Its market has expanded beyond chairs and tables to include designed interiors, such as wardrobes and sofas. For generations, furniture has been an important element of Indian households. The growing middle-class population, rising disposable income, and the growing number of urban homes all contribute to the expansion of the Indian furniture market. The furniture market in India is dominated by small unorganized local firms. However, organized players have increased their contribution to the Indian furniture sector during the previous decade. With the advent of multinational furniture companies, like IKEA, into India, the organized players' market share would expand even more. The rising desire for modular and state-of-the-art furniture among the people living in urban areas, growing urbanization in Indian states, and rising need for durable and hybrid seating furniture are all driving the growth of the Indian furniture industry. Furthermore, the Indian expanding wood sector helps to offset the cost of furniture. The furniture industry in India is predicted to grow as a result of these causes. Furthermore, India's growing trend of online and mobile shopping is expected to boost demand for furniture via online channels. And the growth of the Indian furniture market is also driven by the tourism and hospitality industry and the corporate sector. The increasing number of hotels and business offices further spur the demand for furniture in the country.

Keywords: Furniture Industry, Indian Furniture Business, Handicraft and traditional Art, Interior Design, Tourism, hospitality, corporate sector, Cost, Urbanization

Paper 63

Garment Industry

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ABSTRACT

Garment Industry in India is one of the largest in the world with a large raw material base and manufacturing strength across the value chain and largest sources of employment generation in the country. They are the major contributor to the economies of many countries. This industry follows the increasingly complex consumer desires, fashion, functionality and wide range of products.

This paper reviews research on Garment Industries by considering various elements. The analysis revealed the broad research areas of technical efficiency and its determinants, Estimation of total factor productivity of Indian garment industries, competitiveness of the readymade garment industry, and skills requirements at the production floor in readymade garment industry, manpower utilization and increasing productivity and cost analysis.

This paper involves research on garment industry by SWOT analysis, studies on quality management and assurance, ergonomic workplace which is a major factor of an industry, opportunities and challenges of garment industry. The garment industry maintains its growth by providing humanity with improved quality of life.

Keywords: Garment industry, Employment generation, Technical efficiency, Ergonomic workplace Manpower utilization, SWOT analysis

Paper 64

Hospitality And Tourism Industry

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ABSTRACT

Hospitality and Tourism industry today, I changing significant, Tourism Management concerns with the planning and management of travel and tourism and consist of research areas such as Cultural Tourism, Tourism Education, Tourism Labour and Tourist Behaviour and Psychology. Tourism contribution to global trade and economic growth.

Hospitality is identified as the act of giving genuine care and kindness to a stranger, front or whoever is in need. Hospitality involves friendly treatment of guests or touriststs and is a very important sector in the tourism industry. Hospitality industry covers travels accommodation, food service, conferences and recreation. There are so many research studies that have been conducted related to hospitality industry.

The purpose of this analysis is to see how hospitality and tourism industry changing and its development in the world. It is world's greatest industrial sectors. It derives economic growth, creates jobs improves social development and promotes peace.

Keywords: Hospitality, Development, Tourism, Service, Customer relationship management, Forecasting

Paper 65

An Overview of Chocolate Industry In India

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ABSTRACT

Chocolate Industry is currently in for a throttle as people's consumption pattern is changing for the best. People are being increasingly aware of the benefits of healthy eating and chocolate is being established as an effective and a tasty replacement remedy to keep various diseases at bay. This, coupled with the undying craze for chocolate by people of all ages, has set the growth chart of this Industry surging high at a faster pace.

This paper aims at providing a brief approach for the setup and functioning of a Chocolate Industry, which includes the important steps of Management like Planning, Organising, Operations, Staffing, assessing our strengths and weaknesses, marketing strategies and the policies laid out. Indian chocolate industry is highly fragmented with the presence of several small and large players competing in terms of price and quality.

The India chocolate market is growing appetite for premium chocolate and the availability of dark chocolates brands such as Lindt, Hershey, Toblerone among others has led to the increased market penetration for dark chocolates. Also, the low sugar content in the dark chocolates is another reason for propelling the demand for dark chocolates, as consumers have become aware of high sugar intake and its link with chronic diseases like diabetes.

Keywords: Chocolate industry, Products and services in chocolate industry in India, Pattern of industry, Growth chart of industry, Steps and functions of industry, Importants of Management

Paper 66

Automobile Industry

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ABSTRACT

The automobile industry is one of the most important drivers of economic growth of India and one with high participation in global value chains. The growth of this sector has been on the back of strong government support which has helped it carve a unique path among the manufacturing sectors of India.

The automobiles produced in the country uniquely cater to the demands of low- and middleincome groups of population which makes this sector stand out among the other automobileproducing countries. This chapter analyzes the roles of government policy, infrastructure, and other enabling factors in the expansion of the automobile and automotive component sectors of India. In 2017, India became the world's fourth largest automobile market, and the demand for Indian vehicles continues to grow in the domestic and international markets.

To meet the future needs of customers (including the electrical vehicles) and stay ahead of competition, manufacturers are now catching up on up gradation, digitization, and automation. The chapter also analyzes India's national policy in light of these developments.

Keywords: Automobiles, Joint Ventures, government policy, Research and Development

Paper 67

Industry Analysi-Dairy Industry

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ABSTRACT

The dairy industry is concerned with harvesting and processing animal milk for human consumption. Although it is animal milk it is mainly the milk of cows and buffaloes. With urbanization and westernization the supply of milk has become a commercial industry.

This paper describes the dairy industry. What is the current status of the industry. The products and services offered by the industry. Challenges faced by the industry and opportunities in the industry. Contribution to the economy. Progression of the industry. Dairy industry in India. The impacts of dairy industry to the environment. Impact of covid pandemic on the industry. It also contains recent research on dairy industry by considering various analyses like SWOT or PESTLE etc.

Keywords: The dairy industry, contribution to economy, current status of the industry, the products and services offered by the industry, dairy sector in India,

Paper 68

Industry Analysis-Cement Industry

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ABSTRACT

At present, the Indian Cement Industry (ICI) is spread all over the country, from north to south and east to west with most modern cement plants with latest technologies. There are about 84 large cement companies, which operate about 221 cement plants with an aggregate cement capacity of 444 million tons per annum (MTPA) as of 2015-16. The ICI plays a pivotal role in the national economy. It is a cyclical commodity with a high correlation with GDP, generating substantial revenue for government both state and central as well as a source of employment opportunities. Cement is the basic building material in India and is used extensively in urban housing, industrial sector and developing infrastructure.

Consumption of cement is taken to be an indicator of economic development. The greater the infrastructure growth of a country, greater will be the consumption of cement. But nowadays ICI facing certain difficulties like under capacity utilization, inadequate machinery, operating cost, inefficiency of operations, infrastructure problems etc. The removal of these barriers can help the industry to the progress its performance in the future. The present study was designed to investigate the growth of ICI since 2011, in the terms of growth of plants, installed capacity, production, consumption as well as problems and prospects. This study is purely based on secondary data. The secondary data were collected for a period of 6 financial years (2011-2016) from the data base made available and maintained by various agencies, organizations, annual reports of companies etc. for the purpose of periodical analysis of the industry.

In order to effective study of ICI the technique of graphical presentation of data is used, which facilitates to understand the performance of the industry. In the end of the present study some implications and conclusion were incorporated.

Keywords: Trends, performance, industry, capacity, progress, analysis, prospects.

Paper 69

Agribusiness Industry In India And In Global Scenario

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ABSTRACT

Agriculture is undergoing a huge transformation. In the past, agriculture was seen as a subsistence activity of farmers involving crop and livestock production. For centuries agriculture was the same as farming, and most people lived on farms or nearby and were largely self-sufficient. This is, however, changing substantially in the recent years. Today, agriculture is rapidly turning into a technology and market oriented "industry" which extends from agricultural production, to sophisticated agriscience, and agribusiness. It now connects strongly to the national and global economy. Many people who work in agriculture actually do not work on farms but are engaged in businesses of seed, fertiliser, agro-chemical, farm machinery, food processing, marketing and trade. Many are engaged in finance, research, distribution, and marketing activities which provide services to the production agriculturalists. Agriculture has become a big business.

Agribusiness provides inputs to the production agriculturalist (farmer), and the production agriculturalists produce food, fibre and byproducts. Input agribusinesses provide farmers with supplies and equipment needed to produce and protect their crops. Many provide services to such as credit, insurance and information. The output is taken by output agribusiness firms that process, market, and distribute the agricultural products, Agribusiness traders and commodity organisations are engaged in buying.

Indian agriculture has transformed from traditional production to agribusiness industry, from pure production to a broader concept including input supply, farm machinery, production, food processing, marketing and distribution of farm products and other services. Though the majority of the population is dependent on agriculture, the growth rate of GVA is low; there is an opportunity for the agribusiness industry to flourish as there is enough demand in the market. The FDI equity inflow is expanding over the years leading to more investment in technology and human capital. The agriculture export is also increasing thus creating hope for a bright future of the industry. The major constraints of the agribusiness industry are poor marketing and finance facilities, lack of infrastructure, trained personnel, out-dated technology, and poor management. These constraints can be resolved through enhanced private investment in the industry.

Keywords: Agribusiness, FDI, Food-processing, GVA

Paper 70

An Overview of Dairy Industry

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ABSTRACT

The global dairy industry is composed of a multitude of countries with unique production practices and consumer markets. Milk production is a very important element of the whole dairy chain. Dairy cooperatives, helped to create strong network and linkages in millions of rural households scattered across the country.

Currently India contributes more than 16 percentage of the world's total milk production. India's milk output is estimated to be 133 million tonnes (GOI, 2012-13). There is sustained growth in the availability of milk for the burgeoning population of the country. The per capita availability of milk has also increased to a level of about 297 grams per day, which is higher than the world average and even more than 220 grams recommended by ICMR. Dairy production is unique as an agricultural commodity because milk is produced daily, for 365 days per year. With the introduction of new technology such as the milking parlor, the global industry trend is one of increasing farm sizes. The farm sizes are the largest in the United States; however, the European Union produces the most milk compared with other global producers.

Dairy production is essential for economic development and sustainable communities in rural areas. However, the required capital investment and availability of local markets and labor are continued challenges. Due to farm expansion, international producers are faced with new challenges related to assuring food safety and a safe working environment for their workforce. These challenges exist in addition to the cultural and language barriers related to an increasing dependence on immigrant labor in many regions of the world. Continued success of the global dairy industry is vital. Therefore, research should continue to address the identification of occupational risk factors associated with injuries and illnesses, as well as develop cost-effective interventions and practices that lead to the minimization or elimination of these injuries and illnesses on a global scale, among our valuable population of dairy producers and workers.

Keywords: Dairy industry, Production products and services of dairy industry in India and foreign, Unique of production, Daily production, Dairy cooperatives, Currently contribution, Growth of the production, New technology and new challenges, Economic development, Availability of product, Safety and security of the product, Risk factors, Development cost, ICMR

Paper 71

Coffee Industry In India And In Global Scenario

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ABSTRACT

Coffee is a truly global commodity and a major foreign exchange earner in many developing countries even in India. The economic clauses of the International Coffee Agreements collapsed in 1989. Market liberalization has taken place in most producing countries. A process of consolidation has taken place both at the level of roasting companies and of international traders. In the interim, the act of coffee drinking and its associated symbolism has also changed. New consumption patterns have emerged with the growing importance of specialty, fair trade, organic and other sustainable coffees.

Coffee bar chains have spread dramatically, although the relative coffee content of the final consumption experience in these outlets is low. Consumers can now choose from hundreds of combinations of coffee variety, origin, brewing and grinding methods, flavoring, packaging, sustainability content, and ambience. This paper analyzes the present status, potential of sustainability standards, eco systems, impacts and cost of cultivations.

Coorg is the sixth immense coffee manufacturer in the globe. Cultivating coffee is slow meticulous process. Once the berries are plucked it is like an industry process. The coffee cherry is roasted up to coffee beans & finally converted into coffee powder. Coffee producers face many challenges like nature fury, no proper rains, labour problems, and marketing challenges. The demand for coffee also varies from year to year, and it is dependent on global prices too. The farmers work very hard and finally has to face challenges for marketing produce. This paper focuses on the marketing challenges and its support from coffee board and other sources in order to market the product and economically depend on the income.

Keywords: Marketing challenges, Producers, Prices, Fluctuations

Paper 72

Information Technology Industry

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ABSTRACT

Information Technology in India is a very large industry which consists of the information technology services, consulting and outsourcing. It is an industry which is growing rapidly and it's also an industry which provides a lot of employment opportunities and is expected to produce even more job opportunities in the future as well.

The Information Technology industry alone accounted for 8% of India's GDP in 2020 . Only the domestic revenue of the industry is estimated at US $45 billion and export revenue is estimated at US $150 billion in the financial year 2021.This paper takes into consideration the different interrelated aspects of the role of information technology in the Indian economic infrastructure and carries out SWOT analysis to find out the strength, weakness and the future plans and prospects of the Information Technology industry.

Information technology is an industry that occupies an important strategic place in Indian economy and business today. The Indian Information Technology industry made up to around 19.2 percent of the total global Information Technology spend in fiscal year 2021 and has only since increased steadily.

Keywords: Information Technology industry, employment, domestic revenue, export revenue, SWOT analysis

Paper 73

Leather Industry In India And Global Scenario

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ABSTRACT

The leather industry could be a global manufacturing sector that generates raw, processed, and finished materials for the assembly of leather goods. Leather is formed from the skins of animals. The skins are usually leftovers from the culinary sector. When handled properly and well-cared for, the animals used for skins area natural resources. Leather is one among the foremost consumed items on the world, with skins and skins worth over $5 billion in yearly exports. This paper reviews recent research on leather industry. And this paper analysis the evolution of leather industry; current situation; way forward for industry; Top companies in leather industry in Global & India; contribution to GDP; influence of leather products on people; SWOT analysis; Products and services; roles within the leather industry; service satisfaction.

We highlighted the impact of technology in the leather industry and how E-commerce played role in development of the leather industry.

In this paper we study in-depth about the various products that are manufactured from leather, global leather goods market share, major production centers in India, major players, government rules and support, competitive advantages, structure of the industry, environmental issues and case study on Indian leather industry.

In this paper we also study about competitors of leather industry and how they facilitate the movement of goods and services from manufactures to customers by effective resource management. Finally we are going throw a pandemic situation and how that affected the leather industry.

Keywords: Leather industry, History, SWOT, Industry analysis, Supply Chain Management, Products and Services

Paper 74

Financial Management By Large Scale Farmers On The Outskirts of Mangaluru

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ABSTRACT

Agriculture is the most important sector of Indian economy. It accounts for 18% of India's gross domestic product (GDP) and provides employment to 50% of countries workforce. India is the world's largest producer of pulses, rice, wheat, spices and spice products. India has many areas to choose for business such as dairy, meat, poultry, fisheries and food grains etc.

This paper reviews recent research on awareness level of farmers on different savings and investment avenues. To analyse how the farmers meet agricultural expenses. To know the sources, through which farmers secure funds for agricultural activities. To know the barriers faced by farmers while investing.

The study recognizes that the emergence of sources of Agriculture finance happened due to the concerted efforts on behalf of the Government .

In this paper I have also described the Financial management , opportunities and challenges faced by large scale farmers and how they can facilitate their finance by effective Financial Management

Keywords : Agriculture , Indian economy, savings, investment avenues, agricultural expenses., agricultural activities, Government , Financial management, large scale farmers.

Paper 75

Mining Industry in India

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ABSTRACT

This paper evaluates the development of India's mining industry, its present status and future outlook. Despite its growth, the contribution of India's mining industry to GDP has remained relatively stable since 1970. At present the nation is a leading world producer of 11 major mineral and energy commodities, including bauxite, chromite, coal, iron ore and manganese. Recent economic reforms have stimulated industrial expansion in India; however, problems, including a restricted private sector role in resource development and ineffective government mineral strategies, may limit future growth in output. Capital investment levels in India's mining industry are examined in the paper to assess possible long-term expansion levels.

Mining industries provide most of the materials we rely on to build infrastructures and instruments of daily use, to obtain large amounts of energy, and to supply agriculture with fertilizers that enable most of foods produced. At the same time, mining is the human activity that has been more disturbing to environment and is linked to large social impacts and inequalities. Notwithstanding, our future is deeply depending on mining. Several mining sectors, from phosphate to uranium, are reviewed and their current impacts and challenges are discussed.

The mining legacy and environmental remediation, the present mining and challenges, and the future mining and society are discussed in relationship with environmental health and sustainable development. It is concluded that current mining practices need to change and contribute to community development with more equity, and to protect better natural resources and ecosystems in order to be environmentally acceptable and compliant with sustainable development objectives.

Keywords: Mining innovation, Mining plan, Employment, Gross value added, Essential services

Paper 76

Oil And Gas Industry Analysis

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ABSTRACT

India's economic growth is closely related to its energy demand, therefore, the need for oil and gas is projected to grow more, thereby making the sector quite conducive for investment.

The Government has adopted several policies to fulfil the increasing demand. It has allowed 100% Foreign Direct Investment (FDI) in many segments of the sector, including natural gas, petroleum products and refineries among others. Today, it attracts both domestic and foreign investment as attested by the presence of Reliance Industries Ltd (RIL) and Cairn India.

According to IEA (India Energy Outlook 2021), primary energy demand is expected to nearly double to 1,123 million tons of oil equivalent, as the country's gross domestic product (GDP) is expected to increase to USD 8.6 trillion by 2040. According to the International Energy Agency (IEA), consumption of natural gas in India is expected to grow by 25 billion cubic meters (bcm), registering an average annual growth of 9% until 2024. India is set to expand India's natural gas grid to 34,500 kms by adding another 17,000 km gas pipeline. The regasification capacity of the existing 42 MMT per annum will be expanded to 61 MMT per year by the year 2022. Even though there is a need for renewable energy as an alternative for oil and gas consumption ,it is not capable of rapid change in adaption towards renewable, due to existing infrastructure is conducive for oil and gas so a transformation may take more time than expected

Keywords: Rising energy demand, Government policies, Expansion of natural gas grids , Existing infrastructure for industry

Paper 77

A Study On Talent Management Practice And It's Affect On The Organisational Outcome

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ABSTRACT

Today the business scenario is seen to be unremittingly changing. Human Resource is playing its role as a strategic partner instead of supporting administrative tasks in the organization because greatest assets of the organization are its people.An effectively implemented talent management enhances employee engagement,which in term is associated with improved organizational performance.When an employee is highly engaged the more likely he or she will be to say positive things about the organization,there by potentially influencing such variables as service, quality customer satisfaction,productivity,sales,profitability etc.This paper aims to bring organizational responsibility to effectively manage the talent of its workplace to succeed in a highly competitive workplace.And also aims to bring out talent management practices which are adopted in industries.This aims to map the existing talent management practices and its behalf to an individual or an organization.

Keywords: Talent management,Employee engagement,Organizational outcome

Paper 78

A Comparative Analysis of Public And Private Health Care Services- With Reference To Mangalore City

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ABSTRACT

The healthcare sector is a major service sector that provides high-quality services to society. As a result, the study primarily focused on comparing service quality between private and public hospitals in Mangalore City. The SERVQUAL model, developed by Parasuraman et al. (1988), was used to evaluate service quality in this study. The necessary information was gathered using a structured questionnaire, and the sample size was set at 100. To derive the required inferences, descriptive analysis and hypothesis testing were used. According to the findings of this study, patients at private hospitals perceived a higher level of healthcare service quality.

Keywords: Healthcare, SERVQUAL, Service quality etc.

Paper 79

Railway Industry

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ABSTRACT

Railways were always the most important development from the point of view of the infrastructure in India from 1850 to 1947. In the present condition of Indian Railways has become the prime mover of time of the Indian Economy. In the present condition of Indian Railways has become the prime mover of the time of the Indian Economy Railway networks across the world are getting busier and busier; trains travel at higher speeds and carry more passengers or heavier axle loads than ever before. Accordingly, the railway industry calls for new information technologies (ITs) to meet its development. There are enormous challenges. It always emphasis aims to develop a world class rail infrastructure like various countries all over the world like USA, France, and China etc.

This paper reviews the recent research on technologies for a smart railway based on the Internet of Things (IoT) and big data. On one hand, we present the architecture of a smart railway, which is divided into four layers. On the other hand, we introduce the intelligent rail inspection system, which can be regarded as a case or application of the smart railway. And the smart railway shows the potential of improving traditional railway systems with the development of the IoT and big data. The Government of India's also focus on infrastructure is a major factor which will accelerate growth of railways. Railways infrastructure plans to invest Rs 50 lakh crore (US$ 715.41 billion) by 2030.It has been also seen that the Indian railway has changed from meter gauge to broad gauge and the people have given it a warm welcome by appreciating their work.As a part of the Railways'

A detailed Indian railway has been presented in the paper, In the present condition of Indian Railways has become the prime mover of the time of the Indian Economy. In India Railway is the sense of transportation is the only reliable and feasible source on land that enhances the overall development of the nation. Indian Railways is one of the largest railway systems all over the world. According to the Vision proposed by Indian Railways Ministry, a significant focus would be on Track Enhancement, Environmental Sustainability, Network Expansion of Railway, and Capacity Creation, train Safety and High Speed Train Introduction and Technological Excellence.

Keywords: Architecture of smart railway, Internet of things, Smart railway, Prime mover, Rail infrastructure

Paper 80

Rubber Industries

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ABSTRACT

This paper is a survey of the organizations which regularly provide business and economic information that concern the rubber and rubber products industry. The publications issued by various organizations are examined with detailed information on availability given in the references. The objective of this review is to provide an awareness of what sources are available rather than the retrieval of the information through the various database services. Among the organizations whose publications are mentioned are the International Rubber Study Group (IRSG), the International Institute of Synthetic Rubber Producers (IISRP) and the Rubber Manufacturers Association (RMA). Publications of commercial organizations such as Crain Communications, Lippincott and Peto, and Rapra Technology Ltd. are also included, as are sources of information from the U.S. Government. Internet sources are briefly reviewed. Many epidemiologic studies have reported excess deaths from bladder, stomach, lung, hematopoietic, and other cancers among tire and non-tire rubber products workers. Most of these excess deaths cannot be attributed to a specific chemical because (1) workplace exposures involve many individual chemicals and combinations, and (2) changes occur in chemical formulations. Most of the chemicals found in these industries have not been tested for carcinogenicity or toxicity, nor do they have Occupational Safety and Health Administration (OSHA) permissible exposure limits (PELs) or National Institute for Occupational Safety and Health (NIOSH) recommended exposure limits (RELs). This Special NIOSH Hazard Review summarizes the adverse health effects of worker exposures in the rubber products industry; it also examines research needed to assess and prevent these effects. Rubber industry workers are potentially exposed to several carcinogens, including aromatic amines, nitrosamines, polycyclic aromatic hydrocarbons, solvents, and asbestos. Occupational exposures also may contribute to accelerated cardiovascular disease, pulmonary function abnormalities, hypertension, deterioration of intellectual and psychomotor function, nervous system dysfunction, and chromosomal abnormalities. This chapter summarizes several epidemiologic studies involving rubber industry workers, separating the studies by disease categories. Many of the studies investigated the industry's overall mortality; others looked at only one specific health effect. This chapter does not attempt to account for the different and often conflicting results seen among these investigations. However, it is important that the reader realize that such differences do exist. They emphasize the need for more epidemiologic studies looking at health effects of occupational exposures in the rubber industry.

Keywords: Epidemiologic studies, Hazard review, Health effects, Examine and research, Chemical used.

Paper 81

Spinning Mill Industry In India And Global Scenario

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ABSTRACT

Human beings have three essential needs: food, shelter, and garments. Humans use cloths to guard themselves from the sun, wind, rain, and other elements within the environment. Cotton is employed within the production of clothing. Raw cotton is processed into yarn within the spinning mill industry. Quality and productivity of yarn are very essential factors within the current situation, and plenty of mills are failing to fulfill criteria, leading to financial difficulties for spinning mills.

Many spinning mills in India have ceased operations. As a result, it's a right away impact on the economic situation of farmers, mill workers, et al who are directly or indirectly involved within the spinning mill sector. it's significant because it affects the lives of the many people. The origins of spinning mills, the growth of textile mills, the growth of spinning mills composite mills in India, textile industries in India, yarn production by spinning industries, the spinning industry in India in general, and spinning mills in Tamilnadu in particular are all discussed in this chapter. Growth of spinning mills, installed capacity, spinning mill yarn production, workers on rolls, mill closures, mill closure repercussions in India, and other topics are also mentioned.

Keywords: Mill closures, Spinning mill growth, SWOT, Mill closure repercussions

Paper 82

Sri Ganesh Shipping And Logistics

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ABSTRACT

The Sri Ganesh Shipping Agency are a Partnership firm established in the year 1979 at Mangalore. Who had More than 40 years of experience in Shipping and had his initial shipping career with M/S Pierce Leslie Ltd Mangalore. The company is in the business of Shipping, Clearing and Forwarding, Steamer Agency, Custom House Agents, Stevedore and Transportation carry out Business for various clients in India. Ours is one among the few companies which is involved with end to end shipping activities. Our firm is expertise in Shipping Activities, handling of import export container Cargo/Project imports and clearance of large/heavy Consignment including Machinery, Timber Logs, Bulk Fertilizer Wheat, Rock, Sand, Copper Concentrate, Limestone, Sugar and Coal in Bulk etc..,

Keywords: SWOT Analysis, PESTLE Analysis, Import and Export, Career, Effect of covid-19, Steamer Agent, Clearing and Forwarding Agents, Container Handling.

Paper 83

Paper Industry

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ABSTRACT

Paper is one of the core industries and is linked to basic human needs every moment. Paper is the pre-requisite for education and literacy and its use is an index of advancement in these two fields as well as the overall well-being of the society. The paper industry currently plays an important part in the world's economy. The industry comprises companies that use wood as raw material and produce pulp, paper, board, and other cellulose-based products. The paper production includes pulping, papermaking, paper finishing. Pulping is based on mechanical, semi-chemical, or fully chemical methods. Green chemistry is becoming an important tool to modify the existing process. The papermaking process developed in East Asia China, in early 105 CE.

The modern pulp and paper industry is global, with China leading its production and the United States following. Paper manufacturing has been carried on in India since the tenth century as a small cottage industry. Paper is produced with a wide variety of properties, depending on its intended uses. From representing value (paper money, banknote, and cheque), reading materials, business and professional documents, packaging, to individual use and cleaning (tissues). According to CPPRI data (2019-20), India has 861 paper mills with 526 operational and with a total installed capacity of 27.15 million tons. The paper industry in India is providing employment to 400,000 people directly and 1.5 million indirectly. The population of India has been growing at a significant pace which has led to the increase in paper consumption as each individual utilizes paper and other related products are approximately 15 million tons per annum.

The Paper industry in India is moving up with a strong demand push and is in expansion mode to meet the demand, it is expected to reach 23.50 million tons per annum by 2025. The sector can grow as the per capita paper consumption in India is at 15kg against the global average of 57kg. While the demand for paper is growing at 6-7 percent per annum, India's share in world production of paper is at about five percent, with an estimated output of 19 million tons per annum (TPA) and an annual turnover of about Rs.70,000 crores wherein the domestic market size of Rs.80,000 crores.

Keywords: Paper, Paper Industry, Papermaking, Mills, Production, Paper Products, Demand

Paper 84

Tourism Industry

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ABSTRACT

Tourism has become a quintessential part of an individual's life, whether or not they are rich, affluent, highly educated or not, or belong to socio-economically backward sections of the society. People engaged in tourism for lots of reasons like non-secular, cultural, sports, education, employment, medical, enjoying mother nature, adventure, ecotourism, enterprise so on and so forth; Consequently, there is more than one purpose that facilitates people to contribute and participate in tourism.

India is a diverse country with many cultures, values, religions, traditions, languages, and ethnicities; it has top-notch monuments, religious & spiritual places, places for recreation and entertainment, stunning beaches, fantastic bird and animal sanctuaries, forts, tombs, museums, beautiful religious monuments and so much more to attract visitors from all around the world as well as within the country. Within India, tourism is considered from the developmental aspect. Tourism is a strong factor that has contributed to the economic growth, development, and progress of the country.

India has become world-famous because of its rich and varied culture, heritage, ancient monuments, religious and spiritual sites, sanctuaries, etc. Since 2000 India has received a host of benefits thanks to the tourism industry. There has been an increase in the number of foreign tourists visiting India which has increased the amount of foreign exchange in the country. This has therefore increased the growth and performance of the tourism industry in India, thereby greatly improving the Indian economy.

Keywords: Tourism, Tourism Industry, Travel, Tourist, Culture, Heritage, Tourism in India, Museums, Growth and Development

Paper 85

Telecommunication Industry In India And In Global Scenario

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ABSTRACT

The telecommunication industry in India is rapidly growing and witnessing many developments. It has gone through several transformations that has led to severe competition in the industry. This article traces the major policy reforms in the Indian telecommunication sector. Moreover, the article also discusses the changes strategies adopted by the two key market players-Vodafone and Airtel. The paper will provide a comprehensive knowledge on the recent developments in the sector and will help highlight the changes in the telecommunication industry.

India is the second largest telecom market in the world and is amongst the fastest growing markets. The country offers robust growth opportunities driven by strong growth fundamentals, increasing urbanization, rising income levels and favorable demographics. The majority of new customers are likely to come from the rural areas with inadequate basic infrastructure and limited or no connectivity, demanding lower tariffs for voice calls and value added services like information about market and commodity prices, weather updates, health updates coupled with vernacular support at the user interfaces. The urban consumer demands high speed internet connectivity, audio video streaming, navigation and location maps, music downloads, gaming, m-commerce, IPTV and mobile TV. Innovations like shared infrastructure, new low cost technology and energy saving devices are critical for roll-out in rural areas.

M-Commerce will emerge as the future growth engine as the industry shifts from voice to data services. The convenience of the mobile phone as an instrument for conduct of financial transactions and its potential in the process of financial inclusion and growth has been well recognised. There is a large untapped potential for these services in the Indian market. Given the huge growth potential offered by the telecom industry through the increased coverage and newer products and services, the competition will remain intense with both existing and new players attempting to maximise their share of the growing telecom pie.

Keywords: Telecommunication, Sustainability, Innovation regime, New economy, Innovation

Paper 86

Industry Analysis On Hospitality Industry

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ABSTRACT

The hospitality industry is a broad group of businesses that provide services to customers. It's focused on the satisfaction of customers and providing specific experiences for them. The hospitality industry is unique because it relies so heavily on discretionary income and free time. Think about your last vacation. You didn't necessarily need to go on the trip, but you did because you had both the free time and the extra money. In this lesson, we'll look at different areas of the hospitality industry, its strong focus on customers, and levels of service provided, as well as economics of the industry.

The multibillion dollar hospitality industry has three primary areas. The first area is accommodations, which includes hotels, motels, bed and breakfasts, and other lodging businesses. The next area is food and beverage. This area comprises restaurants, fast food chains, and other establishments that provide food and beverages. Food and beverage providers might be located in hotels or be standalone facilities. The last area of the hospitality industry is travel and tourism, which includes airlines, trains, and cruise ships.

The various areas of the hospitality industry have one common focus: the customer. As noted earlier, the hospitality industry provides services that people use when they have free time and extra money, thus providing a high level of customer service is very important, since the services provided are not necessities. For example, an electricity company doesn't necessarily have to provide excellent service to its customers because customers are still going to pay. They need to have electricity, but staying at a hotel or buying an airplane ticket isn't always a necessity**.**

Keywords: Hospitality Industry, Service, Customer, Businesses

Paper 87

A Study on the Perception of Student Community to NEP Implementation

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ABSTRACT

Higher Education is at an interesting phase in India. The New Education Policy right from the grass root level is based on four pillars which are access, equity, quality and accountability. Higher education is going through a plethora of changes following the implementation of NEP 2020. The revised structure has led to formative reforms in higher education as well leading to the launch of various initiatives like introducing online courses into degree courses, revising the curriculum, flexibility of offering multiple programmes, allowing students to study interdisciplinary courses and including more sports education. It is appreciated from the point of view of both the student body and the education imparting body, this paper is an attempt to probe into the perception of the student community on the NEP, its structure, level of understanding and level of acceptance of the broad structural changes and program offering refinements proposed to be rolled out in a phased manner. We have used a quantitative empirical study approach to gather and analyse the student perceptions.

Keywords: Higher education, quality, NEP, students, UGC.

Paper 88

Cost Impact on Cloud Kitchen Business Post Covid19

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ABSTRACT

With modern days' innovations and technology, the food industry too changing its structure and moving forward with innovations and technical touch. Cloud kitchen is one such concept, which has grown rapidly and given the global food and restaurant industry all new standards and challenges. The concept of a cloud kitchen is turning out to be a smarter way to run a restaurant and food business. Purpose: The major purpose of this research paper is to analyze and find out the difference in cost impact on cloud kitchen business units post COVID19.
Design/Methodology/Approach: This is an exploratory study, the data related to the study is analyzed by collecting from various research papers and publications in the literature review format and a structured questionnaire is formed to collect the data for further analysis and to get the results.
Findings/ Results: With the analysis of primary and secondary data major findings are the cost of the cloud kitchen business units increased in the area of labours wages, packaging and more hygienic measures.

Keywords: COVID19, Cloud Kitchen, Food Cost, Food Aggregators, Food Cost analysis

Paper 89

Impact of Stress on performance at Insurance company employees in India

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ABSTRACT

Stress is a difficult phenomenon that negatively affect ones psychological behaviour, emotions and health. Excess of stress may end the life of individual. The stress level vary from person to person which also effect the performance level of individual. In insurance company employees need to have more patience to perform their daily routine job as they build new customers relation and maintain the same for long time. The task of insurance employees is not an easy task as it is task oriented. This paper highlight impact of stress on the performance of employees, training and motivational tools used to overcome the stress in private sector employees.

Keywords: Stress, Insurance company, employees, performance

Paper 90

Emerging Trends in Entrepreneurship

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ABSTRACT

Entrepreneurship plays an important role in development of the country. Over the years, the new technology, market condition, evolving demands of the consumer, shifts in society are rapidly changed the business worldwide. Because of COVID19 Pandemic over 2 and half years Indian Economy and demand of consumer have taken a great spin. Government support to entrepreneur and startups have taken vital role in lifting Indian Economy and GDP. The startup India which started in 2016 aiming support of 20,000 crores, Mudra yojana, ATAL innovation mission, MGS, Software technology park, NewGen IEDS etc. have strengthen Indian enterprises. This paper discusses the new challenges and opportunity, Solutions and emerging trends that boost enterprise to the greater heights. It also gives insight of meaning of the term entrepreneur, entrepreneurship and enterprise, Government support to Entrepreneur and startups in India. It is the review paper based on secondary data. The discursion in this paper reveals the practical problems faced by the entrepreneur.

Keywords: Covid19 Pandemic Entreprenuer Entreprenuership Emtreprise Business Startups

Paper 91

Influence Of Visual Media on Body Image of Middle Aged Men And Women

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ABSTRACT

Today's revolution of social networking sites, influencers, applications for short videos have bought us dangerously close to trying to acquire the looks and attentions of celebrities. All is well unless this becomes an obsession and starts affecting the person in more than entertainment. The raising trends of the fad diets, rigorous workouts and unnecessary usage of cosmetic surgery for fillers and if not, retorting to the photo filters are a proof that we have become a lot more body conscious than what we were before.

The PR companies of the celebrities very strategically show us only the best pictures or video clips. What they hide from us is the enormous amount of money spent, surgeries undertaken, an army of staff to work for the so called best pictures. The study is a Quantitative analysis with pre-established tool of body comparison scale to understand how conscious the samples are about the appearance of their specific body parts. The researcher intends to generate a sense of responsibility in the celebrity and awareness among normal people to stop idealizing what they see over the media.

Results suggests that both, males and females were bothered about their size, weight, waist, physique and overall shape. Males were concerned about their muscular attributes while females were conscious about their non muscular attributes. Results clearly indicated that social media influence people in midlife irrespective of their gender.

Key words: - Body Image, Health, Body Shape, body dysmorphic disorder, self-assessment, body comparison,

Paper 92

Social Media Marketing - A Systematic Review of Literature

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ABSTRACT

The purpose of this study is to focus on the background research of social media marketing in different circumstances and also to do advanced research on social media marketing. The study reveals the current status of social media marketing. Secondary data from books, reputed journals, conference proceedings, websites, magazines, and newspapers were collected. Nowadays, as a marketer one should be able to understand consumers' minds and try to replicate that in the contents as a part of the advertisement. E-Word of mouth means users talking about products amongst themselves can also become a source of advertisement provided it is replicated properly by consumers to their friends. Hence, the research gap identified was related to the effectiveness of social media tactics on the buying behavior of Gen Z Customers. So, the paper type is review-based research analysis.

Keywords: Social media marketing, E-Word of Mouth, Targeted Audiences, Content Generation.

Paper 93

A Case Study on Financial Performance of Reliance Industries Limited Corporate Restructuring in India

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ABSTRACT

Purpose: TCSR isn't always an ultra-modern concept, and many countries are using it to rush up the development of their very own economies. With the usage of CSR as a delivery of economic growth, several global places were capin a function to triumph over barriers that have been impeding their progress. A case in point is India, which has now not most effective accompanied this CSR style but moreover made it a want for some Indian companies. This case take a look at demonstrates how organization social responsibility (CSR) has evolved and progressed through the years and the manner it has allowed Reliance Industries Limited to make contributions to India's growth. There isn't always any doubt that Reliance is one of the wealthiest companies in the world, and it is been making a funding in CSR operations for years. An adventure through RIL's CSR contributions and an examination of Reliance's strategies for undertaking a large name in CSR are described in this article. To show the organization's will power to the country's socio economic issues and the manner it has spoke back to the CSR, this document can be provided.

Design/Methodology/Approach: The statistics required for that is amassed via numerous secondary sources which includes journals, posted papers, archived newspaper articles and business enterprise web sites of Reliance Retail and different ventures.

Findings/Result: Every day, the e-trade marketplace turns into extra competitive. Because of this, e-retailing wishes to take delivery of an innovative and progressive boost. To preserve the business enterprise afloat, an extra acquisition is needed. While a call for and delivery for shares in the inventory marketplace plays a prime role, and strive is made to teach traders approximately essential evaluation using economic information from the company. Maintaining the company's economic fitness and paying out dividends has been a failure for Reliance Industries in the past..

Originality/ Value: This paper studies the various troubles related to the process of Corporate Restructuring.

Paper Type: Research case study based on company financial analysis.

Key Words: Corporate Social Responsibilities, Reliance Industries, Business Enterprise.

Paper 94

An Empirical Study of Digital Payments in Banks with Special Reference to Mangalore City

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ABSTRACT

It has been said that every disruption creates opportunities and one such disruption was the announcement of demonetisation by Prime Minister Mr.Narendra Modi on 08 November 2016. Demonetisation creates huge growth opportunity for digital payment in India and the digital wallet companies grabbed the opportunities with both the hands to expand their market share. Demonetisation has presented a unique platform for adoption of digital payment, as an alternative to cash for Indian consumers. The pace of digital payments has significantly increased with the strong move towards cashless economy. The digital payment landscape in India is undergoing a massive transformation. Indian consumers have shown tremendous affinity to digital technologies, with growth rates for mobile phones and e-commerce adoption for outstripping rates in developing economies. The government of India 'Digital India' initiative at transforming India into digitally empowered society and knowledge economy is expected to further accelerate awareness, availability, and adoption of digital technologies.

In this paper we shall be trying to analyse the Digital payment modes used in banks and try to find out things such as most preferred mode of payments, reasons for adoption of Digital payments etc. in Mangalore City.

Keywords: Digital Payments, Demonetisation, Digital wallets.

Paper 95

Analysis On Transport Corporation of India

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ABSTRACT

Transport Corporation of India was a logistics company that provided multi-modal transport solutions to its customers. Set up in 1958, TCI had grown from a 'one man, one truck, one office' set-up to a company with revenues of $400 million in half a century. TCI's growth had been assisted by the creation of individual divisions that provided specialized services to its clients—Freight, Express, Supply Chain Solutions, Seaways and Global. In 2012, the company renewed it efforts to foster cross-selling across the divisions with the hope that this would increase customer-stickiness and foster growth. However, as the company tried to push the cross-selling agenda across its various divisions, it faced myriad issues. It needed to educate its divisional sales-staff about the services provided by divisions other than their own; to motivate them to cross-sell; and to create intra-division confidence to facilitate cross-selling. While the Joint Managing director, Vineet Agarwal, under the guidance of his father D.P. Agarwal, Vice-Chairman and Managing Director, TCI, and in conjunction with TCI's Executive Committee, had introduced initiatives like training across divisions, competitions on cross-selling, and tracking of cross-selling leads, he was not sure that these were enough. Were there other ways in which TCI could successfully cross-sell? Could they put in place a system that specifically incentivized cross-sales to motivate sales staff? The (A) case focuses on TCI's cross-selling efforts and the strategic decisions before it. Cases (B), (C), and (D) discuss specific situations that demonstrate issues related to the cross-selling initiative.

Keywords: Customer Relationship Management, objectives, group division, careers, SWOT analysis pestel analysis

Paper 96

Cottage Industry in India

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ABSTRACT

The commodities that are being produced by cottage industries are basically consumable ones and are produced through the utilization of the traditional techniques. Cottage Industry especially started its function in the country sides of a country where unemployment along with underemployment are prevalent. Thus, this industry helps the economy by absorbing a huge amount of surplus labour of the rural economy. Another glaring feature of Cottage Industry is that it is not a mass producer of commodities.

The main risk that is being faced by this industry is from the factory based medium or large industries which are again capital intensive in nature. This is because of the fact that these large industries utilize all sorts of cost effective technologies which enable them to supply the products at low price. On the other hand, The Cottage Industry is basically labour intensive and utilizes traditional techniques in production process which are generally not cost effective in nature which escalates the price of their product. The products supplied by the Cottage Industry thus face risk of extinction if they don't receive enough financial or other form of support from the government.

The Cottage industry have always had an important role in Indian economy. It helps in export and it provides most employment to rural youth after agriculture. In cottage industry products are produced at low level and work is done by skilled workers. Furniture, woods, bamboo products, products made from glass, khaki, handloom, handicrafts products are major part of cottage industry. Every state and region of India have some expertise in producing some special products. Chicken work of Lucknow and Kashmiri shawls are famous for their embroidery. These products mainly produced by cottage industry. Cottage industry lacks financial support so they can not apply the marketing strategy of medium and large industry, they need a paradigm shift in marketing, this paper aims at study the marketing strategies of cottage industry.

Keywords: Cottage industry, Khadi, Employment, Labour intensity, Industrial linkage, Entrepreneur

Paper 97

Credit Risk Management of Banks in India

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ABSTRACT

Present ilinvestigation ilinvestigated ilthe ilmarvel ilfrom ilalternate ilpoints ilof ilview iland iuncovered ilthat ilCredit ilWorthiness ilexamination iland ilCollateral ilnecessities ilare ilthe iltwo iimperative ilelements ilfor ildissecting ilCredit ilRisk. ilFrom ilthe ilgraphic iland ilscientific ioutcomes, ilit ilinferred ilthat ilIndian ilbanks ilproficiently iloversee ilcredit ilhazard and iexamination ilsurveyed ilthe ilRisk iladministration, ilguideline iland iladministration ilof ilthe imonetarypart ilall ilin ilall iland ilBank ilSectors ilspecifically ilfundamental ilsignificance ilfor ithe ilprecise ildevelopment ilof ilthe ileconomy. ilThe ilpresent ilexamination ilis ilattempted ilto ievaluate ilthe ileffect ilof ilsuch ilRisk ilorganization iland ilRisk ilBasesmanagement ilmeasures ipresented ilby ilthe ilReserve ilBank ilof ilIndia il
Conclusion:it ilpresumed ilthat ilIndian ilbanks ilproductively iloversee ilcredit ilchance. ilThe ioutcomes iladditionally ilshow ilthat ilthere ilis ilcritical ilcontrast ilbetween ilthe ilIndian ilPublic iand ilPrivate ilarea ilbanks ilin ilAnalyzing ilCredit ilRisk and ilIt ilpresumes ilthat ilSector isavvy, ilthe ilPublic ilSector ilBanks ilhave ilindicated ilhuge ilcontrast ilin iltheir ilworking. iBanks ilin ilall ilthe ilthree ilSectors ilhave iladditionally ilbeen ilpositioned ilbased ilon iltheir iexecution ilon ilsingular ilparameters.

Keywords: Non Performing Assets , Loans ,Payments,Receipts.

Paper 98

A Comprehensive Analysis on Future Supply Chain Solutions Ltd

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ABSTRACT

Future Supply Chain Solutions Ltd are one of India's largest organized third-party supply chain and logistics service provider. They offer automated and IT-enabled warehousing, distribution and other logistics solutions to a wide range of customers. This paper reviews recent research on Future Supply Chain Solutions LTD considering various analysis such as SWOT analysis. The analysis revealed the broad research area of consumer interaction, Service satisfaction, Current situation, Various Competition, InTechnology, Innovation and CSR activities. This paper analyses the various services that are offered by the organization. The main objective of this paper is to describe the opportunities and challenges faced by the organization and to analyse the strategic advantages compared to their competitors and how they can facilitate the movement of goods and services from producers to customer by effective resource management.

Keywords: SWOT Analysis, CSR Activities, Company Analysis, Supply Chain Solutions, Logistics, Technology and Automation

Paper 99

Coir Industry

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ABSTRACT

Coir Industry is an agro based rural industry providing employment to over 7 lakhs workers in the major coconut producing states of the country. This is an export oriented industry which earned more than Rs.2192 Crores (upto Jan, 2019) of foreign exchange for the country during 2018-19. Processing activities centred on it provide employment opportunities to people in rural areas of coconut producing states of the country viz. Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Odisha etc.

The utilization of coconut husk by coir industry at the current level is estimated to be 40%. As per the latest available statistics, the total production of coconut in the country is 23904.10 million nuts Coir and coir products are now exported to 110 countries all over the world. It is interesting to note that the export of coir and coir products from the country touched an all-time high record of 756153 MT valued at Rs. 2192.45 crores during the year 2018-19.

Keywords: Agro based industry, Export oriented, Rural areas, MT value

Paper 100

Mobile Wallets: Is It A Substitute For Currency Notes - An User Perception Analysis In Bangalore Rural District - A Descriptive Analysis.

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ABSTRACT

Advancements in digital technology brought in many new applications in all sectors and digital fund management and transfer applications gained more attention among both banks and users. All banks have their own digital applications while a few are not. Mobile wallets help to transfer money using QR codes, mobile numbers, UPI, or net banking without going to a bank or ATMs except for withdrawing or depositing cash. This paper analyses why mobile wallets are not exact substitute for cash. Though the digital money management applications gained momentum in their down loads after demonetization, the demand for cash increased. This trend itself explained the ineffectiveness of mobile wallets in substituting the utility of cash. The analysis was conducted in Bengaluru Rural district in Karnataka. The result of the research shows that the liquidity of cash is the top priority for low income people and they prefer cash to digital cash. Also, the traders prefer cash to avoid tax commitments. The use of mobile wallets needs advanced mobiles and it is one of the limiting factor.

Keywords : mobile wallets, liquidity of cash transfer

Paper 101

The Challenges Faced By The Hasan Hajee & Co

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ABSTRACT

Hasan Hajee And Company in Bunder, Mangalore is well-known for meeting the needs of its clientele. The company was founded in 1981 and has since become a household name in its area. No.20/8/678, Khadeeja Court, Near Old Municipal Office, Bunder, Bunder-575001. Bunder, which is located near the Old Municipal Office, is a notable landmark in the neighbourhood, and this institution is close to it. It has received stamps such as Jd Verified and Jd Pay, which attest to the company's legitimacy. Through its services, the company aims to provide a positive experience. Accepted payment methods such as checks, American Express cards, and credit cards make every business transaction simple and painless, contributing to the overall efficiency of the process. Hasan Hajee And Company in Bunder, Mangalore, believes in customer centricity, and it is because of this philosophy that the company has been able to establish long-term partnerships. It is given top priority to ensure a favourable client experience by having high-quality goods and/or services available. Jd Mart, India's top B2B marketplace, ensures that conducting business is a simple and seamless procedure for both small and large organisations. This portal allows these firms to present their offerings in terms of products and/or services through a digital catalogue in order to help them reach their target audience. The product/catalogue list for this company covers Air Cargo Agents, Air Cargo Agents Services, Air Cargo Management Services, Air Cargo Operations, Air Custom Clearance Services, and so on.

Keywords: Hasan hajee, Municipal office, Legitimacy, American Express card, Jd mart

Paper 102

Perceptions In Purchase of Branded Snacks in Small Cities of India

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ABSTRACT

Substituting for meals, to counter hunger pangs, ultimately leading to fluctuations in taste buds, snackification is the buzzword among youth of Indian in small cities. The purpose of this study is to understand customer's perception towards purchase of different type of snack and food items in small cities of India. Snacking in small cities is perceived differently than in many developed cities. Since the market coverage is huge, with taste parameters and heterogeneities holding fort, marketers need to know how are snacks perceived to be consumed, how often, in what quantity and why? Data from a choice experiment were undertaken from 150 respondents and statistical tools were used SPSS and MS Excel. Primary data consists of firsthand information so I created a questionnaire using Google docs and shared the link through the social medial platform and collected responses. Secondary data is all collected from the internet, Articles, journals and Literature. The purpose of the study is to determine customer perception in purchase of snacks. Sample size selected for the study is 150 populations selected from various small cities in India. Research design is based on response oriented descriptive research. Convenience Sampling method it helps easily take opinion to the customers. Tools for data analysis and presentation include Percentage analysis, Graphs and SPSS. It is observed that there is scope for healthy snacks, branded chips and consumed snack to occupy a high demand - scale in small cities of India. The spending on snacks market has risen over the years considering the change in perception about purchase of branded snacks

Keywords: Perception, Customer Economic behaviour, Branded Snacks and Snacks Market

Paper 103

Brain Tumor Segmentation Using Image Processing And Ml Techniques

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ABSTRACT

Information services in computer-assisted intervention have been considered as an important tool in medical imaging applications for a long time. These applications have been commonly found in basic medical research and clinical treatment, e.g. computer-aided diagnosis [1], medical record data management [2], medical robots [3] and medical image analysis [4]. Medical image analysis can provide precise guidance for medical professionals to understand diseases and investigate clinical challenges in order to improve healthcare quality. Among various tasks in medical image analysis, brain tumor segmentation has attracted much attention in the research community; one of the major reasons for this outcome is that brain tumors may appear in any location inside the human brain with different shapes and sizes. Low-quality imaging and diffusion boundaries between anomaly and normal tissues also make it difficult to obtain sufficient segmentation accuracy.

Keywords: Information services, medical imaging applications, computer-aided diagnosis

Paper 104

A Study on implementation of Green hospital practices effecting optimal utilization of resources in a tertiary care hospital

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ABSTRACT

Background: A 'Green' Building is a building that, in its design, construction or operation, reduces or eliminates negative impacts, and can create positive impacts, on our climate and natural environment. According to Indian Green Building Council, a green hospital building can be defined as one which enhances patient wellbeing, aids the curative process, while utilizing natural resources in an efficient, environment-friendly manner.

Objectives: To study the 'green hospital' initiatives adopted in tertiary care hospital. To evaluate the effectiveness of initial aspects of Green Hospital in tertiary care hospital.

Research Methodology: A retrospective method was adopted. The secondary data was collected from the hospital departmental manual regarding the green hospital initiatives. The time taken in completion of this study was 3 months. This study was conceptualized based on the environmental condition of Mangalore city.

Results: The study reveals that, all the Green Hospital Initiative concept found out in the present study hospital improved the optimal utilization of resources.

Conclusion: The data collected was through secondary source from the present study hospital. The initiatives towards Green Hospital were effective with regard to utilizing natural resources in an efficient and environment-friendly manner.

Keywords: Green Hospital, Effectiveness, natural resources, environment-friendly.

Paper 105

Exploring Innovation and Change In Strategies Of Environmental Disaster Management Using ICCT Underlying Technologies

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ABSTRCT

Disaster management contains various management processes for planning, organizing, and implementing anti-disaster activities. It also includes effective preparation and responding to disasters at right time, right way with right things. It involves strategically organizing suitable resources to decrease the harm that disaster causes. Research in disaster management involves a systematic approach to manage various responsibilities to prevent the effects of a disaster through early preparedness, response, and recovery. Disaster management in environmental sustainability is considered important recently due to the enhanced focus on managing ecological and environmental disasters.

This paper contains: (1) Current Status in environmental disaster management, (2) Desired status of Technology in Environmental Disaster Management, (3) Research gap & Agendas in the use of technology in environmental disaster management, (4) Identify and analyze the role of ICCT underlying technologies in environmental disaster management, (5) Implementation strategies of use of ICCT underlying technologies in environmental disaster management, (6) Analysis of the possible role of ICCT in disaster management using qualitative ABCD analysis, (7) Possible impact of ICCT underlying technologies in Implementation of environmental disaster management.

Keywords: Environmental management, Ecological management, ICCT underlying technologies, ICCT in environmental management, ABCD analysis for ICCT in Ecological management.

Paper 106

Understanding the Plastic Consumption Behavior of Indian Consumers

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ABSTRACT

Plastic is a low-cost, long-lasting, and easy-to-manufacture material whose utility and convenience have driven up demand. Plastic demand has also been encouraged by the rise of the using one time and dispose mentality, with many plastics designed to be discarded after only one use. These single-use plastics, which are mostly used as packaging materials, account for a sizable fraction of all plastics produced today. On a global scale, plastic production and use have resulted in a significant amount of plastic waste. Solid waste made by plastic poses a serious environmental problem. Plastic pollution is a global source of concern for all living beings on the planet since it harms human and animal health. Single-use plastics are already prohibited in more than 120 nations. India has enacted plastic waste management legislation and has committed to phasing out all single-use plastics by the year 2022. The research paper will look at individual plastic consumption behaviour toward plastic in India, as well as the extent of awareness of the problem, public satisfaction with government policies on the subject, and individual plastic consumption habits, and make recommendations for effective plastic pollution outreach programmes in India.

Keywords: Plastic Waste in India, Behaviour, Plastic Consumption Behaviour, Factors Influencing Consumption Behaviour, SWOC.

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MOBILE WALLETS: IS IT A SUBSTITUTE FOR CURRENCY NOTES - AN USER PERCEPTION ANALYSIS IN BANGALORE RURAL DISTRICT - A DESCRIPTIVE ANALYSIS.

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Advancement in digital technology brought in many new applications in all sectors and digital fund management and transfer applications gained more attention among both banks and users. All banks have their own digital applications while a few are not. The mobile wallets helps to transfer money using QR code, mobile number, UPI or net banking without going to bank or ATMs except for withdrawing or depositing cash. This paper analyse why the mobile wallets are not exact substitute for cash. Though the digital money management applications gained momentum in their down loads after demonetization, the demand for cash increased. This trend itself explained the ineffectiveness of mobile wallets in substituting the utility of cash. The analysis was conducted in Bengaluru Rural district in Karnataka. The result of the research shows that the liquidity of cash is the top priority for low income people and they prefer cash to digital cash. Also, the traders prefer cash to avoid tax commitments. The use of mobile wallets needs advanced mobiles and it is one of the limiting factor.

Introduction

The history of exchange started from 'Barter system' to the digital 'cashless' transactions. The growth in computer and information technology along with communication technologies has evolved digital transaction. Mobile wallets, debit cards and credit cards by bye-passing currency transactions. The perception on transaction itself changed. This paper analyses the customer preference towards M wallets in routine life along with its risk and challenges.

A brief history of Monetary transactions

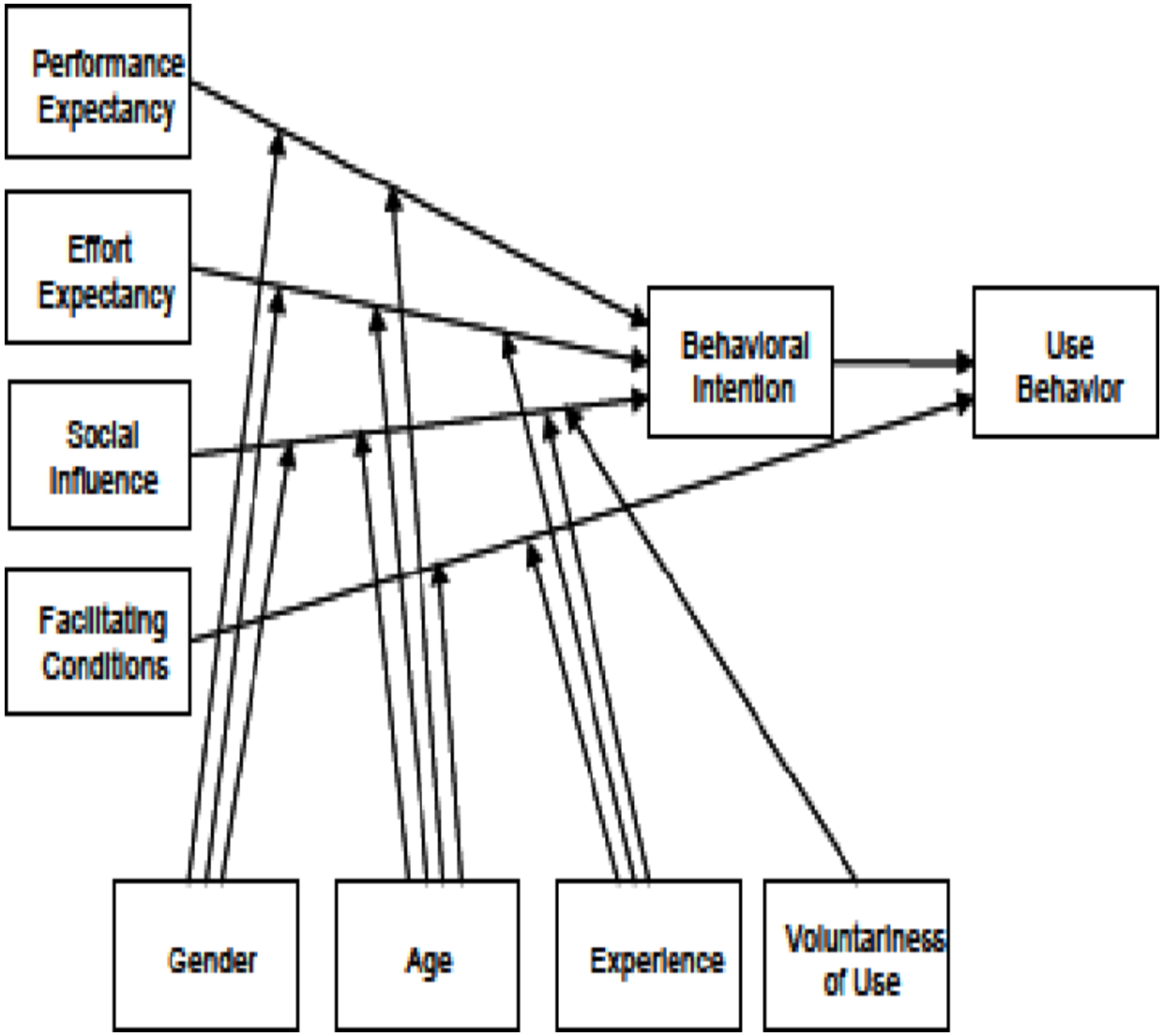
The barter system was the ancient model of value exchange though it had a dispute in determining how much one commodity to be exchanged against another. Uniqueness was preciousness had been corner stone in determining the values. Later, the precious metals became standard for transaction, leading to the introduction of coins. The coinage was controlled by the governments in its value, quality and quantity based on its demand (Cipolla, 1956). The circulation of currency was regulated by Reserve Bank of India based on demand of cash. The demonetization in India in 2016 with an objective to promote the digital transaction. Though plastic cards like debit and credit cards have been another tool for transaction, the easiness in scanning the QR codes or using mobile number attached to a bank account to transfer of any amount made it popular among even in small retailers, taxis, hotels everywhere. The user fee for mobile wallet seemed to be zero comparing to debit cards and credit cards though mobile wallets cannot be used for cash withdrawals from Automatic Teller Machines (ATMs).

Demonetization and Digital transaction The objective of demonetisation was to reduce informal cash transactions and to increase formal cash transactions through banking, or indirectly a mode of financial inclusion. Being Indian economy is rich in informal economic activities than formal, it is difficult to implement financial inclusion due to the size of informal economy and transactions and manage the bank accounts for lower income people and illiterate as well. This limited the penetration of use mobile wallets in rural areas.

Literacy and familiarity with smart phones as well as related technologies is important in using Mobile wallets and though the use of smart phones increased in rural population, they are limited to calling, chatting etc than using for digital transactions.

Theoretical background

The unified theory of acceptance and use of technology (UTAUT)


Performance Expectancy
Effort Expectancy
Social Influence
Facilitating Conditions
Behavioral Intention
Use Behavior
Gender
Age
Experience
Voluntariness of Use

UTAUT model (**The unified theory of acceptance and use of technology (UTAUT))** model explain how technology adaption is influenced by the demographic variables of population. The technology adaption is affected a set of perceptions like fear of risk of loss and security, Lack of knowledge and experience in using technology limits adaptability (SARFARAZ & Alzubi, 2017) **.** The technology adaption has two levels, individual level and social level. Personal efficacy, intelligence, technical capability, learning skill, and attitude towards new technologies while the social technology adaptability is a system driven and focussed like introduction and use of 'Automatic Teller machines' of Banks. The Banks introduce 'ATM' so that routine withdrawals can be removed from employees to 'Machine' that manpower need reduced. So, all bank customers need to learn how to operate ATM transactions. Personal interest in learning new technologies. The UTAUT model integrates personal attributes with product and environment attributes. Performance of a technology means its suitability and effectiveness of it fulfilling its utility to the customers while satisfaction of the customers gives the effectiveness. In the case of Mobile wallets, the existing literatures shows a mixed response influenced by the three-level technology adaption, Mobile technology, specific application attributes and use of M wallets. Adaption of Smart phone technology is common in urban population and reaching to semi-urban and rural areas. Continuously changing technology complexity, system requirements for different applications and user friendliness may surface as a challenge for low income, aged and low-income users. The satisfaction level may be explained if the frequency of its use increases. Social influence in mobile wallet is its convenient use in doing transactions of small amounts without carrying cash or using plastic cards. During CoVID 19, the transaction using mobile wallets increased to reduce physical transactions. Wide popularity in retail shops, even in small vegetable and fish vendors started adopted it. This shows that the technology adaptability by the individuals is a complex mix of personal efficacy and social influence. Adaption of many technologies in society is influenced by the strict implementation of policies and strategies to adapt a technology. Demonetization and CoVID prevention strategies became social influences in increasing popularity of Mobile wallets.

Review of Literature - The use of Mobile wallets by an individual is emerged from a complex attitude towards the use of technology, initiated by the curiosity to use latest technologies or constrained by the fear of 'wrong use of applications' or 'loss of money'. Another fear is the possibility for exposure of transaction details if the mobile is lost. But this fear perception is gradually overruled by the convenience in spending or receiving, bank update after every transaction, convenience of transaction without cash, easy inter-transferability of money in between accounts, easiness to transfer fund using mobile number etc.

The application user friendliness in terms of appearance, readability, visual effects, etc also important in choosing an M Wallet app (Singh, Srivastava, & Sinha, 2017).

Mobility, convenience and trust are the three factors that attract customers to M wallets and to use M wallets in routine life (Deepti Sharma, 2019).

The United Theory of Acceptance and Use of Technology (UTAUT) is an integration of eight dominant theories and models, namely: the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), the Motivational Model, the Theory of Planned Behaviour (TPB), a combined TBP/TAM, the Model of PC Utilization, Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). Theory of reasoned action and Theory of Planned action are the basis to response to stimulations from environment like advertisement while the same stimuli is mixed with need and behavioural control, it become planned behaviour. The technology may be accepted if the need and benefits are perceived by the user and develop an attitude to use the technology. Innovation Diffusion Theory explained the level of adaption of technology. The SCT defines human behaviour as a triadic, dynamic, and reciprocal interaction of personal factors, behaviour, and the environment (Williams, Rana, & Dwivedi, 2015).

Statement of Problem

The technology adaptability is influenced by the socio-economic factors and the financial inclusion in urban area is deep while the same in rural areas is shallow due the higher degree of informality in living and trades. The UTAUT of Mobile wallets in urban areas shows a higher degree of adaptability in routine life while a thin use of it in rural areas. This paper analyses the relation between financial inclusion and UTAUT in urban areas.

Research Methodology

The data was collected using a structured questionnaire whose validity and reliability were tested using test and re-test method. The respondents of this research are of different ages, income, education, and occupation and the number of respondents were 393. In this research, the scale used is 5 point scale to understand the variation more vividly. The data is analyzed at the descriptive level and inferred based using mean, standard deviation, skewness, and kurtosis.

Objectiv of research

To understand the technology adaption in Bangalore rural districs.

Data Analysis

Table 1 : Descriptive Analysis : Demographic factors and factors that motivates mobile wallet use

Demographic variable	Percentage	Factors for using M Wallets	as percent of M wallet users
Age in years		**Use of M wallets**	
18-36	42	Purchase	59
36-54	35	Utility payments	72
54-72	23	Fund transfer	28
Gender		**Use of Mobile app of Banks**	
Male	52	For utility payment	39
Female	48	Fund Transfer	32
Education		**Frequency of use**	
Without preliminary education	18	More than 10 times a day	14
School	42	More than 5-10 times a day	31
Graduation	12	Upto 5 times a day	55
Vocational training	28	**Reasons for using M wallets**	
Occupation		Convenience	32
Employed	18	Any time payment	39
Trading/Self-employed	31	Fee safe and secured	69
farmer	51	Easiness of payment	64
Advanced model Smartphone	52	Easy tracking of transaction	71
Awareness on M wallets	62	Reminders of payment	82
Own bank account	39	Availability of proof of utility payment	69

Demographic description of respondents shows that Awareness on M wallets is 62% only and 52% of the respondents use smartphones. The technology adaption is less in rural. Convenience, safety, security, easiness to do transaction, and easiness to transfer money any time are motivating factors. Easy tracking of transactions, reminders and payment proof are also importation

.Inadequate fund in the account or lack of personal account are two challenges in using M wallets. During COVID 19, inconsistency in income and job, fall in income, increasing expense etc lead to the difficulty in maintaining adequate fund in the account. The mobile wallets are linked to a personal bank account and one personal mobile number as well. Similarly, not all family members may have account number except head of the family.

In rural areas, informal job is more prominent and wage is given in cash. Depositing cash in account is important to use wallets. It is tough due to increasing expenses. Need of advanced smartphones, data expenses, internet availability (connectivity) , fear of using app are also constraints in using M wallets.

Table 2 : Difficulties in using M wallets

Psychological Constrains	Mean	Standard Deviation
Inadequate fund in account	3.2	1.5
No personal account	3.5	1.3
Internet (availability) connectivity	3.1	1.5
Expensive data	2.9	1.8
Need of advanced Smartphone	3.6	1.5
Awareness to use wallets	3.3	.9
Difficulty to deposit money in account	3.9	.8
Fear of using apps	4.3	2.2

Conclusion

A descriptive analysis is the true reflection of primary data to explain the demographic nature of the population in a specific geographic area in use of a product. It is represented as a percent or mean with standard deviation. In this research, the use of M wallets is limited due to the difficulty in maintaining adequate balance, no personal account, getting wage as cash and lack of difficulty in depositing cash. Due to this , the market penetration is less. But the users feel convenience in transaction, transaction at any point of time, cashless transaction, safety and security in transaction, and easiness in tracking transaction are motivating factor .due to informality of business and trade in rural areas. Theory of technology adaption and technological adaption depends on level of awareness to reduce fear of loss and promotional strategies to motivate user.

The use of wallets are not imposed as a policy and hence , the use may be the choice of user. But it reduces the effort of taking money from ATM and pay. It eases the payment produces, but loss of mobile may act adverse. Cash withdrawal is difficult using M wallets.

In brief, the mobile wallet use is not a substitute for cash

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IMPACT OF STRESS MANAGEMENT ON ABSENTISM OF DEGREE COLLEGE FACULTIES DURING COVID – 19 – A STUDY AT UDUPI DISTRICT KARNATAKA.

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Presently corona virus (Covid -19) has resulted in highest rate of absentism, especially among teaching faculties working at esteemed private colleges. Private colleges expect their teaching staffs to report to their respective duties in regular working hours when the situation is normal. At present due to the outbreak of covid 19 institutions were shut down as government imposed strict lock down across the country. Hence many of the faculties coming from outside couldn't report on time as per the directions of management of private institutions. Normally management want faculties to be in the campus engage online classes & also finish department related works. Due to particular unavoidable reasons most of the faculties couldn't report on time as per institutions management expectations. This paper focuses on absenteeism of teaching faculties due to increased level of stress, its impact and suggested remedies for the same are given to a certain possible extent.

INTRODUCTION

One of the important concerns affecting any institution is continuous absence of prominent teaching staffs. Faculties are considered as the real strength of any institution, because they inspire, motivate & enlighten students which will directly result in upliftment of society & building a strong & stable nation. It is said that eminent bodies like NAAC (National accreditation assessment council), IQAC (Internal Quality assurance cell) & LIC(Local inspection committee) are of strong opinion that institutes should be recognized by its faculties & not faculties should be recognized by the institutions where they provide service. Faculties can also bring quality students by their efforts, personal attention & sharing rich knowledge to them which will directly result in building the nation on one side & also contributing substantially for our society which is in desperate need of young talents. Absentism of faculties in institutes may be due to one or more particular reasons; especially the following could be possible to a certain extent;

1) Less job satisfaction
2) No cordial relationships between the peers

3) Poor working conditions
4) Poor health & medical grounds
5) Maternity problems in female staffs
6) Lack of financial benefits & incentives
7) Institutional politics
8) Favoritism& nepotism
9) Lethargic reporting authorities who do not recognize good works.
10) No credit for good works
11) Long unexpected holidays

Covid-19 as we know has spread faster across the globe this pandemic can affect human lives faster, therefore where there are mass gatherings like institutes had to beshut down for quite a longer periods as per the central government directive. Educational institute is one such field where we observe large number of students coming up to pursue their education from different places. Since there is a quick possibility of spreading this disease due to mass gathering, government of India decided to announce complete lock down in the country with effect from 24th March 2020. Even atthis moment condition has turned up so much critical that it is not at all possible to open the institutes at present. But still institutions expect their teaching staffs to be present within the institutional campus to carry out all those clerical activities which a faculty as a professional should not carry out. This will neither help the students as well as the growth of faculties. Some of the institutes even are using undue influence on faculties towards deducting their earned leave (EL) which can be enchased after a certain period of their service. Quality teaching, research & publication of articles are given minimum or no weightage. Their major concerns are getting maximum admissions for all courses, filling the seats, putting faculties in all such tasks that shall hamper their professional growth. Hence this has raised major concern with all competent, talented & skillful employees who put their blood & sweat for the up liftment of institutions. These competent faculties discharge their duties on time, perform better in their professions, provide justice to the subject whom they handle &also to their students. This may strongly result in the following.

1) Lack of trust towards management.
2) Procrastination of duties.
3) Delay in completion of regular work.
4) Regular person turns irregular in his duty, delay in reporting.
5) No active involvement in important tasks.
6) Lack of positive thinking.
7) Lack of learning & focus towards research.
8) Affect professional development.

Faculties are informed to join their duties without considering their genuine problems, without providing them with moral support at this crucial period where the whole world is in danger & facing crisis like situation everywhere. Genuine reasons for absentism may be the following;

1) Lock down announced by the government for the protection of human beings as there was no much remedy found at the crucial period.

2) Outstation faculties finding difficult to commute from one place to another.
3) Lack of transportation facilities.
4) Poor health & regulations imposed by health department.
5) Problems with district & state level border crossing, this may lead to compulsory quarantine.
6) Delays in getting government approved pass.
7) Personal reasons

Normal impact of absentism of faculties on institutes:

Faculties while on duty perform their tasks continuously which will bring credit to their institution & also to the society. On the other hand they teach & train students in a well decisive manner so that they can progress & prosper in every walks of their life in their respective professions. Hence faculties remain as facilitators of growth directly for students & indirectly for the institutions. An institution can progress only when their staffs (Teaching faculty) are looked after well & they are satisfied in their profession. The following aspects can be observed in teaching if the faculties are not looked after as per the expected standards.

1) Institution may lose its charm, name, fame & reputation.
2) Increase in the number of faculty turnovers year on year.
3) Faculties with broader & deeper knowledge & quality teaching may not be available to the institutions.
4) Affects work climate & working standards miserably.
5) Admissions start reducing below the expectations.
6) Quality of the students passing out of institute starts deteriorating & they will not be employable in the industry.

Causes for stress among faculties:

When the private management institutes wanted to cut down the costs & who themselves were not aware of the next move decided to take the following steps till the pandemic came down.

1. Salary of the staffs were reduced by 50%.
2. No additional payments. On the other side increased commitments on daily basis.
3. No opportunities available as it was in the earlier normal times.
4. Never ending expectations of management led to increased work burden on faculties.
5. Management wanted to take up most of the clerical assignments by faculties, no additional staff deputed for the same.
6. There was no distinction between personal timings & professional working hours. Management expected staff to work for round the clock.
7. More availability of faculties made management to threaten faculties by opting foreasily available replacement of faculties (Cost cutting).

LITERATURE REVIEW

Herrmann and Rockoff (2012) found that the daily loss in student achievement resulting from having a substitute teacher is comparable to replacing an average teacher with one between the 10th and 20th percentile in terms of teaching effectiveness. Other researchers note that providing for substitute teachers incurs heavy financial costs.

Chang (2010) found that absenteeism as missing ten percent of the school year and importantly includes all absences in this count, excused and unexcused. Including all absences is important for very young students in elementary school because it is extremely unlikely that a parent does not know about their child's absence. As children age and move into the secondary school level, truancy is generally defined in terms of unexcused absences and comes with the possibility that parents are unaware of their child's absences.

Maynard (2012) found that the reasons for absenteeism exist, including a number of family risk factors, heath reasons, lack of resources, domestic violence, lack of interest or ability on the part of the student and the student's perception of the school, classroom and teacher. One study suggests a number of family risk factors that are an adequate early predictor of student absenteeism: low level of parental education, being born to a teenage mother, living below the poverty index, living in a family with 4 or more children, receiving welfare, having unemployed parents, having a parent with poor health or having food insecurity.

PROBLEM STATEMENT

It is seen & heard that covid-19 has brought huge problem to the whole world because of which complete lock down was announced by the government. This made educational institutes also discontinue their operations for longer periods. Management of private institutes wanted their teaching faculties to be present in the campus & carry out clerical activities other than teaching & research. When we look other side it was seen that many of the faculties who were dedicated in their professions could not attend their duties due to some unavoidable reasons. This had resulted in a gap between management expectations from the faculties & faculties remaining absent in the institutional campus. Management expects returns on investments & considers payments made to the faculty as cost. Hence with this thinking they want faculties to be within the institute & work for the same without looking at the present critical situation the whole world is facing. Instead of expecting them in the campus they can carry out the same work at home & make a periodic reporting to the concerned authorities.

METHODOLOGY USED

Primary data is collected using online questionnaire shared in email &whatsapp to the concerned faculty groups. Even telephonic interview is also made to collect immediate responses from faculties. Secondary data is collected from books, journals, magazines & related sites. Primary data collected from the respondents is further used to carry out indepth analysis using applicable statistical tool.

Type of sampling used in this study is simple random sampling (Convenient sampling). Number of population taken for this study is fifty respondents who are faculties working in premier institutes. These faculties carry good experience in teaching &has a good track record built in

the past. The area chosen for carrying out this study is Udupi & Udupi districts covering both urban &rural areas.

OBJECTIVES OF THE STUDY

1) To understand the impact of faculties absentism on institutions.
2) To study the relationship between job productivity & faculty absentism.
3) To analyze the impact of faculty absentism on institutional practices.
4) To give suggestions based on the findings of the study.

LIMITATIONS OF THE STUDY

1. This study is undertaken at Udupi city & Udupi districts only.
2. Only 50 members are taken in this study.
3. Respondents above 55 years are not considered in this study.
4. Only management staffs are taken in this study, aided (Government/UGC) staffs are not taken in this study.
5. Opinions aregiven directly by the targeted audience; hence there may be biases in the responses observed. But however, to the level best it is tried to minimize bias responses.
6. Certain opinion provided by faculties could not be disclosed because of confidentiality.

DATA ANALYSIS

Table 1: Age of respondents

Age in (Years)	**Number of respondents**	**Percentage (%)**
25 – 35	13	26
35 – 45	25	50
45 – 55	12	24
Total	**50**	**100**

Source: Primary data

Table 2: Designation of faculties

Designation	**Number of respondents**	**Percentage (%)**
Assistant professor	34	68
Associate Professor	16	32
Total	**50**	**100**

Source: Primary data

Table 3: Length of expenditures (in years)

Experience (in years)	Number of respondents	Percentage (%)
<10	16	32
10 – 15	18	36
>15	16	32
Total	**50**	**100**

Source: Primary data

Table 4: Gender of respondents

Gender	Number of respondents	Percentage (%)
Male	24	48
Female	26	52
Total	**50**	**100**

Source: Primary data

Table 5: Normal expectations from management

Expenditure	Number of respondents	Percentage (%)
Stock verification	10	20
E – Lectures	12	2
Departmental work	15	30
Clerical work	13	26
Total	**50**	**100**

Source: Primary data

Table 6: Opinion on work productivity of faculties

Productivity	Number of respondents	Percentage (%)
Decreases	22	44
Remains same	28	56
Total	**50**	**100**

Source: Primary data

Table 7: Time of absentism

Time of absentism	Number of respondents	Percentage (%)
Less than one week	18	36
1 – 2 week	17	34
Above 2 weeks	15	30
Total	**50**	**100**

Source: Primary data

Table 8: Management action for absentism

Action taken	Number of respondents	Percentage (%)
Consider earned leave (EL)	23	46
Loss of pay (LOP)	27	54
Total	**50**	**100**

Source: Primary data

Chi square test

Chi square test is a non-parametric test which is used in this study to determine the degree association two variables. Calculated value of this test is given by:

$$\sum \frac{(fo - fe)^2}{fe}$$

Where 'fo' is observed frequency and 'fe' is expected frequency

Expected frequency is given by

(Row total X Column total)/ Gross total

After expected frequency is calculated the difference between observed and expected frequencies are made which is then squared and then divided by expected frequency. This will give the value of calculated chi square.

Tabulated value of chi square is taken from chi square table. This is done by taking selected

confidence interval limit and calculating degrees of freedom using (r-1) (c-1) where 'r' is the number of rows and 'c' is for number of columns. If chi square calculated is greater than chi square tabulated null hypothesis is rejected else accepted.

1) **H_0: Time period of absentism and work productivity are independent of each other. H_1:Time period of absentism and work productivity are not independent of each other.**

Work productivity	Time period of absentism			Total
	Less than a week	1 – 2 weeks	Above 2 weeks	
Decreases	06	07	09	22
Remains same	12	10	06	28
Total	18	17	15	50

Chi square calculated value is 2.4445 and the table value at 5% level of significance at degrees of freedom 2 is 5.991. Hence table value is higher than calculated value, we therefore accept null hypothesis.

2) **H_0: Gender and time period of absentism are independent of each other.**
H_1:Gender and time period of absentism are not independent of each other.

Gender	Time period of absentism			Total
	Less than a week	1 – 2 weeks	Above 2 weeks	
Male	10	08	06	24
Female	08	09	09	26
Total	18	17	15	50

Chi square calculated value is 0.8835 and the table value at 5% level of significance at degrees of freedom 2 is 5.991. Hence table value is higher than calculated value, we therefore accept null hypothesis.

MAJOR FINDINGS

1) Respondents in the age group of 35- 45 years are higher in number(Table 1).
2) 68%of the respondents are assistant professors & the rest 32% respondents are associate professors carrying rich experience & appointed by the management of the institute (Table 2).
3) 36% of the respondents carry 10 to 15years of experience, 32% have less than 10 years of experience& the rest 32% have experience of above 15 years (Table 3).
4) 52% of the respondents arefemales & the rest 48% are males (table4).
5) 44% of the respondents say that work productivity decreases due to absentism and 56% say that work productivity remains same (Table6).
6) 36% of the respondents are absent for less than a week, 34% are absent for one to two weeks & the rest 30% are absent for more than two week (Table 7).
7) Time period of absentism & work productivityof absentees are independent of each other (Chi Square 1).
8) Gender of faculties & the time period of absentism are independent of each other (Chi Square 2).

MAJOR SUGGESTIONS

1) Management of concerned institutes should direct the principals of their college to deal with faculties liberally at this moment as this situationisvery critical to the world itself.
2) Faculties morale should not be brought down & they should not be made to feel isolated because this may hamper their future academic performance.

3) Faculties salary should not be deducted at any cost.
4) Management can plan for staff rotation schedule so that absentism can be reduced.
5) Senior staffs above 50 years should be provided more relaxations considering their age & health conditions.
6) Those faculties who are coming from other districts, states etc. has border issues so they must be exempted from reporting to the duties until the situation returns back to normal.

CONCLUSION

Regular absentism is totally different from absentism experienced during the outbreak of covid-19. Here faculties working for private institutes may remain away from duty due to one or other valid & genuine reasons. It is better that management of institutes deal with such faculties humbly showing a great sign of concern, understanding problems of faculty, educating them more & more about health & safety rules, making work place more & more safe & less risky. From the institutions point of view, it is always better that employee (faculties) to be treated as human capital itself than any kid of unproductive resources.

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STUDENT'S ATTITUDE AND INTEREST TOWARDS LEARNING TULU SCRIPT

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Tulu language is the mother tongue of people in Karavali (costal) Karnataka. The inscriptions started that land from Neeleshwara to Ankola as Tulu Rajya; hence there is a need to recognize the Tulu language. Languages are also prime vehicles of cultural expressions and intangible cultural heritage, essential to the identity of individuals and groups; safeguarding endangered tongues were crucial in maintaining cultural diversity worldwide. People who are well educated will have an interest in learning new and challenging things. Paper made an earnest attempt to know the students' interest in learning Tulu script, Level of Awareness, and Attitude towards learning Tulu script. The study was carried out in Karnataka by taking 400 students on a random basis. It found that there is a positive relation between Interest, Awareness, and Attitude.

1. Introduction

Tulunadu is a region of coastal Karnataka made up of three major districts: Dakshina Kannada, Udupi, and Uttara Kannada in Karnataka, as well as Kasaragod in Kerala, collectively and unofficially known as Tulunadu. The people of Tulunadu speak their native language, called as Tulu language (**Karthik Malli, 2019).** Tulu is indeed one of the five South Indian Dravidian languages; others are Tamil, Telugu, Kannada, and Malayalam. The four key languages spoken currently (Tamilnadu, Andhra Pradesh, Karnataka, and Kerala) are predominant in their respective states **(Dr. Neria Harish Hebbar, 2015).** While Tulu is spoken by 18,46,427 native Tulu speakers in India and 3 to 5 million native speakers worldwide, they are popularly known as Tuluvas**(Census report of India 2011).** Regardless of Tulu's strength in Tulu Nadu - its situation as the most widely used language and status as the most normal primary language of the district's occupants - the language has not been given official status in its homeland. This is best shown by the fact that Mangalore's official name, Mangaluru, is the city's Kannada name, rather than Kudla, the city's Tulu name, which has a much stronger emotional resonance for many Tuluvas because it is their mother tongue. **(Karthik Malli, 2019)**

Even though Tulu Lipi is currently popular, the voice towards Tulu script and language is not new; it was initiated long back but did not get much popularity. Students and others who want to learn Tulu script, Tulu Lipi Akshara Mala,' a book on Tulu script edited by

litterateur Venkataraja Puninchithaya were released in 2011. The book published by Tulunada Samskrirti Vedike Trust contains all letters of ancient Tulu script with illustrations to represent corresponding words used in addition to vowels and consonants; the book also contains a chart of Tulu numerals (**The Times of India, 2011**). Bale Tulu Kalpuga', a program that was also imitated in 2014 to encourage outsiders to learn Tulu, organized by the Karnataka Tulu Sahitya Academy, was inaugurated by Janaki Brahmavar, the president of the Tulu Academy. However, it has not achieved popularity (Daijiworld Media Network ,2014).over the period, more than 2000 people have learned the Tulu script. They are preparing for the Tulu script exam through the Karnataka Tulu Sahitya Academy and Jai Tulunad's collaborative online Tulu script learning scheme, 'Bale Tulu Lipi Kalpuga.' Along with online courses, these organizations are holding Tulu script classes at different locations in Tulunad, with the help of local organizations. These free Tulu script learning courses have got much positive feedback from all over the world.

Recently N Shashi Kumar, the Mangaluru city police commissioner, has used the Tulu Lipi in his name board, making him the first city police commissioner to do so **(Team Udayavani, 2021**), and also The Shri Mariyamma Temple in Urwa has become the first temple in Mangaluru city to hoist its name board bearing the Tulu Lipi. Many citizens expressed an eagerness to learn the language as well as the Lipi or script **(News Karnataka.com, 2020**)

2. Objective of the study

The main objective behind this study is to understand the students' Attitude and Interest in learning the Tulu script and the difficulties faced by them.

3. Review of literature

Since each language has its phonological structure, there has been a need to establish language-specific articulatory ability acquisition norms in a multilingual country like India. While data in some of the major Indian state languages, such as Kannada, Tamil, Malayalam, Telugu, and Bengali, have been collected, there have been very few studies on regional non-official languages spoken by a significant number of people in India(Shetty & Prabhu, 2015). The emergence of competing languages, primarily Tulu and Kannada, raised long-term dilemmas for the Basel Mission in the south coastal Karnataka region in the nineteenth century. Their language was critical to their evangelical work, which was facilitated by important language-related activities such as dictionary development, grammar writing, and translations. Since language use was intertwined with caste hierarchy, this raised concerns about the status of lower castes, especially Billavas, concerning the native elites and upper castes (Koudur, 2020).

Tulu is the dominant spoken language in the Dakshina Kannada and Udupi districts, with 48.6% and 31.4 %, respectively, and Kerala's Manjeshwaram and Kasargod (16.2% combined). Tulu Nadu also has a large number of groups that speak languages other than Tulu, such as Byari, Konkani, and coastal dialects of Kannada (Karthik Malli, 2019). Tulu is not currently an official language in India or any other region. Tulu is being considered for inclusion in the Constitution's Eighth Schedule. Tulu would be recognized by the Sahitya Akademi if it is included in the Eighth Schedule; as a result, Books written in Tulu will be translated into other recognized Indian languages (The Hindu, Rajmohan Unnithan,2020). The prioritization of Kannada, and relegation of Tulu to a secondary position, was an outcome not only of missionary perceptions of the larger

Kannada context but also, more importantly, can be traced back to elite representations regarding the subaltern Tulu culture and life world as missionary intervention in education and native language use challenged the status quo of social hierarchy among local communities, this sparked efforts by the native elites to reclaim and restore the earlier hierarchy. In the process, the native elite representations of the Tulu language and culture became, at the same time, an effort at dismissal and appropriation(Koudur, 2020).

There has been a severe shortage of research into the Tulu language and script. With his monumental work, "A Comparative Grammar of Dravidian or South Indian Family of Languages," published in 1856, Robert Caldwell embarked on a systematic study of the Tulu language. Tulu, according to Caldwell, is one of the most evolved Dravidian languages. Tulu's status as a major language has dwindled. A lack of serious literature has also undermined Tulu's argument to be a language to be learned in educational institutions. At the same time, it is clear that most of the literature has perished due to the difficulty of saving palm leaf scrolls (Dr. Neria Harish Hebbar, 2015). A new trend has occurred in the Tulu language, which has been popular since being included in the SSLC syllabus. In place of the western alphabetical style keyboard, the Tulu script keyboard is now being produced. This will come in handy when it comes to typing the Tulu script on the screen (Daijiworld Media Network, 2021).

Many Tulu manuscripts and inscriptions can be found in Tulu Nadu households, especially in Brahmin homes. Many have perished as a result of a lack of concern in maintaining them. Even though most of these are Sanskrit mantras written in Tulu script, their number must be significant. The language of Tulu Nadu and its distinctive script need a significant amount of effort and resources. (Dr. Neria Harish Hebbar, 2015). Tulu scripts are rich in patterns, with many variations of related characters, and there are several Tulu historical records available in handwritten type. Preserving old files with readable and editable structures allows people to gain more experience (Antony & Savitha, 2016). Following that, future study directions on recognition and interpretation of the Tulu script are given. Because of the wide range of uses, handwriting recognition and identification are among the most intriguing topics in current research. It has leveraged its potential in reducing the manual work of converting the documents containing handwritten characters to machine-readable texts. Deep convolutional neural networks (DCNNs) have been successfully introduced for character recognition in various languages. So there was a suggestion for DCNN-based architecture for character classification in the Tulu language also. This model was created primarily to aid in the character identification of Tulu texts (Bhat & Seshikala, 2021). With the help of artificial intelligence, Shallow and deep machine learning techniques for recognizing offline handwritten characters of south Dravidian Tulu scripts are also used. It was found that Deep CNN outperforms shallow learning methods for isolated Tulu characters from modern texts, with a productivity of 98.49 % and 80.49% for isolated Tulu characters from Tulu palm leaf manuscripts (Savitha & Antony, 2018).

According to the survey conducted by UNESCO, many languages may vanish due to the fast dwindling of a number of its users and also has cautioned that unless the concerned authorities take immediate steps, "these languages may vanish by the end of this century." Supporting that, around 18,46,427 Tulu speakers are identified as per the 2011 census, compared to 19,49,000 in

the 1997 census, so efforts should be made by communities, which speak these languages to preserve them to maintain cultural diversity.

4. Methodology

This research is being carried out to understand better the student's mindset and curiosity in studying the Tulu script. A descriptive quantitative design is used to elicit Respondents' opinions. Students from different schools and colleges from various parts of Karnataka served as Respondents for this report. Based on the random system, students were selected for this study, and these students belong to a variety of academic disciplines, including Arts, Scientific, and Commerce. This research assessed various assessment levels, including Awareness, Attitude, and interest in learning Tulu script. The questionnaire was designed in two sections, the first asking for demographic information and the second asking questions about Awareness, Attitude, and interest in studying Tulu script. Each Level was measured separately by asking questions on a five-point Likert scale and creating a questionnaire with literature assistance. Questionnaires were distributed randomly to the respondents. A total of 437 responses were gathered, and after data cleaning, the researcher kept only 400 of them to examine the data. The answers are inserted into SPSS 20 after the data has been cleaned and screened. Secondary data sources like Websites, Blogs, Newspapers, and Magazines are used to revise the idea and support the results.

5. Data analysis and interpretation:

5.1 Demographic profile of the Respondents'

The Respondents' demographic information was deemed necessary because the Respondents' ability to provide adequate information on the research variables depended heavily on their Gender, Age, Education qualification, Area of specialization, and Location. The demographic background of the Respondents‟‟ are given in Table No. 1

Table No. 1: Demographic profile of the Respondents'

		No. of Respondents'	Total	Percentage
Gender	Male	164	400	41.0
	Female	236		59.0
Age(in years)	Below 15	4	400	1.0
	15-20	126		31.5
	21-25	240		60.0
	Above 25	30		7.5
Education Qualification	Below S.S.L.C	2	400	0.5

	S.S.L.C	6		1.5
	PUC	13		3.3
	UG	213		53.3
	PG	166		41.5
Area of specialization	Arts	9	400	2.3
	commerce	359		89.8
	science	30		7.5
	Other	2		0.5
Location	North Karnataka	5	400	1.3
	South Karnataka	121		30.3
	Karavali(costal) Karnataka	244		61.0
	Kerala	30		7.5

Source: Field survey 2021

The student's demographic details were collected to know their backgrounds, such as Gender, Age, Education qualification, Area of specialization, and Location. Table number 1 shows that the majority (59%) of the Respondents' were female as associated with the male Respondents' so we can say that the female student's ratio is more in numbers. 60% of the Respondents' falling under the age category of 21- 25 years showcases that most Respondents were college students. Responses were collected from various students belonging to different educational qualifications. Undergraduate students have a majority(213) in numbers, followed by Post-graduation students, and 89.8 % of the students belong to commerce when it comes to their Area of specialization. Out of 400 students who are participated in the survey, most (61.0%) of them are from Karavali (coastal) Karnataka

5.2 Student's Awareness about Tulu script

Awareness means knowledge and understanding that something is happening or exists or **the** quality or state of being aware. Here researcher has made an attempt to understand the Level of Awareness among students about the Tulu script and the result represented in Table No.2

Table No. 2 Descriptive analysis for Students awareness about Tulu script

	Mean	**Std. Deviation**	**t**	**Sig. (2-tailed)**
There is a separate script for Tulu	3.50	1.384	7.263	.000
I am aware of the Tulu script learning	2.49	1.319	-7.810	.000

apps				
I am aware of Tulu Wikipedia	2.68	1.420	-4.506	.000
Tulu calendar 'Kaala Konde,' with words and numerals in Tulu script	2.36	1.324	-9.742	.000
Tulu is now an optional language in schools and colleges	2.76	1.466	-3.275	.001

Source: Field survey 2021

Table number 2 explains that the Respondents' are moderately aware of the separate script for Tulu (3.50± 1.384), but the Respondents' are slightly aware of the Tulu script apps (2.49±1.319). The Respondents also disagree with the Awareness about Tulu Wikipedia (2.68±1.420) and Tulu calendar 'Kaala Konde' with words and numerals in Tulu script (2.36±1.324). Respondents' also slightly aware of the fact that Tulu is now an optional language in the schools and colleges

5.2.a Association between Demographic and Awareness

Tulu script knowledge is spread through different demographic information such as gender, age, education qualification, Area of specialization, and Location. As a result, an effort has been made to determine whether there is any relationship between demographic factors and Awareness. The outcome of the analysis shown in table No. 3

Table No. 3 Distribution of Awareness among Demographic Factors of students

		Awareness level				
		Very low level	**low level**	**High level**	**very high**	**Total**
Gender	Male	46	44	36	38	164
	Female	87	71	65	13	236
Age(in years)	Below 15	2	0	2	0	4
	15-20	47	35	32	12	126
	21-25	79	65	63	33	240
	Above 25	5	15	4	6	30
Education Qualification	Below S.S.L.C	2	0	0	0	2
	S.S.L.C	0	0	2	4	6
	P.U.C	5	6	2	0	13

	UG	77	56	55	25	213
	PG	49	53	42	22	166
Area of specialization	Arts	7	2	0	0	9
	commerce	121	103	85	50	359
	science	5	8	16	1	30
	Other	0	2	0	0	2
Location	North Karnataka	3	2	0	0	5
	South Karnataka	51	40	22	8	121
	Karavali(costal) Karnataka	68	64	71	41	244
	Kerala	11	9	8	2	30

Source: Field survey 2021

Table No. 3 indicates that most female Respondents' have a very low level of Awareness compared to male Respondents', while male Respondents' have a very high level of Awareness compared to females. The majority of Respondents' between the ages of 21 and 25 had a relatively low level of understanding. Compared to postgraduate students, most undergraduate Respondents have a very low degree of understanding of the overall Respondents'. Out of 359 commerce specializations, Respondents' majority of the Respondents have a very low level of Awareness. When it comes to the Location, most Karavali (costal) Karnataka Respondents have a high level of Awareness.

5.2.b Test result of Level of Awareness

Based on the condition required by the test and the form of variables, the chi-square was used to assess the relationship between Demographic Factors and Level of Awareness. The test results are shown in table no. 4.

Table No.4 Test result of Level of Awareness

Level of satisfaction with following parameters	Chi-square value	d.f	P valve	Remarks
Gender	27.491	3	.000	HS
Age(in years)	15.301	9	.083	NS
Education Qualification	27.702	12	.006	HS
Area of specialization	28.625	9	.001	HS
Location	21.084	9	.012	Sig

Source: Field survey 2021

Table No. 4 explains the association between the Level of Awareness and demographic variables, which indicates that there is a significant difference in the Level of Awareness among gender (P =.000< 0.01), Education Qualification (P=.006< 0.01), Area of specialization (P=.001< 0.01) and Location (P=.012< 0.05). In addition to this, the test result showed that there is no significant difference in the Level of Awareness and Age (P= .038> 0.05). Hence based on the result, it can be concluded that there a significant difference in the Level of Awareness and the demographic variables except for age.

5.3 Students interest in Tulu script

Interest means a desire to learn or hear more about somebody or something. Here researcher made an attempt to understand the student's interest in learning Tulu script and the result depicted in Table No.5

Table No. 5 Descriptive analysis for interest towards Tulu script

	Mean	Std. Deviation	t	Sig. (2-tailed)
I am interested to learn the Tulu script	3.64	1.276	10.069	.000
I have tried to read the Tulu script	2.98	1.345	-.372	.710
Studying Tulu script is essential because it makes me skillful	3.62	1.206	10.283	.000
Learning Tulu scripts will give me the utmost pleasure and satisfaction	3.53	1.210	8.723	.000
When I learn the Tulu script, I get more knowledge	3.54	1.236	8.657	.000
Tulu script is a challenge	3.57	1.161	9.817	.000
Many people, who speak Tulu, do not know the script.	3.80	1.289	12.333	.000
There is full support from the government	2.99	1.102	-.136	.892
Usage of Tulu script is increased in recent days	3.50	1.119	8.933	.000

Source: Field survey 2021

Table number 5 exhibit that Respondents' are agreed that they are interested to learn Tulu script 3.64±1.276, but on the contrary, they have not tried to read the Tulu script (2.98±1.345), and also they agreed that studying Tulu script is important because it makes them skillful(3.62±1.206) Respondents' of the study agreed that the script is a challenging one(3.57±

1.161)and also agreed that by learning Tulu script they would get more knowledge(3.54± 1.236)along with that they also agreed that Tulu script would give utmost pleasure and satisfaction(3.53± 1.210) if they learn properly. Respondents also agreed that most of the people who speak Tulu do not know the script (3.80± 1.289) and agreed that Tulu script usage has increased in recent days (3.50±1.119). Respondents' opined that there is a lack of government support towards the development of Tulu script (2.99±1.102)

5.3.a Association between Demographic and Level of Interest

The interest in learning Tulu script is spread through different demographic information such as gender, age, education qualification, Area of specialization, and Location. As a result, an effort has been made to determine whether there is any relationship between demographic factors and the Level of Interest. The outcome of the analysis shown in table No. 6

Table No 6 Association between Demographic and Level of Interest

		Level of Interest				
		Very low level	**low level**	**High level**	**very high**	**Total**
Gender	Male	33	47	59	25	164
	Female	43	80	93	20	236
Age(in years)	Below 15	2	0	2	0	4
	15-20	27	44	39	16	126
	21-25	43	77	97	23	240
	Above 25	4	6	14	6	30
Education Qualification	Below S.S.L.C	2	0	0	0	2
	S.S.L.C	0	0	4	2	6
	P.U.C	4	4	5	0	13
	UG	51	69	67	26	213
	PG	19	54	76	17	166
Area of specialization	Arts	2	2	3	2	9
	commerce	71	116	132	40	359
	science	3	9	15	3	30

	Other	0	0	2	0	2
Location	North Karnataka	3	1	1	0	5
	South Karnataka	28	46	43	4	121
	Karavali(costal) Karnataka	40	74	91	39	244
	Kerala	5	6	17	2	30

Source: Field survey 2021

Table number 6 shows that female Respondents have a high level of interest in the Tulu script. Respondents between the age group of 21 to 25 years also have a high level of interest in the Tulu script. Even though undergraduate Respondents' are more in numbers, the postgraduate students have a high level of interest in Tulu script than undergraduate Respondents.' The majority of the commerce Respondents have a high level of interest in learning the Tulu script. Respondents' from Karavali (costal) Karnataka have a high level of interest in the Tulu script; along with that, most South Karnataka Respondents showed very low interest in the Tulu script.

5.3.b Test result of Level of interest

Based on the condition required by the test and the form of variables, the chi-square was used to assess the relationship between Demographic Factors and Level of interest. The test results are shown in Table No.7

Table No.7 Test result of Level of interest

Level of interest with following parameters	Chi-square value	d.f	P valve	Remarks
Gender	5.262	3	.154	N.S.
Age(in years)	12.131	9	.206	NS
Education Qualification	31.041	12	.002	HS
Area of specialization	7.368	9	.599	NS
Location	25.821	9	.002	HS

Source: Field survey 2021

Table No. 7 demonstrates the association between the Level of interest and demographic variables. This indicates that there is a significant difference in the Level of interest among Education qualifications (P=.002< 0.01) and Location (P=.002< 0.01). In addition, the research results revealed there is no significant difference in the Level of interest among gender (P =.154), Age (P= .206), and Area of specialization (P=.599). Hence based on the result, it can be concluded that there a no significant difference in the Level of interest and the demographic variables.

5.4 Students Attitude towards Tulu script

A positive, negative, or mixed assessment of an object articulated at any degree of severity is referred to as an attitude. It expresses a positive or negative assessment of an individual, location, object, or activity. Here researcher made an attempt to understand the student's Attitude towards learning Tulu script and the result depicted in Table No.8

Table No. 8 Descriptive analysis for Attitude towards Tulu script

	Mean	Std. Deviation	t	Sig. (2-tailed)
It is easy to understand the Tulu script	2.99	1.109	-.135	.893
I can learn Tulu script on my own effort	3.02	1.208	.331	.741
I practice Tulu script whenever I have a chance	3.19	1.241	2.982	.003
We can easily find the Tulu script experts	2.91	1.194	-1.508	.132
I am afraid of making mistakes	3.08	1.167	1.285	.200

Source: Field survey 2021

Table number 8 e shows that the Respondents agree that understanding the Tulu script is easy(2.99±1.109), and also disagree that finding the Tulu script experts is easy, one respondent agree that they can learn the Tulu script on their own effort (3.02± 1.208), and also they are agreed that they are interested in practicing the Tulu script whenever they have the chance to learn (3.19±1.241), but along with that, they are also agreed that they are afraid of making mistakes(3.08±1.167)

5.4.a Association between Demographic and Level of Attitude

The Level of Attitude towards learning the Tulu script is spread through different demographic information such as gender, age, education qualification, Area of specialization, and Location. As a result, an effort has been made to determine whether there is any relationship between demographic factors and the Level of Interest. The outcome of the analysis shown in table No. 9

Table no 9 Association between Demographic and Level of Attitude

		Attitude		
		Negative	Positive	Total

Gender	Male	66	98	164
	Female	84	152	236
Age(in years)	Below 15	2	2	4
	15-20	57	69	126
	21-25	83	157	240
	Above 25	8	22	30
Education Qualification	Below S.S.L.C	2	0	2
	S.S.L.C	0	6	6
	P.U.C	6	7	13
	UG	96	117	213
	PG	46	120	166
Area of specialization	Arts	4	5	9
	commerce	134	225	359
	science	12	18	30
	Other	0	2	2
Location	North Karnataka	3	2	5
	South Karnataka	69	52	121
	Karavali(costal) Karnataka	73	171	244
	Kerala	5	25	30

Source: Field survey 2021

Table number 9 exhibits that compared with the male Respondents' female Respondents' having a positive attitude towards Tulu script and the respondent falling under the age group of 21 to 25 years showed a positive attitude towards Tulu script. When it comes to the education qualification, post-graduation students have a positive attitude towards the Tulu script followed by Undergraduate students. Most of the Respondents' from Karavali (coastal) Karnataka having an optimistic attitude towards the Tulu script, but the majority of the South Karnataka people are having an adverse attitude towards the Tulu script

5.4.b Test result of Level of Attitude

Based on the condition required by the test and the form of variables, the chi-square was used to assess the relationship between Demographic Factors and Level of Attitude. The test results are shown in Table No.10

Table No.10 Test result of Level of Attitude

Level of Attitude with following parameters	Chi-square value	d.f	P valve	Remarks
Gender	.893	1	.345	N.S.
Age(in years)	5.859	3	.119	NS
Education Qualification	19.344	4	.001	HS
Area of specialization	1.470	3	.689	NS
Location	32.301	3	.000	HS

Source: Field survey 2021

Table No. 10 illustrate the association between the Level of Attitude and demographic variables. This indicates that there is a significant difference in the Level of Attitude among Education qualifications (P=.001< 0.01) and Location (P=.000< 0.01). Aside from that, the test result also showed there is no significant difference in the Level of Attitude among gender (P =.345), Age (P= .119), and Area of specialization (P=.689). Hence based on the result, it can be concluded that there a no significant difference in the Level of Attitude and the demographic variables.

5.5 Causal Relationship between Interest, Awareness, and Attitude in Tulu Script

Literature proved that interest in learning any new language motivates one to acquire more knowledge, and later it helps create an Attitude towards learned language. To test these statements, hypotheses are developed and depicted in the path analysis model (Figure No.1). Table 11 explains the hypothesis test results and the author's decision based on the result.

Table No.11 Hypothesis Test result

Hypothesis	Variables	Estimate	S.E	C.R	P	Remark
H_1	Interest in learning Tulu script has a significant influence on the level of Awareness	0.492	.049	11.289	***	Accepted
H_2	Level of Awareness has a significant influence on Attitude	0.352	.022	7.503	***	Accepted

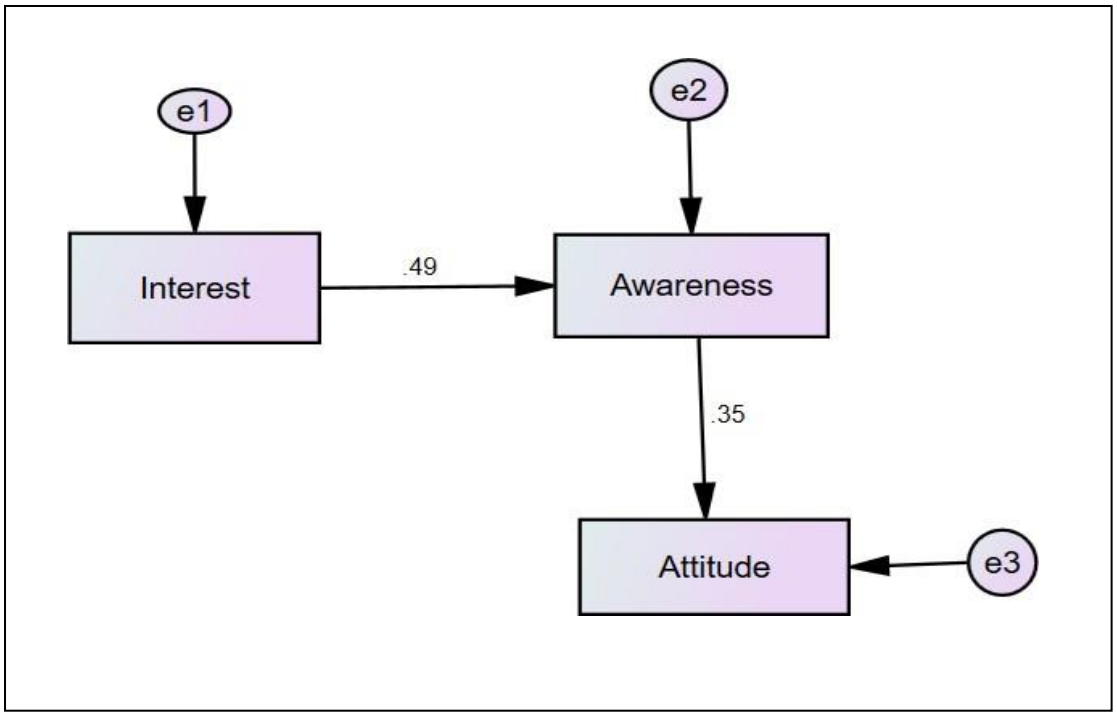

Figure No.1: Path analysis

Table No.11 exhibits that Level of Interest has a significant relation with Awareness, and it showed that for 1% changes in Interest level, 0.49% changes in Awareness level. It also showed a positive relationship between Awareness and Attitude which indicates that 1% changes in Awareness influence 0.35% of changes in Attitude. From this analysis, it can conclude that students with a high level of interest in learning the Tulu language showed a high level of Awareness, and students with a higher level of Awareness showed a positive Attitude towards Tulu scripts and Vice versa. The model fit indices, GFI (0.912), AGFI (0.902), CFI (0.973), and RMSEA (0.039), showed the goodness of the model.

6. Results and discussion

The study identified that female Respondents' outnumber male Respondents', and Respondents' aged 21 to 25 years surpass male Respondents', with most Respondents' being college students. The Respondents represent a variety of educational backgrounds, out of which undergraduate students have a majority in numbers, and commerce specialized students are more in numbers. Out of 400 Respondents' 61% of the Respondents' from Karavali (coastal) Karnataka

The study revealed that Respondents' are interested in studying the Tulu script, but they have not attempted to read and understand the Tulu script, indicating a lack of effort on their part. It was also discovered that respondents believe learning the Tulu script is necessary because it improves their skills and allows them to learn expertise, allowing them to experience the greatest pleasure and satisfaction. Respondents also considered that the Tulu script is challenging because most of the people who speak Tulu do not know the script. It was also discovered that the use of Tulu script has increased in recent days, but there is a shortage of government support for Tulu script and culture growth.

The study has also found the Respondents' having an interest in learning Tulu script, so they consider that they can learn script on their own, but it is not an easy task to understand Tulu script. It was also found that identifying the Tulu script expert is not an easy task. The study discloses that Respondents' are interested in practicing Tulu script whenever they are free, but they are afraid of making mistakes

Based on the research, the majority of respondents are aware of the separate Tulu script, but there is a lack of knowledge about other issues such as the existence of Tulu script learning apps, Tulu Wikipedia, and Tulu calendar. Aside from that, Tulu is now an optional language in many schools and universities, but respondents are not aware of this, so there is a need to raise consciousness in people's minds.

7. Conclusion and recommendation

Even though the Tulu script and culture have a long history, it is not widely known, especially among Karavali (coastal) Karnataka people. There is a great need to raise the Tulu script's consciousness since most people who understand Tulu are unaware of it. As a result, it is proposed that the Tulu script be taught to children as an optional language from the start of their schooling, at least in the Karavali (coastal) Karnataka. Tulu language may vanish due to the fast dwindling of many of its users, so there is a need for government support and some immediate steps to preserve them for the future generation. Many people and organizations are constantly improving the Tulu script, and those individuals and organizations must be recognized. As a result, more people will be inspired and will step up to take action.

Based on the study, it is identified that Tulu speakers believe their mother tongue has been left to flounder reduced to a secondary status within Tulu Nadu itself due to the lack of official protections in place to ensure the language's continued survival. Tulu activists have been fighting for the language's inclusion in the 8th Schedule of the Constitution to bring attention to the subject and effect political reform. Ordinary Tuluva people are also getting involved and doing their best to help their mother tongue to develop.

Finally, the state and people bear common responsibility for preserving a people's unique language, script, and heritage. Respecting every language and culture is essential as we belong to a country like India to see unity in diversity.

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CUSTOMER PERCEPTION POST; THE PANDEMIC TOWARDS THE PURCHASE OF FURNITURE AND INTERIOR PRODUCTS

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Purpose: *The purpose of this study; is to understand what changes have happened to post the pandemic; in the field of furniture; and interiors. There; has been a change; in terms of working and living conditions. There were many changes in the overall economy of our country. People experienced a mass exodus of labor from various streams of the manufacturing sector. The economy has been experiencing- changes; in terms of the prices of commodities and raw materials. Furniture manufacturing engages large-scale transportation and showroom rentals. The product needs to be spread over a large area as it is a high volume and high-value item. This research is to understand changes that have happed in various spears of customers' life through a study of their perception; in terms of both furniture and interior*

Design/ Methodology/ Approach: *The methodology followed was by engaging a questionnaire that covers various buying aspects of people in terms- of furniture and interiors for their homes and offices. A questionnaire; to probe so that it encompasses questions that would give us an idea- in terms of events, functions, and ceremonies that were either postponed, delayed or canceled; due to various reasons.*

The death of a family member, loss of a job, and changes in the income levels of a buyer have resulted in various changes in buying behavior. This research is to establish those factors of production that could be a win-win situation for both- the customers, retailers, and furniture manufacturers.

Originality: *This research was required to understand- what needs to be; done; to prevent losses just in case; there is the repetition of another pandemic shortly. Studied first time by the researcher to understand what changes could be adopted to keep the supply chain intact even if there is an eventuality of big-scale economic loss. An attempt in original to understand a 360-degree view to prevent the mass exodus of the labor force, better logistics and planning of transportation to different destinations*

Paper type: *Scholarly research based on the primary data collection*

analysis,ABDC analysis

INTRODUCTION:

The nature of business changed completely post the pandemic in the field of Furniture and Interiors. There has been delays in placing orders by customers. Customers in general would like to safe guard their savings and preserve liquidity in the near future. Hence their perception towards purchase of high value items is a bit delayed phenomena.

Furniture and Interiors play a major role in terms of expansion and house development. Interiors are sometimes a necessity. The retail business is an area which has competition from the e-commerce sites; customers still feel to have the face to face discussion when it comes to furniture[1]. The work life balance and home life balance got disturbed due to the changes in the working place. Many organizations have moved to the model of work from home and this facilitated people to move on from phase of life to another [2]. Cross- company, cross border, cross functional disruptions have happened in the post pandemic era, resulting in degrading of bilateral relationships between competing nations like china and India; hence raw materials that go in to furniture manufacturing has coming from the cross border have seen raise in price to a large extent[3]. Employee engagement was a challenge as movement of employees, artisans, skilled workers became a challenge. In general while buying furniture it is a normal practice to take quotation before buying and these quotation went completely out of control as prices kept changing constantly during and post pandemic [4].Life and death are two sides of a coin. What happens when death governs life, what happens when fear governs life; life at stake is the question; how many of us are ready to think of a home appliance or be it a furniture when death mongers on top of our head, we tend to protect life first and the rest second [5]. The goal of life and aim of life is different for each of us and it indicates what is feasible and what is not; when women strive for their family to succeed, women entrepreneurs are an example in terms of resilience to survive make their art to grow, make their nature to go head on in over coming challenges in spite of the pandemic, be it in schools and academic institutions [6]. This study is all about understanding each one's story of bouncing back and looking at life which in a different way. Each one's story is different. Employees have a different set of stories and when they belong to different sectors their perception and their feelings towards challenges and money are different. Employees have a fixed kind of income unless they do not have other sources of income. The post pandemic created a mindset that is that of protecting, preventing and less experimenting in life.

LITERATURE REVIEW:

The study shows that post pandemic things have developed in certain areas as well gone down in certain areas of business operations. The work environments have to be redesigned for suiting the changes post pandemic [7]. Urban design is essential for better prevention of any kind of pandemic, both indoor designs and city designs need to be upgraded accordingly[8]. The income of people got affected and people have opted to various methods of generating income to sustain their families and few of them are still continuing the same[9]. Agriculture also affected as the labour movement affected this sector too and the impact happened due to the transportation of

agricultural products [10]. Though the minimum guarantee incomes were planned by the big governments around the world India too had such income guarantees that helped people to mitigate their income challenges[11]. Post the pandemic the acceleration of the retail supply chain got ramped up but it got delayed over due to many vehicles that were abandoned as owners could not repay loans and many other issues popped up[12]. Consumer behavior toward e-commerce globally changed the way they were buying food or furniture and this accelerated as things became normal[13]. Post the pandemic building the omin channel is the key for many companies and they started building up the franchises model as well as the new retail model[14]. Consumer started comparing the pricing and the models both on line as well as off line. There has been a change in the consumer behavior over a period of time[15]. The payments and salaries of people changed and they felt the need for novel payments like the credit facility or the debit card enhanced facility or online payments etc through the payments banks[16]. Countries like Turkey experienced changes though they are very strong in the exports of Furniture, they too came up with novel ideas to maintain same levels of exports[17]. Indonesia is one country in the south east asian countries which experienced a drastic drop in the furniture sales. They too came up with innovative payments mode[18]. Age is a matter of impact when it comes to buying and pensioners too buy as their requirements keep changing[19]. Consumer behavior changed drastically across nation for the greater good and people adopted new ways of sustaining the challenges[20].

OBJECTIVE OF THE STUDY:

The objective of the study is to understand few things and they are as follows; is a there a change in the buying behavior of the employed class, is there is change in the products that they select, is there a change in the way they buy or is there a change in the way they delay their purchases. These are few questions which when structured in to a questionnaire gives us an idea of how people buy or postpone post pandemic.

RESEARCH AGENDA:

The research agenda is to understand and know the objectives that have been set for understanding the market especially the salaried class. The salaried class have a mind set of security and liability. The research is to understand whether their income has gone up or has gone down. This also fulfils the agenda to understand overall aspects of the Indian economy, from a small city like Mangalore a micro economic activity city when compared to the nation at large.

RESEARCH METHODOLOGY: a questionnaire is designed and administered to a group of employees in different organizations. These organizations are Educational institutions, Manufacturing sector, Hospital sector, Government both state and central government employees.

SAMPLE SIZE: The Sample size taken is 200 employees out of which 50 of each sector; was selected. An average family income of Rs.25000/- and above was considered for the study

OBSERVATIONS: It is observed that most people have postponed their purchases as events

in their life have postponed and have affected their overall confidence levels. These confidence levels have also created a subtle thought in minds that future ahead may be complicated and may not be as smooth or as clear as it was pre pandemic. These are a subtle observations observed by the researcher during the administration of the questionnaire. Indeed the employees category feels that people have fewer options as their salary or family income has not increased to a large extent. In general it has stayed the same for a long period of time.

Table: 1 Data analysis

Sl no.	Frequency		Percentage	Employee/ Respondent category
1	Gender		Male-65%	Male-130
			Female- 35%	Female-70
2	Age	28 to 70 years	28 to 45- 45%	Salaried
			46 to 60-44%	Salaried
			60 to 70-1%	Pensioner
3	Occupation	Employees	25%	Education sector-50 employees
			25%	Hospital Sector 50 employees
			25%	Manufacturing sector 50 employees
			25%	Government sector 50 employees
4	Income	25000 and above	All above 25000	All above 25000
5	Furniture purchased	Post Pandemic	80%	160 purchased based on the need only
6	Delay in delivery of furniture	Experienced by	92%	184 experienced delay in delivery
7	Post pandemic price	Experienced	96%	194 people experienced rise in

	increase	by		prices
8	Family programs postponed	Experienced by	45%	90 people experienced postponement of their family functions
9	Recovery of transportation and logistics of furniture industry	Experienced by	54%	108 people feel that transportation is not recovered
10	Payment through cards	Done by	85% Debit and credit cards	170 people pay through debit or credit cards
11	Visit to furniture store	Done by	64%	128 people visited the showroom
12	Post pandemic Income remains same	Experienced by	96%	194 people salary remained the same

Source: Compiled by the Researcher

RESULTS AND DISCUSSION:

The customer visit to showroom has changed a bit. They would do showrooming and buy online as well as do webrooming and buy in a store. The purchase aspect of the customer to a large extent has changed to immediate decisions.

1. Most of the respondents would not order and wait for a long time; they feel the fear of any kind of slowdown or lockdown (around 80%)
2. Many customers would buy instantly if the product is on display (94%)
3. Many of the customers feel that payment via various modes would be risky hence they would opt for debit or credit cards. Most of them would not opt for an EMI mode
4. Many customers had experienced postponement of their family programs due to the pandemic and have changed the dates accordingly.
5. Indeed few customers want products at the same price as their salaries or family income has not changed drastically (96%) feel that their family incomes remained the same in-spite of inflation.

FINDING: The customer purchase post pandemic has changed drastically as people visit only when they feel they need a product badly. They have either postponed their decisions or have gone for an alternative. People have choices and have started searching online for furniture and home products. Home products have a long lasting effect on their family members hence they would always look for warranty and after sales service in the products that they buy.

SWOC ANALYSIS: this is an analysis which makes things easier in terms of how customers feel and decide their purchases

Strength:the overall strength of a retail outlet is to understand that the strength of the location and the choice that customers have in visiting a showroom. Indeed this gives them confidence and agility to decide the colour, shape and size of the furniture. It also gives them the real time idea in terms of will the furniture fit in the space that they have at home

Weakness: Customers look for the changes and this can divert them to other shops. Variety seekers look for new products rather than durability and warranty. This can change the buying decision and the purchase behavior of the customers

Opportunity: There is ample opportunity post the pandemic; work from home has created a new product section all together in-terms of work stations for work from home changes

Challenges: The challenges that customer experience are the price rise and the changes that happened due to the exodus of the labour force and the subsequent delay in the delivery of the products.

SUGGESTIONS: Customers need products that are easy to carry, easy to install and easy to buy. They feel to save their money for the future emergency requirements. Hence companies need to make products that are less in cost and easy to install.

1. New products need to be developed using better designs with lighter material
2. New designs to be created using good designing softwares which can help the showfloor supervisor to understand and quick to produce
3. Make people know about these products using digital marketing and faster spread through social media
4. Conventional media costs a lot and hence the teams to be trained to look for alternative communications to spread the new design to a large number of customer
5. Develop sharing of information via various magazines which can help in locating new machine manufacturers
6. Come out with better skill training for faster and smoother delivery of products
7. Tie up with exclusive transportation companies to ensure there is on time delivery of products
8. Communicate these aspects of the research to all the employees of the organization

SCOPE FOR FUTURE RESEARCH:

Whenever such a situation come it means that in general people get in to a shell and hence they need to be assured that the cost is in line with their budget and it is better that they can understand by knowing the input cost. The future research can be done in the following areas:

1. How to bring down the cost
2. How to make economies of scale
3. How to build a strong learning team in the field of furniture

4. When to launch a new product as per the seasons
5. Green furniture to be considered and research to be done to know if people feel for green furniture

CONCLUSION:

We need to find out and study about new materials like green products that can be used in the making of furniture. This should bring down the costs as most of the employees income has not increased over this period of time. The idea is to understand what works and what does not work. Hence customers should have choice to buy from a plethora of products. This is possible when we use tabs or computers to show them the new designs and exclusive products. Exclusive products and new products lead to customization. Customization leads to better pricing and better pricing would lead to better margins and higher bonus to employees.

Research needs to be done in these lines for enhancing the income of employees to a large extent. This is all possible if new markets, exports can be undertaken.

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Appendix:

Questionnaire

Name:	E-mail id
Mobile No:	Currently working for:
Address:	Age: Gender:

1. Did you order for any furniture pre pandemic or during the pandemic or post pandemic
   Yes No (Kindly tick-Pre-pandemic, pandemic, Post pandemic)
2. Was there a delay in the delivery of the furniture that you ordered?
   Yes No
3. If there was delay; was it in the acceptable time frame?
   Yes No
4. Do you feel there is a rise in the price post pandemic? What's your perception?
   Yes No
5. Were anyone of your programs postponed due to the pandemic like: Housewarming, marriage in the family, child naming ceremony, shop inauguration and any other important programs?
   Yes No
6. Do you feel that transport and logistics of furniture delivery and transportation recovered post pandemic?

Yes No

7. Based on your need and choice; do you place an order for furniture or buy immediately on seeing the furniture in the store
    a. I/ we Place an order and wait
    b. I / we Buy instantly and do not wait
    c. I/ we Don't know about the future
    d. I/we Will not spend money
    e. I/ we Will buy only when needed
8. Post the pandemic what is your buying process
    a. All cash
    b. Pay through credit cards
    c. Take loan from friends
    d. Consumer finance like Bajaj finance
    e. Post pandemic I buy through Installments if the store permits
9. Post pandemic I visit the furniture retail store
    a. Only when I feel I need
    b. I/ we do window shopping
    c. I/ we Look for exchange offers
    d. I/ we Look for consumer offers
    e. I/ we Look for new designs if any
10. Post pandemic my income has
    a. I/ My family income has Increased
    b. Same
    c. Gone down
    d. Retired
    e. Lost my Job/closed by business

A STUDY ON INNOVATIVE PRACTICES OF LEARNING AND HIGHER EDUCATION OF INDIA

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There are several developments happened in the field of education sector. Change in technology has a greater impact on the teaching and learning. Higher education is very important in this developing economy because the countries entire development depends on the people with the innovative mind. Higher education is the process of learning, where the utility of skill cannot be achieved without the acquisition of previous skills or previous knowledge. Innovative practices in the education and providing training for staff who are directly involved in the teaching and learning functions will contribute to develop the higher education. There are many online platforms which helps in providing best teaching learning experience. At present competitive world always focus on results rather than efforts. Swayam, MOOC, NPTEL courses are made compulsory in higher education and also experimental learning enhance students to focus on the industrial requirement. These online platforms gives the students best experience of learning. Digital library, e-books and many others innovations are helping students to improve knowledge in many ways. This paper focus on the contribution of innovative practices in higher education for the developments of teaching and learning methods.

1. Introduction:

Higher education in India has rapidly changed over years. Many changes and up-gradation have done in the modes of teaching. Innovation in teaching practices are become necessity in present. In the ancient time of our country “Gurukul System” used to revolve around teaching and learning, where the students were educated under the guidance of Guru. In Gurukul System the students used to leave in the same house along with the Guru and all the students were considered equally irrespective of their social standing/ social status. At present, technologies have helped the learners to carry the sources of information’s in tip of their finger. Technology is such a power weapon that can transform learning into much effective way. The best method to improve teaching and learning performance is through innovative practises. Different innovative teaching methods are now in used across the globe. Hybrid teaching is the mixture of campus and digital [1]. Use of technology and electronic gadgets for like teaching and learning assessment is discussed. The reason of using innovative techniques in teaching is to meet the standards of students as expected.

2. Scope of Technology on Higher Education in India:

The quality of programmes, public evaluations, and global rankings of higher education institutions are the key areas of focus for society as higher education systems expand and diversify. [2]. The pandemic situation made the world to realize on the changes and quick adoption of technology in the education field. It will customize the education to every student with expertise teaching across the world. [3] The technology made the way simple to handle and mould the student to progress in a convenient way has teacher can grab the attention of the students much more effectively using the features of technology [4] Online Education system is accessed by the learner very easily because its having the simplest feature which is overtaken the text books or offline materials. One who knows to handle smart gadgets can easily take the benefit and also support the concept online/open education government has taken many initiative programmes [5] Scientific, technological and economical evolution of a country are as dependant on the higher education system as they are on the working class and are on the prior list of the advancement. Online education is essentially the gateway to multifaceted development and prosperity in the country. [6].

3. Objectives of the study:

The core objective of this study is to identify the different innovative techniques of higher education, secondly to know the benefits of innovative techniques in higher education and to determine the impact of innovative techniques in higher education

4. Research methodology:

This paper is developed on the basis of secondary data. The examination of the data includes assessment of published sources. Information regarding innovative educational technologies in India's higher education is gathered from a variety of published sources.

5. Attritions in New learning technology on higher education:

Every changes takes time to have a positive impact. Using innovative practices also seems to be difficult in the initial stage but once after continuous practice one can really take advantage of it. The online platforms may mislead the students to other gaming websites and students easily connect to other networking sources such as Facebook, Instagram, WhatsApp, Twitter etc. is considered as main drawback of using technology in higher education. It is also observed that when all the students are put together and are asked to use the networking site for the learning session the sites gets either corrupted or jammed. The advertising marketing has boomed in such a way that it is interrupting the learner and driving their attention from the learning to the gaming.

6. Innovative practices for learning in higher education:

Technology has made it very sure to touch all the sectors of higher education from 1980s. the advancement of technology minimised the academic administration process to the instructional process.. Most of the educational institutions consider implementing technology is the special expenditure but it should not be done. It has to be considered as the routine expenditure [7] Present developments made students to learn concepts using smart gadgets such as mobile phone and computer and also made institutions to compulsorily use projectors, videos, subject

materials to teach the concepts. As the study observed, the government presently made compulsion on using ICT in education sector, inculcation of technologies in the classrooms are turning into the favour of the developer/designer rather to the students i.e. the learning apps that are provided for students is user friendly where the students can alter the modules. [8]Technology helps entire higher education system which is untold such as usage of technology in the areas admission, record keeping, generating reports and many other administrative departments of higher education will not only reduce the cost but also significantly improve the efficiency and serves the students effectively.[9]The use of innovative practices made advance technology in higher education helps to improve the quality and accessibility at lower cost in the all the time.[10]Presently the research is growing in the fields of introducing new learning technologies to assists dumb and deaf learners in higher education these technologies translate the study materials into sign languages and helps them to enhance knowledge [11] Every student has access to a top-notch education; therefore, using the outdated methods of chalk and speak to explain topics is inapropriate.12] India is regarded as the second-largest market behind the United States for MOOCs, an online course that allows for open access and limitless enrollment. The platforms for online courses NPTEL and Swayam make studying more engaging and fun. [13].

7. Innovative methods of Higher education:

The combination of various digital media kinds like text, images, audio and videos are used by the teachers to make powerful communication with students to effectively transfer the knowledge.[14] Power point presentation, educational videos on you-tube, Gyan Darshan broadcast, NPTEL video lectures, SWAYAM courses, MOOC are the multimedia tools used in higher education[15]

The power tool which helps students to make decision with reference to framing policy and allocation of resources is Role playing. This technique help the students to engage and interact with their peer group while completing the given task. The students are able to develop inter personal relationship and social behaviour [16].

Flipped Class is a student centred teaching method where students enhance the problem solving skill in the classroom.[17]

Big data is extended its capacity in terms of volume, velocity, and variety will helps higher education offering each student individualised and tailored services as a result of its ability to explore data, comprehend students' behaviour, and understand their needs. [18]

8. Findings of the study:

The innovative techniques in higher education which helps in improving the skills and knowledge of both learner and teacher and contribute to economic development. The students will understand the concept and content as expected than the traditional approach. Innovative methods have a positive impact on teaching learning and students can enhance the knowledge and skills which will result in their performance.

9. Suggestions for improving new learning technologies in Higher Education

in India:

Technology has boomed in such a way that the institution are not able to ignore the uses of it and are forced to adapt it.in this situation most of the educations institutions use technology based education in their classroom. But as far as study is concerned, Innovative practices can be improved in a more efficient way as follows:

- Innovative practices can be used only when the curriculum is supporting to adopt the innovative methods. The Universities as to change the curriculum accordingly.
- Providing training to the teachers to use the innovative practices more effectively as the knowledge provider needs to have more knowledge on technical aspect to sooth the problems of learners.
- Vocal feedback and adapting technology based evaluation techniques of tracing the faults or copied assignments, students can be kept under control and also the innovative skills of the students can be put out.[19]
- To prevent the issues of connecting to outside subject matter through different social media we have to fix a strong firewall that can protect the applications and also filter the useless apps**.**

10. Conclusion:

In this current generation the technology is considered as flexible and useful teaching and learning tool. for the benefit of the students, teachers, and community the teachers need to be trained by making effective utilisation of technology.[20] This paper disclose the new learning technology on higher education and also the provides input on the improvement of technology. When the technological up gradation takes place Higher education system always gets affected either in a positive way or negative way. Here we made small study on the technological impact on higher study which helps to overcome the drawbacks of technology on higher education and puts light on the benefits on new learning technology on higher education.

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IMPACT OF FINTECH COMPANIES IN SHAPING THE FUTURE BANKING IN INDIA

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Fintech is ruling the world and financial sector, and it is critical to adopt the technologies that are transforming the financial sector. Fintech has altered the banking industry by providing smart services, improved customer connectivity, and value-added services; Fintech is governing the world and the financial sector, and it is critical to accept the technologies that are revolutionising the industry. Fintech was able to break into the market thanks to the rising usage of smart phones and the development of relevant tools and platforms, offering products and solutions for which banks claimed there were no substitutes, such as e-payments and online trading. Fintech in India will grow both vertically and horizontally in the future. Existing technology will become more accessible to a larger number of individuals as a result of horizontal growth. These non-banking financial enterprises are causing banks to tremble, since they now have new competitors to contend with. However, while FinTech firms are widely regarded as a huge threat to banks, they also represent a significant opportunity. In terms of a career, the bottom line is that FinTech should be viewed as a fantastic opportunity, with people with the necessary experience in high demand from banks, IT businesses, and new start-ups alike. In this three-way tug of war, the financial technology expert emerges victorious in all three scenarios. FinTech firms are currently at the forefront of the business, developing a wide range of new financial products and services aimed at making money management easier and more efficient. Asset management: Tools and technologies for data processing and analysis have boosted automation, particularly in asset rebalancing. FinTech is a Personal Capital, Lending Club, Kabbage, and Wealthfront are examples of well-known FinTech companies that have developed in the last decade, bringing fresh twists on financial principles and allowing individuals to have greater control over their financial results. Fintech and other sectors will evolve in tandem with technology. FinTech will revolution is e-banking by offering the finest customer experience underpinned by cutting-edge technology. Furthermore, firms that wish to maintain a competitive advantage and offer the most up-to-date products will have no choice but to evolve in tandem with technology.

1. INTRODUCTION:

Fintech has altered the banking industry by providing smart services, improved customer connectivity, and value-added services; Fintech is governing the world and the financial sector, and it is critical to accept the technologies that are revolutionising the industry.

Fintech was able to break into the market thanks to the rising usage of smart phones and the development of relevant tools and platforms, offering products and solutions for which banks claimed there were no substitutes, such as e-payments and online trading. Fintech in India will grow both vertically and horizontally in the future. Existing technology will become more accessible to a larger number of individuals as a result of horizontal growth.

- FinTech financial services is transforming the entire banking system from a branch-specific process to various digital channels such as online, social, and mobile.
- FinTech firms are currently at the forefront of the business, developing a wide range of new financial products and services aimed at making money management easier and more efficient.

FinTech will revolution is e-banking by offering the finest customer experience underpinned by cutting-edge technology.

2. Related Works :

Below Table 1 shows systematic literature of review is conducted from 2017 to 2022 by using the keywords “Fin-Tech Banks”,, “ Fin- Tech Companies “ from google scholar and research gate.

Table 1: Related works on Fintech

S. No	Focus	Outcome	Reference
1.	FinTech firms engaging in banking service spaces have led to a disintermediation of incumbent banks, partly benefiting from the current lenient regulation.	The rise of FinTech and the path to digital transformation.	Murinde, V., Rizopoulos, E., & Zachariadis, M (2022). [1]
2.	The Reserve Bank has over the years encouraged greater use of electronic payments so as to achieve a ‘less-cash’ society.	Digital onboarding and financial inclusion	Das, S. (2019). [2]

3.	Analyses the major transformational points in the Indian Banking Industry and the current level of banking in India.	The banking sector is under threat due to the disruption caused by Fintech companies.	Jadwani, B [3]
4.	Fintech has been applied to increase inclusive financial development in Kenya, India and China.	The cases have been selected based on how effectively Fintech services were adopted in each country to create an inclusive financial environment.	Guild, J. (2017).[4]
5.	Financial Technology sector in India is expanding fast with an innovation driven start up, huge market base, favorable regulations and govern ment policies.	This research paper traces the various risk management challenges and opportunities that Indian Banking System is facing in collaboration and co invention with Fintech firms.	Bhasin, N. K., & Rajesh, A. (2021) [5]
6.	Some of fintech's most important "huge stuff" is the rise of the mobile payment industry.	Fintech developments caused a change in conventional paradigms in financial services and led major financial companies to reassess how they do business.	Kukreja, G., Bahl, D., & Gupta, R. (2021)[6]

3. OBJECTIVES:

a) To study the various Fintech innovations, new products, E Collaboration and delivery channels adopted by Indian Banks and Financial Institutions.
b) To examine and analyze the impact of Fintech Investments and E Collaborations on adoption of new technology driven products by banks and its customer.
c) To compare and contrast the various digital and Fintech collaboration.
d) To analyze the emerging trends and impact of the Fintech revolution on the banking sector in India.

4. METHODOLOGY:

Secondary Data has been collected, studied and analyzed from the various sources as mentioned below:
a. Research Journal and Papers

b. Websites of Banks, Financial Institutions and Fintech
c. Newspaper Articles
d. Published Reports

5. BENEFITS OF FINTECH:

A) CUSTOMER SERVICES AND REVENUE:

By increased productivity and efficiency, fintech raises the standard of traditional financial institutions. More chances develop if fintech companies are seen by banks and credit unions as allies rather than competitors. Additionally, by offering better and more modern services, businesses' client retention rates are bound to increase, leading to higher revenues.

B) REDUCED COSTS:

You might assume that using cutting-edge technologies will cost you a fortune, but this isn't always the case. The financial technology corporations have limits on how much money they can spend on technology. With financial technology, however, that is not the case; instead, they would help to bring down overall expenses. Fintech has been used to combine physical and digital payments into a single platform by combining bank accounts, credit cards, and client identification. The primary factor in favour of enterprises is how they provide practical transaction possibilities within a constrained budget.

C) GREATER CONVENIENCE:

Financial services are more about providing convenience than spending money, as we said at the outset. The most practical approach to run a banking firm is through the use of fintech software in businesses. Because Fintech leverages technology to provide users with a better and more dependable customer experience, businesses are embracing it. Blockchain, AI, IoT, machine learning, and several more financial technologies that will help them in the long term are the technologies that are improving the financial businesses.

D) SPEED:

Any online loan application must be approved by lenders who exclusively operate online and can offer same-day funding, a capability made possible by Fintech innovation. Fintech makes it simpler to secure a payday loan or other short-term loan. You may easily receive speedy service and find a variety of lenders online. Traditional banks might not have the same benefit and it would take them months to complete the task quickly. Because fintech is a clever, efficient, convenient, and quick method, most firms choose it.

E) EFFICIENCY:

The efficiency that fintech technology can provide along with all the other obvious advantages is a benefit that is often overlooked. Fintech is renowned for increasing process efficiency. Because financial technology offers such specialized services, using it already makes you efficient. Automation offers a high degree of specialization because it doesn't involve humans. It has a high level of efficiency and service quality as a result. As a fintech company, we are capable of being both quick and flexible at once. Fintech makes it possible for you to invest in solutions for a variety of reasons, but the outcomes are clear-cut: increased productivity and better time management.

F) FINANCIAL, GOVERNANCE, RISK MANAGEMENT, AND COMPLIANCE EXPECTATIONS:

Fintech has become widely accepted by all users and is not something that is opened by an entrepreneur. The requirements and expectations for access to FDIC-insured deposits and the banking system include stable finances, effective governance, risk management, and compliance abilities that lower risks to the public safety net and potential harm to customers.

G) ADVANCED SECURITY:

Unfortunately, security is one of the main barriers to utilizing fintech. Fintech still needs to explain how it provides a high level of security despite its benefits. Remember that a single security breach, cybersecurity intrusion, or data theft puts a fintech company with less security experience one step closer to being destroyed. Smaller companies might not have the financial or human resources necessary to handle the consequences of this security incident. As a result, fintech businesses frequently spend a lot of money on their offline and online security infrastructure. Clients can therefore be confident that their information is protected.

6. ASPECTS OF FINTECH AND HOW FINTECH IS INFLUENCING THE BANKING SECTOR'S FUTURE:

a. **GREATER CUSTOMER SATISFACTION**: The fintech industry is rediscovering the value of managing both customer satisfaction and the banking industry. Digital customer authorization is the consequence of the fusion of digital developments with customer expectations. The biggest flaw, however, is that some industry players are racing to implement outmoded customer-oriented solutions, which are not what today's customers want.

b. **FACILITATING 24*7 CUSTOMER SERVICE**: Fintech provides the bank customer with a variety of services, such as 24/7 access, social media integration, and other online facilities. Additionally, it gives a forum for potential clients to examine and compare bank offers.

c. **PROVIDING ROBUST SOLUTIONS TO THE CUSTOMER: Fintech is able to offer customers in the banking industry clever and reliable solutions by comprehending their urgent and involved needs. For banks, fintech has begun extending well-defined and very successful solutions that have managed to address all the market groups that banks had previously disregarded in terms of services.**

d. **PROVIDING VALUE-ADDED SERVICES: Through application programme interfaces, fintech is creating value-added features and solutions that are simple to integrate with bank platforms. It enables the banks to work on merging and streamlining their internal operational processes.**

e. **SUPPORT PARTNERSHIP:** Direct partnerships have emerged throughout the Fintech ecosystem as a result of rising globalisation and rivalry between banks and financial service providers.

f. **EMERGING NEW BANKING MODELS:** By innovating and facilitating easy access to financial services for consumers, fintech is transforming the banking sector for the better.

7. FINDINGS:

1. Fintech improves the quality of traditional financial institutions by increasing efficiency and productivity.
2. The rise of FinTech and the path to digital transformation.
3. FinTech will revolution is e-banking by offering the finest customer experience underpinned by cutting-edge technology.
4. Any online loan application must be approved by lenders who exclusively operate online and can offer same-day funding, a capability made possible by Fintech innovation.
5. Fintech makes it simpler to secure a payday loan or other short-term loan.

8. SUGGESTION:

After the analysis of various studies on Fintech some points might be consider for impact & shaping the future of banks as under:

- Service Focused on the Customer
- Quick and Simple Integration
- Managing cash flow and finances
- Rapid Adaptation to Change
- Obtain money and encourage expansion

9. CONCLUSION

Fintech is flourishing and has developed a brand-new, cutting-edge method of communicating with both current and potential clients. Fintech is altering the financial sector and is governing the world, thus it is critical to adopt the technologies that are driving this change. Fintech has altered the banking industry by offering smart services, greater client connectivity, and value-added services. In order to succeed in the contemporary banking business, bankers must be innovative and have specialised expertise.

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Telecommunication Industry in India and in Global Scenario

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The telecommunication industry in India is rapidly growing and witnessing many developments. It has gone through several transformations that has led to severe competition in the industry. This article traces the major policy reforms in the Indian telecommunication sector. Moreover, the article also discusses the changes strategies adopted by the two key market players-Vodafone and Airtel. The paper will provide a comprehensive knowledge on the recent developments in the sector and will help highlight the changes in the telecommunication industry. India is the second largest telecom market in the world and is amongst the fastest growing markets. The country offers robust growth opportunities driven by strong growth fundamentals, increasing urbanization, rising income levels and favorable demographics. The majority of new customers are likely to come from the rural areas with inadequate basic infrastructure and limited or no connectivity, demanding lower tariffs for voice calls and value added services like information about market and commodity prices, weather updates, health updates coupled with vernacular support at the user interfaces. The urban consumer demands high speed internet connectivity, audio video streaming, navigation and location maps, music downloads, gaming, m-commerce, IPTV and mobile TV. Innovations like shared infrastructure, new low cost technology and energy saving devices are critical for roll-out in rural areas.M-Commerce will emerge as the future growth engine as the industry shifts from voice to data services. The convenience of the mobile phone as an instrument for conduct of financial transactions and its potential in the process of financial inclusion and growth has been well recognised. There is a large untapped potential for these services in the Indian market. Given the huge growth potential offered by the telecom industry through the increased coverage and newer products and services, the competition will remain intense with both existing and new players attempting to maximise their share of the growing telecom pie.

1. INTRODUCTION TO TELECOM INDUSTRY：

Telecom in the real sense means transfer of information between two distant points in space. Indian Telecommunication industry. Telecom service providers in the country added 18.18 million new subscribers in August this year, taking the overall number of mobile users in the country to 670.60 million, the Telecom Regulatory Authority of India (TRAI) said. The wireless

subscriber base increased from 652.42 million in July 2010 to 670.60 million by the end of August, 2010- a growth of 2.79 per cent. The growth rate is in line with research firm Garmer's 2008 forecast that India's wireless subscriber base is set to exceed 737 million connections by 2012 growing at a CAGR of 21 per cent in the same period. The total number of telephone subscribers, including the mobile and the landline, increased to 706.37 million by August-end from 688.38 million in July. With this, the overall teledensity (telephones per 100 people) in India reached 59.63 per cent. However, TRAI said that the wire line subscriber base declined to 35.77 million in August, 2010, from 35.96 million at July-end. Telecom Industry is the third largest telecommunication. Network in the world and the second largest in terms of number of wireless connections. For the past decade or so, telecommunication activities have gained momentum in India. Efforts have been made from both governmental and non-governmental platforms to enhance the infrastructure.

The two major reasons that have fuelled this growth are low tariffs coupled with falling handset prices. The other reason that has tremendously helped the telecom Industry is the regulatory changes and reforms that have been pushed for last 10 years by successive Indian governments. According to Telecom Regulatory Authority of India (TRAI) the rate of market expansion would increase with further regulatory and structural reforms. Even though the fixed line market share has been dropping consistently, the overall (fixed and mobile) subscribers have risen to more than 200 million by first quarter of 2007. The telecom reforms have allowed the foreign telecommunication companies to enter Indian market which has still got huge potential. International telecom companies like Vodafone have made entry into Indian market in a big way. Currently the Indian Telecommunication market is valued at around $100 billion (Rupees 400,000 crore). Two telecom players dominate this market - Bharti Airtel with 27% market share and Reliance Communication with 20% along with other players like BSNL (Bharat Sanchar Nigam Limited) and AT&T. One segment of the market that has been puzzling is broadband Internet. Despite the manner in which the countries Internet market has been booming, India's move into high speed broadband Internet access has been distinctly slow. And, while there appears to be considerable enthusiasm amongst the population for the Internet itself, this has not been reflected in broadband subscription numbers. In 2006 India witnessed a good surge in broadband users with the total subscriber base in the country expanding by almost 200% to just over 2 million by years end. Despite this surge, broadband penetration in India still remains around only 0.2%.

Broadband services still account for only 25% of the total Internet subscriber base, still in itself comparatively low. The Ministry of Communications and Information Technology (MCIT) is has very aggressive plans to increase the pace of growth, targeting 500 million by 2010. Most of the expansion in subscribers is set to occur in rural India. India's rural telephone density has been languishing at around 1.9%. So, if 70% of total population is rural, the scope for growth in this Industry is unprecedented.

Vodafone led the growth in the wireless category by adding 2.30 million users to take its subscriber base to 113.77 million users followed by state-run operator BSNL, which added 2.25 million users in August, taking its total user base to 76.03 million.

India's top telecom operator Airtel added 2.03 million users, taking its subscriber base to 141.25 million, while Idea Cellular added 1.98 million and Aircel 1.61. Reliance Communications added 2 million new subscribers, while Tata Teleservices added 2.09 million and state-run firm, Mahanagar Telephone Nigam added 27,594 new users in August.

As the Indian wireless subscriber base grows at a blistering pace having 670.60 million subscribers by end August, it is not so with the broadband subscriber base, which although increased by 3.17 per cent from 9.77 million in July to 10.08 million in August 2010.

2. DEVELOPMENTS IN TELECOM INDUSTRY :

The postal and telecom sectors had a slow and uneasy start in India. In 1850, the first experimental electric telegraph Line was started between Kolkata and Diamond Harbor. In 1851, it was opened for the British East India Company. The Posts and Telegraphs department occupied a small corner of the Public Works Department, at that time. Construction of 4,000 miles (6,400 km) of telegraph lines connecting Kolkata (Calcutta) and Peshawar in the north via Agra, Mumbai (Bombay) through Sindwa Ghats, and Chennai in the south, as well as Ootacamund and Bangalore was started in November 1853. Dr. William O'Shaughnessy, who pioneered telegraph and telephone in India, belonged to the Public Works Department. He tried his level best for the development of telecom through out this period. A separate department was opened in 1854 when telegraph facilities were opened to the public.

In 1880, two telephone companies namely The Oriental Telephone Company Ltd. and The Anglo-Indian Telephone Company Ltd. approached the Government of India to establish telephone exchanges in India. The permission was refused on the grounds that the establishment of telephones was a Government monopoly and that the Government itself would undertake the work. By 1881, the Government changed its earlier decision and a license was granted to the Oriental Telephone Company Limited of England for opening telephone exchanges at Kolkata, Mumbai, Chennai (Madras) and Ahmedabad. January 28, 1882, is a Red Letter Day in the history of telephone in India. On this day Major E. Baring, Member of the Governor General of India's Council declared open the Telephone Exchange in Kolkata, Chennai and Mumbai. The exchange at Kolkata named "Central Exchange" was opened at third floor of the building at 7, Council House Street. The Central Telephone Exchange had 93 number of subscribers. Bombay also witnessed the opening of Telephone Exchange in 1882.

2.1 FURTHER DEVELOPMENTS :

- 1902 - First wireless telegraph station established between Saugor Islands and Sandheads.
- 1907 - First Central Battery of telephones introduced in Kanpur.
- 1913-1914 - First Automatic Exchange installed in Shimla.
- July 23, 1927 - Radio-telegraph system between the UK and India, with beam stations at Khadki and Daund, inaugurated by Lord Irwin by exchanging greetings with the King of England.
- 1933 - Radiotelephone system inaugurated between the UK and India.
- 1953 - 12 channel carrier system introduced.
- 1960 - First subscriber trunk dialing route commissioned between Kanpur and Lucknow.
- 1975 - First PCM system commissioned between Mumbai City and Andheri telephone exchanges.
- 1976 - First digital microwave junction introduced.
- 1979 - First optical fibre system for local junction commissioned at Pune.
- 1980 - First satellite earth station for domestic communications established at Secunderabad, A.P.
- 1983 - First analog Stored Program Control exchange for trunk lines commissioned at Mumbai.
- 1984 - C-DOT established for indigenous development and production of digital exchanges.
-
- 1985 - First mobile telephone service started on non-commercial basis in Delhi.

While all the major cities and towns in the country were linked with telephones during the British period, the total number of telephones in 1948 was only around 80,000. Even after independence, growth was extremely slow. The telephone was a status symbol rather than being an instrument of utility. The number of telephones grew leisurely to 980,000 in 1971, 2.15 million in 1981 and 5.07 million in 1991, the year economic reforms were initiated in the country. While certain innovative steps were taken from time to time, as for example introduction of the telex service in Mumbai in 1953 and commissioning of the first [subscriber trunk dialing] route between Delhi and Kanpur in 1960, the first waves of change were set going by Sam Pitroda in the eighties. He brought in a whiff of fresh air. The real transformation in scenario came with the announcement of the National Telecom Policy in 1994.

3. AFTER LIBERALIZATION DEVELOPMENT IN INDIAN TELECOM

The Indian government was composed of many factions (parties) which had different ideologies. Some of them were willing to throw open the market to foreign players (the centrists) and others wanted the government to regulate infrastructure and restrict the involvement of foreign players. Due to this political background it was very difficult to bring about liberalization in telecommunications. When a bill was in parliament a majority vote had to be passed, and such a majority was difficult to obtain, given to the number of parties having different ideologies.

Liberalization started in 1981 when Prime Minister Indira Gandhi signed contracts with Alcatel CIT of France to merge with the state owned Telecom Company (ITI), in an effort to set up 5,000,000 lines per year. But soon the policy was let down because of political opposition. She invited Sam Pitroda a US based NRI to set up a Center for Development of Telematics(C-DOT), however the plan failed due to political reasons. During this period, after the assassination of Indira Gandhi, under the leadership of Rajiv Gandhi, many public sector organizations were set up like the Department of Telecommunications (DoT), VSNL and MTNL. Many technological developments took place in this regime but still foreign players were not allowed to participate in the telecommunications business.

The demand for telephones was ever increasing. It was during this period that the P.N Rao led government introduced the national telecommunications policy [NTP] in 1994 which brought changes in the following areas: ownership, service and regulation of telecommunications infrastructure. They were also successful in establishing joint ventures between state owned telecom companies and international players. But still complete ownership of facilities was restricted only to the government owned organizations. Foreign firms were eligible to 49% of the total stake. The multi-nationals were just involved in technology transfer, and not policy making. During this period, the World Bank and ITU had advised the Indian Government to liberalize long distance services in order to release the monopoly of the state owned DoT and VSNL; and to enable competition in the long distance carrier business which would help reduce tariff's and better the economy of the country. The Rao run government instead liberalized the local services, taking the opposite political parties into confidence and assuring foreign involvement in the long distance business after 5 years. The country was divided into 20 telecommunication circles for basic telephony and 18 circles for mobile services. These circles were divided into category A, B and C depending on the value of the revenue in each circle. The government threw open the bids to one private company per circle along with government owned DoT per circle. For cellular service two service providers were allowed per circle and a 15 years license was given to each provider. During all these improvements, the government did face oppositions from ITI, DOT, MTNL, VSNL and other labor unions, but they managed to keep away from all the hurdles.

After 1995 the government set up TRAI (Telecom Regulatory Authority of India) which reduced the interference of Government in deciding tariffs and policy making. The DoT opposed this. The political powers changed in 1999 and the new government under the leadership of Atal Bihari Vajpayee was more pro-reforms and introduced better liberalization policies. They split DoT in two- one policy maker and the other service provider (DTS) which was later renamed as

BSNL. The proposal of raising the stake of foreign investors from 49% to 74% was rejected by the opposite political party and leftist thinkers. Domestic business groups wanted the government to privatize VSNL. Finally in April 2002, the government decided to cut its stake of 53% to 26% in VSNL and to throw it open for sale to private enterprises. TATA finally took 25% stake in VSNL.

This was a gateway to many foreign investors to get entry into the Indian Telecom Markets. After March 2000, the government became more liberal in making policies and issuing licenses to private operators. The government further reduced license fees for cellular service providers and increased the allowable stake to 74% for foreign companies. Because of all these factors, the service fees finally reduced and the call costs were cut greatly enabling every common middle class family in India to afford a cell phone.

4. GROWTH OF MOBILE TECHNOLOGY :

India has become one of the fastest-growing mobile markets in the world. The mobile services were commercially launched in August 1995 in India. In the initial 5-6 years the average monthly subscribers additions were around 0.05 to 0.1 million only and the total mobile subscribers base in December 2002 stood at 10.5 millions. However, after the number of proactive initiatives taken by regulator and licensor, the monthly mobile subscriber additions increased to around 2 million per month in the year 2003-04 and 2004-05. Although mobile telephones followed the New Telecom Policy 1994, growth was tardy in the early years because of the high price of handsets as well as the high tariff structure of mobile telephones. The New Telecom Policy in 1999, the industry heralded several pro consumer initiatives. Mobile subscriber additions started picking up. The number of mobile phones added throughout the country in 2003 was 16 million, followed by 22 million in 2004, 32 million in 2005 and 65 million in 2006. As of January 2009, total mobile phone subscribers numbered 362 million, having added 15 million that month alone. India ranks second in mobile phone usage to China, with 650 million users as of January 2009. India has opted for the use of both the GSM (global system for mobile communications) and CDMA (code-division multiple access) technologies in the mobile sector. In addition to landline and mobile phones, some of the companies also provide the WLL service. The mobile tariffs in India have also become lowest in the world.

A new mobile connection can be activated with a monthly commitment of US$0.15 only. In 2005 alone 32 million handsets were sold in India. The data reveals the real potential for growth of the Indian mobile market. In March 2008 the total GSM and CDMA mobile subscriber base in the country was 375 million, which represented a nearly 50% growth when compared with previous year. In April 2008 the Indian Department of Telecom (DoT) has directed all mobile phone service users to disconnect the usage of unbranded Chinese mobile phones that do not have International Mobile Equipment Identity (IMEI) numbers, because they pose a serious security risk to the country. Mobile network operators therefore planned to suspend the usage of around 30 million mobile phones (about 8 % of all mobiles in the country).

3.1 TELEPHONE:

On landlines, intra circle calls are considered local calls while inter circle are considered long distance calls. Currently Government is working to integrate the whole country in one telecom circle. For long distance calls, you dial the area code prefixed with a zero (e.g. For calling Delhi, you would dial 011-XXXX XXXX). For international calls, you would dial "00" and the country code+area code+number. The country code for India is 91. Until recently, only the PSU's BSNL and MTNL were allowed to provide Basic Phone Service through copper wires in India. MTNL is operating in Delhi and Mumbai only and all other parts are covered by BSNL. However private operators have now entered the fray, although their focus is largely on the cellular business which is growing rapidly.

Telephony Subscribers (Wireless and Landline): 511 million (Mar 2010)

Cell phones: 471.7 million (Mar 2010)

Land Lines: 37.3 million (Mar 2010) Yearly Cell phone Addition: 113.26 million (2007)

Monthly Cell phone Addition: 14.98 million (Mar 2010)

Teledensity: 43.5% (Sep 2009)

Projected teledensity: 686 million, 46% of population by the end of the year 2010.

3.2 WIRELESS TELEPHONES:

The Mobile telecommunications system in India is the second largest in the world and it was thrown open to private players in the 1990s. The country is divided into multiple zones, called circles (roughly along state boundaries). Government and several private players run local and long distance telephone services. Competition has caused prices to drop and calls across India are one of the cheapest in the world. The rates are supposed to go down further with new measures to be taken by the Information Ministry. The mobile service has seen phenomenal growth since 2000. In September 2004, the number of mobile phone connections has crossed fixed-line connections. India primarily follows the GSM mobile system, in the 900 MHz band. Recent operators also operate in the 1800 MHz band. The dominant players are Airtel. Reliance Infocomm. Vodafone, Idea cellular and BSNL/MTNL. There are many smaller players, with operations in only a few stat International roaming agreements exist between most operators and many foreign carrier.

3.3 LANDLINES:

Landline service in India is primarily run by BSNL/MTNL and Reliance Infocomm though there are several other private players too, such as Touchtel and Tata Teleservices. Landlines are facing stiff competition from mobile telephones. The competition has forced the landline services to become more efficient. The landline network quality has improved and landline connections are now usually available on demand, even in high density urban areas.

3.4 INTERNET:

The total subscriber base for internet in India is 13.54 million. The number of broadband

connections in India have seen a continuous growth since the beginning of 2006. At the end of August 2008, total broadband connections in the country have reached 4.73 million. BSNL, Sify, MTNL, STPI, Airtel, Netcom, Reliance Communications and Hathway are some of the major ISPs in India. TRAI has defined broadband as 256 kbit/s or higher. However, many ISPs advertise their service as broadband but don't offer the suggested speeds. Broadband in India is more expensive as compared to Western Europe/United Kingdom and United States. After economic liberalization in 1992, many private ISPs have entered the market, many with their own local loop and gateway infrastructures. The telecom services market is regulated by TRAI. ADSL providers include:

- Tata Communications Ltd. (VSNL)
- MTNL/BSNL
- Bharti Telecom (Airtel, Bharti Televentures)
- Reliance Infocomm

Because of the increase in ISPs and the quality of service Qos, It became cheaper to call India from around the world. Many Indians today, studying or living all around the world, are using calling cards to India to speak with their families back home. It used to be much more expensive prior to year 2002.

3.5 BROADBAND:

The current definition of Broadband in India is speeds of 256 kbit/s. TRAI on Jun 2010 has recommended raising this limit to 2 Mbps. As of September 2010, India has 7.21 million broadband users. In the fixed line arena, BSNL and MTNL are the incumbents in their respective areas of operation and continue to enjoy the dominant service provider status in the domain of fixed line services. For example BSNL controls 79% of fixed line share in the country. On the other hand, in the mobile telephony space, Airtel controls 21.4% subscriber base followed by Reliance with 20.3%, BSNL with 18.6%, Vodafone with 14.7% subscriber base (as per June 2005 data). Airtel and BSNL have launched 8 Mbit/s & Reliance Communication offers 10 Mb/s broadband internet services in selected areas recently. For home users, the maximum speed for unlimited downloads is 2 Mbit/s, available for USD 60 (roughly, without taxes) per month.

Internet Service Providers (ISPs) & Hosts: 86,571 (2008)

Broadcasting

Radio broadcast stations: AM 153, FM 91, shortwave 68 (1998)

Radios: 116 million (1997) Television terrestrial broadcast stations: 562 (of which 82 stations have 1 kW or greater power and 480 stations have less than 1 kW of power) (1997

Televisions: 110 million (2006)

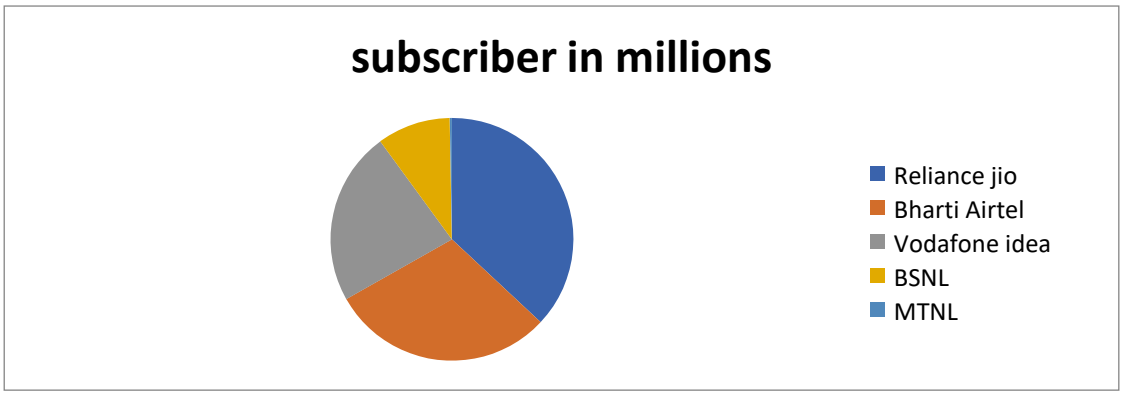
In India, only the government owned Doordarshan (Door Distant Tele, Darshan = Vision) is allowed to broadcast terrestrial television signals. It initially had one major National channel

(DD National) and a Metro channel in some of the larger cities (also known as DD Metro). Satellite/Cable television took off during the first Gulf War with CNN. There are no regulations against ownership of satellite dish antennas, or operation of cable television systems, which led to an explosion of viewer ship and channels, led by the Star TV group and Zee TV. Initially restricted to music and entertainment channels, viewer ship grew, giving rise to several channels in regional languages and many in the national language, Hindi. The main news channels available were CNN and BBC World. In the late 1990s, many current affairs and news channels sprouted, becoming immensely popular because of the alternative viewpoint they offered compared to Doordarshan. Some of the notable ones are Aaj Tak (means Till Today, run by the India Today group) and Star News, initially run by the NDTV group and their lead anchor, Prannoy Roy (NDTV now has its own channels, NDTV 24x7, NDTV Profit, NDTV India and NDTV Imagine). New Delhi Television.

Table 1: Wireless Subscriber base in india

Characteristic	Number of subscriber in millions
Reliance Jio	436.69
Bharti Airtel	352.11
Vodafone idea	273.33
BSNL	115.4
MTNL	3.29
Reliance communication	0.01

Figure 1: Wireless subscriber in india



5. REFORMS AND PERFORMANCE

India, like many other countries of the world, have adopted a gradual approach to telecom sector reform through selective privatization and managed competition in different segments of the telecom market. To begin with, India introduced private competition in value-added services in 1992 followed by opening up of cellular and basic services for local area to private competition. The Telecom Regulatory Authority of India (TRAI) was constituted in 1997 as an independent regulator in this sector. Competition was also introduced in national long distance (NLD) and international long distance (ILD) telephony at the start of the current decade.

The current policy stance affecting telecom sector in India is presented in the Appendix. Two state-owned public sector incumbents with a large existing subscriber base dominate the fixed line service. As on December 31, 2001, the two Public Sector Enterprises (PSES), BSNL and MTNL owned 34.73 million Direct Exchange Lines (DELs) against 0.45 million privately owned DELs. These two PSEs were allowed belated entry into the cellular segment in the beginning of the present decade. Consequently, their cellular subscriber base is tiny compared to the private operators. Out of 7.3 million cellular subscribers in the country in June 2002, they had only 0.2 million subscribers.

Government divested 25 per cent strategic stake of Videsh Sanchar Nigam Limited (VSNL), a public sector monopoly incumbent in ILD telephony to Tata Group in the private sector out of 52.97 per cent equity held by the government. This was followed by opening up of ILD business to private players from April 1, 2002, terminating VSNL monopoly two years ahead of schedule, VSNL, 16 Annual Report, 2001-2002, p.5.

Till 1986 telecommunication was a public utility owned by the Government of India. Mahan agar Telephone Nigam Limited (MTNL) was created in 1986 as a PSE to take out telecommunication services from the Government entirely in the cities of Delhi and Mumbai. It was in the same year that VSNL was created in the ILD segment. Bharat Sanchar Nigam Limited (BSNL) was formed as a PSE on October 1, 2000 as a telecom service provider in all other places. Both these incumbents inherited the entire pre-existing subscriber base with the Government.

Despite asymmetry in initial market endowments between public sector incumbents and private operators, the act of opening up of the market unleashed dynamism that was hitherto latent in the

sector. This is evident from a number of performance indicators. In terms of overall size of main telephone lines in operation, India ranked 14th in the world in 1995. The rank improved to 7th position in 2001.

Because of complications involved in summarizing differential rates applicable to peak and non-peak hours, a convenient proxy for the change in telecom prices could be constructed in terms of observed trend in revenue earned from telephone services at constant prices expressed as a ratio of number of main telephone lines in operation. Table 2 shows a significant decline in this ratio since 1995 in Indian fixed line segment. It may be noted that the National Telecom Policy was announced in May 1994.

6. FINDING AND ANALYSIS:

Table no 2: showing age group graph

AGE	SALES
15-21	15%
21-28	65%
28-35	20%

Figure 2: Age Group Graph

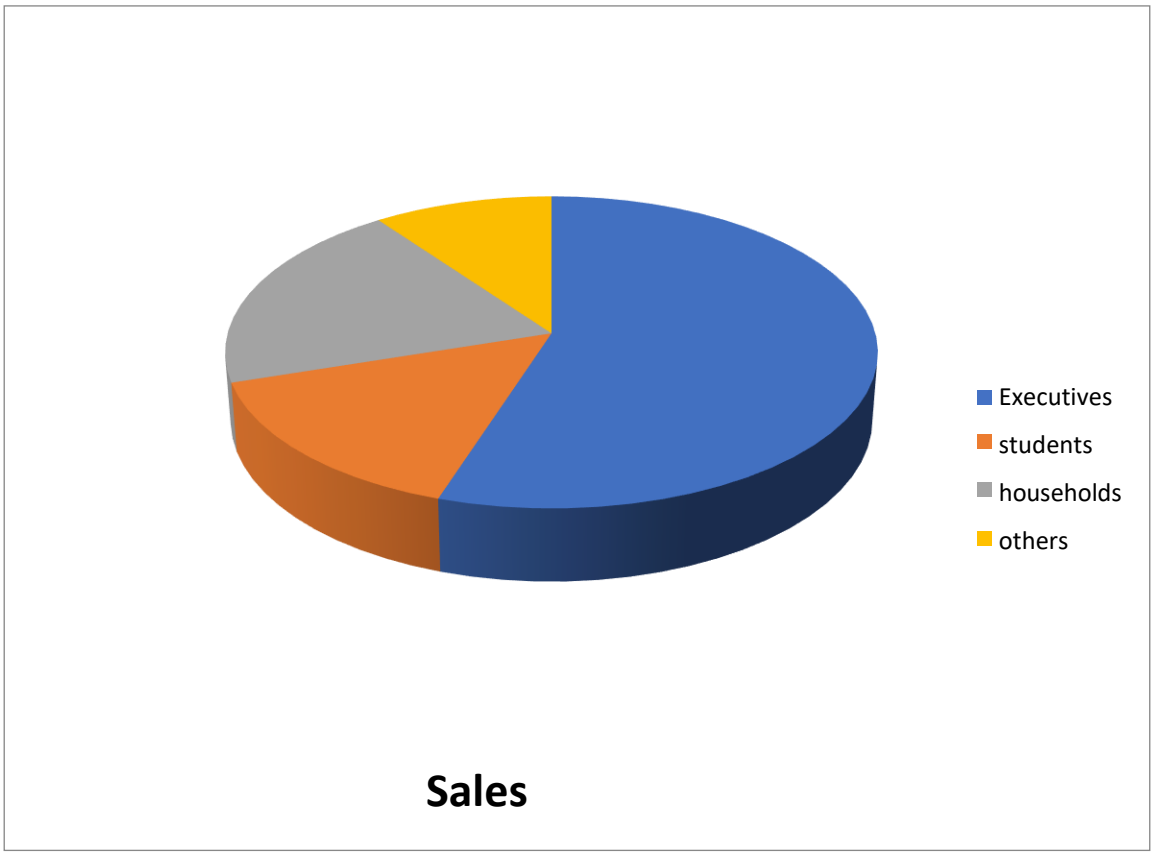
As we can see from the above graph, the people who are in the age group of 21-28 years are the ones who are the maximum users of mobile phones. This segment is the one which gives maximum business to the mobile operators. This segment constitutes the young executives and other office going people. They are 65% of the total people who were interviewed. The next age group are the people who are 28-35 years old. They are 20% of the total. They are those who are at home or have small business units etc. And the next age group is the youngest generation who

are 15-21 years old. They are school and college going students and carry mobile phones to flaunt. They are 15% of the total interviewed people.

Table no 3: showing Occupation graph

Occupation	sales
Executives	55%
students	15%
households	20%
others	10%

Figure 3: Occupation graph



As the bellow graph shows that 55% of the total people interviewed are working. So, these people are the ones who are the maximum users of mobile phones. They are the young executives, managers, Tele - callers etc. who require mobile for their official purposes. The next category is

the households, who are either housewife, small units which operate from their homes etc. They are 20% of the whole. The next segment is the students. They are 15% of the whole. And 10% of the whole is categories who are the professionals.

7. SWOT ANALYSIS

1. Strengths

- More Number of rural population (still growing) use cell phones.
- Easy to make them buy.
- Strong network has been building and increasing day by day.
- Young population interested at downloading mobile applications, games, videos, music, themes and more of various such brands.
- People are open and flexible to new schemes and offers.

2. Weaknesses

- Limited reach of media, TV and print limited to regional.
- Long-term profit.
- Some Village are too far, so Logistics services may not be able to provide on time.
- Poor Broadband connectivity.
- Recharge coupons are available only in Towns, still a limitation in rural geographies or distant place.
- Connectivity problem in some of the regions.
- Doesn't Shift to Postpaid in the course of longer duration.

3. Opportunities

- There is wide scope for outdoors branding (It is Visible like any other.
- business shops for the awareness purpose.
- Services and scope getting localized and customized to the customer.
- Rural members are getting educative this indicates there interest towards entertainment aspects is increasing, where Nokia Life tools is solution for it through (MBO).
- To diversify from the current activity to Multi Brand Outlets activities Tele Networking.
- Surrounding villages with populations.
- Women as a potential target group.
- Mobile Governance.

4. Threats

- Lack of outgoing calls/messages.
- Mobile activity may be idealized (because of lack of constant Income to make it use).
- Rural members are getting educative.
- Awareness and knowledge is increasing, this means Competition is increasing.
- Customer is highly price sensitive.

8. CONCLUSION

Telecom industry has been growing by leaps and bounds and from strength to strength. Revenues also have been growing. The size of employment also has been growing. This industry has been contributing to 7% of GDP on an average year after year. Apart from providing employment and generation of revenue to the country this sector is also one of the key areas which has unbound field to grow and the explored market to be tapped. Still a lot of effort is required to reach the hinterlands and the remote areas which are still untouched with the telecom revolution and such areas have the hidden potential to take the telecom industry to another greater height of success in terms of employment and revenue generation.

Also keeping in mind the India's mammoth population and the area covered till today one can easily imagine the potential hidden in this field for the industry players as well various channel partners and employment seekers.

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INDUCTING ENTRY LEVEL PRIVATE BANKING SKILL ARCHITECTURE

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Inductive Reasoning is an act of making generalized conclusions when specific scenarios are not available. It consists of making broad generalizations based on specific observations. Pre-research investigations reveal many fresh young graduates at entry level job seekers in Indian private banking industry are not aware of exact skill sets essential to clear interview and sustain in job roles owing to Private Banking Industry-Academia Gap. Therefore, based on pre-research survey evidence, this study works to induct essential axioms, literature survey proofs and focus group expert reviews to design and present a Competency Architecture for Entry Level Private Banking Jobs. Therefore, such an architecture mooted above through inductive reasoning shall pave way also to carry on further research towards deduction testing of the same as specifically true.

1. Introduction:

Frankly speaking, Inductive Reasoning is the ability to combine pieces of information to form general rules or conclusions including finding a relationship among seemingly unrelated events. Employability Skills are also an object of the mind that is inducted during Job Analysis for filling a particular role or employment position [Williams, K. M., & Crafts, J. L. (1997). Inductive job analysis: The job/task inventory method. *Applied measurement methods in industrial psychology*, pp. 51–88]. The Indian Private Banking Industry-Academia Gap has caused lacunae among entry level job seekers at Private Banks on Competencies required to clear interview and sustain at Private Banking Jobs. Even Post-Pandemic scenario, gap has further widened and burdened with new skills. Therefore, by using inductive reasoning research methodology, an honest effort is made to induct competency architecture for entry level private banking jobs so that the structure can be transformed on to a scalable framework to further use empirical deductive methodology to specific truth generalizations.

2. Objectives of the Study

The Study was undertaken with following objectives on mind:
(1) To determine the existence of evidence for Skill Architecture Presentation to Entry Level Private Banking Job Seekers.
(2) To minimize Private Banking Industry-Academia Gap through inducting entry level private banking job skill sets to fresh applicants.
(3) To facilitate training modules or design for young fresh entry level candidates getting into Private Banking Industry.

3. Inductive Research Methodology

Based on Pre-Research Investigations and direct interviews with 10 Indian Private Banking Job enthusiasts, 20 Private BFSI (Banking, Financial Services, Insurance) Industry Professionals and Colleges, Axioms are constructed based on Focus Group Expert Committee Discussions. Secondary Data and Literature Survey Reviews are also considered for inducting Skill Constructs for Competency Architecture is hence determined.

4. Axioms or Postulates Constructed to aid induction:

P1: The Constructs significantly serve as ready framework to prepare for entry level Private Banking Job Interviews.

P2: The Constructs significantly facilitate New Skill Upgradation Amendments.

P3: The Constructs are ideal for selection of candidates towards entry level Private Banking jobs.

5. Skills Identified for Entry Level Private Banking Jobs through Literature Survey and Focus Group Interactions

Table 1 : Table Reflecting construed competencies during the focus group interactions along with backing literary support for Entry Level Private Banking Jobs.

S. No	Skills	Literary Source
1.	ICT (Information & Communications Technology)	Adesola, M. A., O. A. Moradeyo, and K. O. Oyeniyi (2013), Miliszewska, I. (2008). Von Tunzelmann & Acha, (2005), Baroudi & Ginzberg, (1986) C Debuse, J., & Lawley, M. (2009), Steedman, H., Wagner, K., & Foreman, J. (2003) Bembridge, E., Levett-Jones, T., & Jeong, S. Y. S. (2011), Binuyo, Adekunle Oluwole, and Rafiu Adewale Aregbeshola (2014), Ekwonwune, E. N., Egwuonwu, D. U., Elebri, L. C., & Uka, K. K. (2016)
2.	Effective Communication	Jablin, (1979) Zhao & Rosson (2009), Triandis (1959) Crosling, G., & Ward, I. (2002) Conrad, D., & Newberry, R. (2012), Saurabh, S., & Chattopadhyay, T. (2013)

3.	Critical Thinking	Brown & Duguid (1991), Rauen (2001), Halpern (2001) Lee, Trauth, & Farwell, (1995), Wylant, B. (2008) Freire, P. (2018)
4.	Reasoning	Christensen-Szalanski, J. J. (1980), Swanson, H. L. (1990) Thorsland, M. N., & Novak, J. D. (1974), Lochhead, J. (1985). Puccio, G. J., & Cabra, J. F. (2009). Hernandez-Nieves, E., Hernández, G., Gil-Gonzalez, A. B., Rodríguez-González, S., & Corchado, J. M. (2021).
5.	Planning and Organization	Whitley (1989), Henderson & Venkatraman (1993), Rainsbury, Hodges, Burchell, & Lay (2002), Jackson (2010)
6.	Innovative	Rampersad, G., & Patel, F. (2014). Dewett, T., & Gruys, M. L. (2007), Adams, K. (2005), Baucus, M. S., Norton, W. I., Baucus, D. A., & Human, S. E. (2008), Oldham, G. R., & Cummings, A. (1996), Al-Salaymeh, M. (2013), Campanella, F., Della Peruta, M. R., & Del Giudice, M. (2017).
7.	Self-Management	Manz & Sims (1980), Cheng & Ho, (2001), Chiaburu & Tekleab (2005), Cohen (1990) Pradeeba, M. (2014), Pattni, I., Soutar, G. N., & Klobas, J. E. (2007)

8.	Learning and Development	Freudenberg, Brimble, & Cameron (2011) Merriam, Caffarella, & Baumgartner (2012) Pearson & Brew (2002), Bell & Kozlowski (2008), Schuchmann, D., & Seufert, S. (2015).
9.	Team Work	Paskevich, Dorsch, & Widmeyer (1999), Aasheim (2009), Shields, Gardner, Bredemeier, & Bostrom (1995), Anuja, A., & Arulrajah, A. A. (2013), Berber, N., Slavić, A., & Aleksić, M. (2020), Serinkan, C., & Kızıloğlu, M. (2015)
10.	Work Mindset	Clarke (2002), Jeffs, Tony, & Smith (1994), Cheng & Ho (2001), Sulsky, L. M. (1999), Froman, L. (2010), Ugwu, F. O., Amazue, L. O., & Onyedire, N. G. (2017), Pathmaseelan, S. K., & Mendis, T. (2019)

From the inductive reasoning point of view, a architecture or chart can be drafted for visualizing the above competencies for systematically extracting training design or contents for equipping the skills to candidates.

6. Results and Discussions:

Hence, the skill constructs inducted to aid training and coaching of fresh applicants for entry level private banking sector above is displayed in below architecture with a utilization potential as "Skill Chart" while training as well as framing training modules for fresh applicants to the Private Banking for Private BFSI (Banking Financial Services and Insurance) industry.

Skill Architecture for Entry Level Private Sector Banking Jobs
ICT (Information & Communications Technology)

Effective Communication
Critical Thinking
Reasoning
Planning and Organization
Innovative
Self-Management
Learning and Development
Team Work
Work Mindset

7. Conclusions and Suggestions:

To conclude, The Skill Architecture put forward above through Inductive Reasoning shall explore the ability to transform the structure into a full-fledged Conceptual Framework which can be empirically tested further quantitatively for deduction into specific truth generalizations. To represent relationships between variables diagrammatically, including the interrelationships between factors associated with entry level private banking skills, a schematic framework will be proposed for further doctoral research.

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ARTIFICIAL INTELLIGENCE AND ITS ROLE IN HUMAN RESOURCE MANAGEMENT

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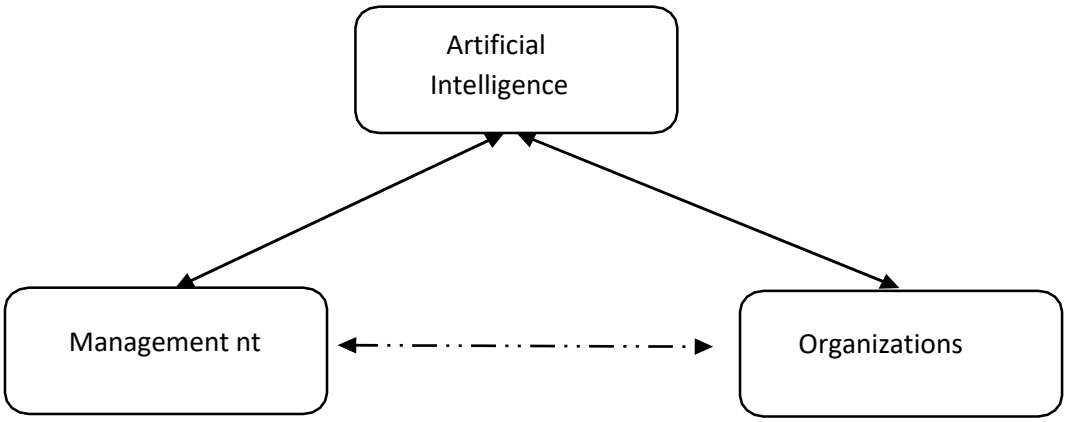
Collecting the correct data in the dynamic world of industries and analysing the collected data is important for the use of business development and everyday work. Artificial Intelligence allows the industry to complete the job in a quicker and more efficient way. Artificial Intelligence joins various departments, such as Human Resources, Finance, Marketing and Production department. Through the use of AI system management, current output and everyday tasks can be told. Tough managers have acknowledged the value of artificial intelligence at workplace in growing market strain. There is a descriptive dimension to the research paper. Secondary data were used by the researcher where data were gathered from research papers, journals, websites, HR forums, survey results etc. The study's central objective was to explore the role of artificial intelligence in the human resource department and to recognize the issues facing HR. The research study concluded that AI's position is greater in various human resource functions where robotics companies can handle recruiting, hiring, data analysis, data processing, workload reduction and workplace performance enrichment.

1. Introduction

Technology is one of the Industry's main influencing factors. The position of the robot has been replacing employees in the production department since the 19th century. In the 1970s personal computers began in the third revolution and the internet entered into working life, and the machines replaced human labour. Today, emerging innovations such as machine language (ML) and artificial intelligence (AI) are both reaching the day-to-day workplace and contributing to company transformation. "Artificial intelligence is described as an 'intelligent ideal' computer that is a versatile agent that perceives its environment and takes action that maximizes its chance of succeeding to some objective. "Artificial intelligence is intelligence demonstrated by machine, in contrast to the natural intelligence done by humans. Artificial intelligence was introduced first time in academia in 1956. Artificial intelligence is useful in various business functions where it can help reduce the workload and job pressure on workplace employees. Rapid market changes require a swift response. Through using AI system management, current output, and day to day work can be told. Tough managers have acknowledged the value of artificial

intelligence at the workplace in rising market strain. Artificial intelligence has now entered an organization's overall structure for a few days and one sector is the human resource department where human replaced the human by using AI technology and all roles in the human resource department are carried out as applicant screening, recruiting, human resource activation alignment and performance management, etc.

Figure: 1



Source: - (Duchessi, O'Keefe, & O'Leary, 1993)

A structure reveals the Artificial Intelligence relationship between management and the organization. The author of the research (Duchessi, O'Keefe, & O'Leary, 1993) discussed in the research article that artificial intelligence and digital technology have an impact on ownership and responsibility for decision making, cost reduction and enhanced service, personnel shifts and downsizing organizational organization, the control of the labour force.

2. Literature Review

(R&D,2018) The research paper title, Recruitment through artificial intelligence: A Conceptual Study. The researchers have narrated the role of AI in recruitment where artificial intelligence is played integral role in recruitment process. Artificial intelligence helps in screening the candidates, auto-generated messages to candidates, employee's relations, scheduling the interviewsetc.

(Jarrahi, 2018) In his researcher paper title, Artificial Intelligence and the Future of work: Human- AISymbiosis in Organizational Decision Making. The researcher papers talked about the usefulness of AI for human. Artificial intelligence has been supporting in decision making, dealing with uncertainty, and especially equivocality of decision-making in an organization. Still in an industry the role of human is essential and technologies have to depend on human when

subconscious decisions are essential to evaluate and facilitate the outcomes of decisions.

Table: 1

	Humans Mind	Artificial Intelligence
Uncertainty	Makes swift intuitive decisions in the face unknown.	Provide access to "real time" information.
Complexity	Decide where to seek, and gather data. Choose among options with equal data support.	Collect, accurate, process, and analyze data.
Equivocality	Negotiate, build consensus, and rally support.	Analyze sentiments, and represent diverse interpretations.

Source: (Jarrahi, 2018)

(Merlin.P&Jayam.R, 2018) In the research title, Artificial Intelligence in Human Resource Management, the researcher has insight the role of AI in human resource. An Author has concluded that AI is useful in workplace and help to HR professional to understand their working and to identify the problems and trends in advance.

3. Research Objectives

1. To study the role of artificial intelligence in human resourcemanagement.
2. To study the Impact of artificial intelligence on HR technology
3. To study the benefits of artificial intelligence in human resourcemanagement.
4. To study the challenges of artificial intelligence in human resourcedepartment.

4. Research Methodology

The research paper is descriptive and has employed secondary data in the research. The secondary data is collected from academic papers, written articles, classified directories, HR forums and survey results published by various research organizations.

5. Role of Artificial Intelligence in HR

Now a few days of HR department heading towards the digital revolution and using different methods to simplify resources through the use of big data analysis, artificial intelligence, and cloud computing. Many companies use artificial intelligence or digital HR technology such as chat box, machine learning, and robot process automation in human resource management to facilitate recruiting, training, on-board, and interviews, etc. So there is the role of artificial intelligence in managing human resources;

- ✓ **Recruitment: -** The researcher in his paper defined that artificial intelligence is used by

only 40 percent of companies and industries. Organizations such as SAT, Facebook, and GE use digital technologies in screening, interviewing, and identifying the new talent in an organizational recruitment process. The application can be examined by an AI recruitment manager and the candidate can get a quick response. The chat box device or automated answering machine plays an important role in addressing the quires and problems surrounding an organization's recruitment process.

- ✓ **Screening and Interview Process: -** Artificial intelligence is useful in automating the interview process by testing them with analyses of phrase or speech patterns. The online interviews can take place via any apps and AI also helps to enhance the applicant experience. Tools such as Amy and Clara are used to schedule interviews and work meetings.

- ✓ **Reduce Administrative burden: -** HR has to play multitasking roles in an organization where companies using technology and Artificial Intelligence try to reduce workloads. AI facilitates problem-solving and helps to improve HR productivity in an enterprise.

- ✓ **Selecting:-** The researcher has examined how AI human resource managers can trace the right candidate in a short span of time and technology will help identify the appropriate candidates according to the required skill sets.

- ✓ **Reduce Discriminations**: - AI is used to minimize favouritism today and can help to improve organizational accountability. The organization will pick the resume in such a way. Analysing job requirements can be using AI applications.

- ✓ **Increase Efficiency:** -Artificial Intelligence should be helpful in reducing employee turnover at work. Various robotic tasks were performed to improve workplace performance. Robotic tasks include data collection, reporting, data copying, identifying required data from available data, processing, data collection for HR and payroll systems, and so on.

- ✓ **Enrich workplace learning: -** Nowadays, computers and digital technologies will do behind the scenes functions in the industry. Through computers and modern technology, industries are able to handle data analysis and provide real-time feedback during training, alteration of course of behaviour based on progress, and responses which industries got. Use Microsoft 365 to save time, businesses help workers work and increase workplace productivity. AI tools such as Engazify (To provide feedback), Obie and Niles (To share knowledge), Wade &Wendy (To advance careers), and Duolingo (Learning Domain) are used (Amla & Malhotra, 2017).

6. Impact of artificial intelligence on HR technology

The umbrella term for the software and hardware it automates the organizational function of

human resources. The use of Artificial Intelligence (AI) is one of the most discussed and debated developments in the HR technology of contemporary times. In terms of profitability for HR practitioners, AI would be the tipping point according to recent forecasts. Many professionals have believed the computer would take away their work. There's really no need to be cautiously optimistic; it's forecasting the real effect of AI in HR and Talent Acquisition very early. Much like any other technology, if not properly used and with the correct strategy, the users can find themselves in trouble. Before we continue to talk, let's take a look at what AI actually means. Artificial Intelligence is the field of computer science where computers function like a human brain in a similar way.

7. Five Ways in which AI could impact HR Personalization/Onboarding

Each new employee has its learning habits, respectively. Those are not always supported by any onboarding and training software. Employee-related preparation and coaching also form one of AI's possible impacts. The machine-learning algorithm that allows suggestions for the film and restaurant will be used to develop similar functionality for new training employees.

The program will become even smarter with a set of more employee data, thereby providing better recommendations and more effective training.

- **Scheduling**: Imagine a world in which you have a machine to book meetings, schedules and order food without doing anything at all. Does that sound good for you? Let's get you introduced to Amy Ingram. Amy Ingram is a personal AI assistant whose mission is to remove the pain of scheduling. The systems such as Amy Ingram have become one of the common tools for interview schedule, performance reviews.

- **Candidate Engagement**: All teams lack sufficient recruiters and even the right tools to enable them to engage with their talents as often as they should. We can potentially use AI, which allows automating the sending of emails and also the status message. If done correctly this could lead to an increase in the performance of the applicant.

- **Prediction:** Assessing and forecasting potential turnover, employee engagement, and training needs, as well as other developments in the workplace takes a great deal of time, but this forms a vital component of HR. AI and deep learning must use the data to predict accurately and faster than ever before. The information provided to HR professionals could be invaluable in helping organizations advice on change.

- **Sentiment Analysis**: AI is another game-changer when it comes to analysing sentiments. Businesses with a large amount of survey data, as well as reviews and AI data will easily detect patterns in employee feelings. This also helps to locate geographies, offices, or teams that are in stressful conditions by monitoring their email and conversation feelings. This marks the beginning; development will come It marks the start; changes will be coming in the future.

- **Video Interviews**: The video-based interview is now used by at least 40 to 50 percent of businesses. Such videos are stored in the database and can be scanned by AI to assess the mood of the interviewee. It determines whether the candidate tells the truth or not; and other elements, such as the expertise, language, and level of education of the candidate.

8. The benefits and functional strengths of AI enabled HRM processes

Taking repetitive task automation and record accuracy to a whole new level of competence is a low hanging fruit that AI can deliver for your HR department. HR operations that affect an enterprise's output most dramatically are often much more detailed and complex. It's in those tasks that AI really shines. Here are some of the benefits AI already offers to cut edge HRM teams all over the world:

- **Hiring and Onboarding:** To find the right selection of applicants for an interview, cognitive approaches can accommodate exponentially more resumes. You will assess and shortlist a large pools of talent-through criteria such as expertise, principles, abilities, and results-to ideally suit the requirements of your organization. A well-crafted orientation plan is a must when choosing the ideal candidates – statistics indicate that this can improve retention by as much as 69 percent for at least three years.

- **Talent Retention:** In a new report, almost 60 percent of the businesses surveyed face talent retention problems. It is an unnecessary drain on company capital and reflects a highly costly loss of value painfully generated. To alter this situation, AI can track many tangible - and even somewhat intangible - parameters. From recognizing workers who need to be compensated by promotions and rewards, to tracking work-life balance, AI will help solve some of the main factors why talent is frustrated with its current job and work environment.

- **Training and Performance Analysis:** Changes in technology and processes are a constant demand which a modern company needs to tackle.AI not only helps HR departments develop and organize training programs for all employee teams, it can also automate the process by taking into account the needs, schedules and interests of the individual employees. As far as performance appraisal is concerned, AI helps define and expand on specific targets as well as the individual activities that will help to realize them. It not only offers very detailed supervision but also lets individual workers monitor and measure their progress. In addition to having a positive effect on efficiency indicators, this strategy has been shown to greatly improve employee engagement.

- **HR Chat box:** One of the most successful solutions, that is helping redefine employee engagement and enhance several key HRM functions, is the use of Chat box. HR chat box strengthen connections within an enterprise – and that of the employee to the company itself – thus positively affecting workplace engagement. AI and Machine learning chat box are a tremendous asset in constantly customizing employee-related data. We are further characterized by the sheer ease of accessibility, a medium which

facilitates instant and round-the-clock communication and full integration across multiple channels.

9. Benefits of Artificial Intelligence in HR

1. Reduce the pressure on company management workers.

2. This can assist in the selection of talent and determine the right applicants for the job.

3. AI helps to predict on-the-job success performance.

4. This can transcend human weaknesses, and function accordingly

5. There'll be less risk of error.

6. It will preserve the the workflow in a different departments.

7. Will be able to get reliable results from AI companies.

8. This would increase on-the-job employee involvement.

9. This would eliminate bias in decision-making behaviour

10. Challenges of Artificial Intelligence in HR

There's no question that we face a variety of challenges in our country related to robotics and AI.

10.1. No Dutch:"Because leading suppliers do not include a Dutch language option, it's not always easy to apply things to a Belgian context. In reality, Dutch isn't even among the top 20 languages possible. That's making learning machines very difficult.

10.2. Legal aspects: "If a robot does anything wrong, who's liable?

10.3. Change management:"We're in the midst of a change in culture from physical labour to intellectual work. AI and robotics have long had a bad reputation-to take over the work of humans but that's no longer the case. In reality, they help quicker, more effective, and more substantiated decision-making, for example by rating suppliers – just as we already do on Trip Advisor with holiday resorts and accommodation.

10.4. Ethical aspect:"You could also do the same in the workplace theoretically by screening people like consultants and job applicants before actually inviting them to see you. The problem is whether this is really allowed, not only in terms of privacy but also in terms of ethics. How far can you go-and may?

10.5. Learning on the job: "Working with an exoskeleton or with robots or AI in general, has a significant impact on the on-the-job learning and training of people. You have to offer

Appropriate thought to that too.

10.6. Acceptance:"People tend to be swift to feel 'Big Brother is watching you'! Broad

acceptance at work of new technology is only possible on the basis of good communication and a carefully managed transition

10.7. Willingness of HR:"Technology, AI, and robotics are making significant headway. HR needs to be prepared and ready not only to deal with it but also to accept it. Involving business into the discussion is essential. Moreover, though HR is currently using technology mostly for administrative purposes – to test and track stuff – people need to really think about how digital technology will play a functional role in the workplace. That is, they will actively concentrate on it and take a constructive approach rather than a reactive one.

11. Conclusion

There's enormous potential for the manufacturing sector in a dynamic era. One problem facing industries is handling quality development. Increase speed and job routine for the majority of industries that implement new technologies. Many analysts and experts also suggest businesses to make use of emerging technology, artificial intelligence devices. Several organizations have used artificial intelligence and machine language in the human resource department environment where AI plays an important role in recruiting, choosing, hiring, performance monitoring, gathering employee data, delivering information in real-time, and delivering reliable information.

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AUTO MANUFACTURERS INDUSTRY IN INDIA

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The auto manufacturers industry is one of the most important drivers of economic growth of India and one with high participation in global value chains. The growth of this sector has been on the back of strong government support which has helped it carve a unique path among the manufacturing sectors of India. The auto manufacturers produced in the country uniquely cater to the demands of low- and middle-income groups of population which makes this sector stand out among the other auto manufacturers-producing countries.

This paper analyzes the roles of government policy, infrastructure, and other enabling factors in the expansion of the auto manufacturers and automotive component sectors of India. In 2017, India became the world's fourth largest auto manufacturers market, and the demand for Indian vehicles continues to grow in the domestic and international markets.

To meet the future needs of customers (including the electrical vehicles) and stay ahead of competition, manufacturers are now catching up on upgradation, digitization, and automation. This paper also analyzes India's national policy in light of these developments.

Keywords: Auto manufacturers industries, SWOT analysis, Decision factors, Development strategies in auto manufacturers.

1.INTRODUCTION:

The automobile industry is an important driver of the economic growth in India and one of the successful sectors in which the country has high participation in global value chains (GVCs). This chapter analyzes the role of government policy, infrastructure, and other enabling factors in the expansion of the automobile and automotive component sectors and the direction they are likely to take for growth path in the next few years. The analysis in this chapter is organized into seven sections: The first section discusses the structure and makeup of the Indian automobile industry. The second section analyzes the growth of the sector over the past decades, while the third section discusses the role of government. The fourth section deals with other enabling factors in the growth of the industry. The fifth section analyzes initiatives in upgrading and innovation. The sixth section includes a discussion of the future scenario and the seventh section concludes.

2. OBJECTIVES:

1. To know about the Indian Automobile Industry.
2. To study the role of Indian Automobile Industry in the country's growth.
3. To know the initiatives of the Government towards and the achievement by the Indian Automobile Industries.
4. To know the dimensions of customer satisfaction towards Indian Automobile Industries.

5. To understand the reasons behind slowdown and downfall of the Indian Automobile Industry.
6. To understand requirements of the consumer from the automobile industry.

3.METHODOLOGY:

The information presented and analyzed are primarily based on secondary data gathered from various online sources such as websites, internet blogs, books, journals, discussions, and articles

4.OVERVIEW OF AUTOMANUFACTURE INDUSRTY IN INDIA:

Today rules and regulations had been changed in favorable the automobile industry the first reason for this knowledge about new technologies spreads quickly to different parts of the country. Another reason is that ability to attract customers and tools to apply knowledge at the disposal of individual income and organizations expenditures. Particularly in the automobile market survey result the sale of passenger car have increased by three folds than what it used to be five years down the line. The emerge as the destination of choice in the world for design and manufacture of automobiles and auto components with output reaching a level of US$ 145 billion accounting for more than 10% of the GDP and providing additional employment to 25 million of people by 2016.The Government of India takes necessary steps not only to maintain the high rate of growth but also retain the attractive of Indian market for further attractive the competitive strength of Indian companies. The Government was setup through the development council on automobile and allied industries, constituted a task force to draw up a decade mission plan for Indian automotive industry, the challenge was to give a shape of innovative plan of action with full participation of stakeholders and to complexity it into a mission mode to remove barrier coming in the way of growth industry. Automobile industry to meet the customer demands and changing business needs, they raise a strategy to accomplish the demands of consumers as well as face the competitor's challenge with the aid of new technology and innovative ideas. The industry service to the society next advance stage introduction of new electric cars in the place of LPG, petrol and diesel cars due to continuous hiking of fuel prices as well as to reduce the emission of carbon-dioxide in the earth. The focus of the research enhances the passenger car segments and how to develop with sophisticated technologies is used in production of cars; sales of vehicles in the particular segment, revenue generation etc. and create millions of employment opportunities both direct as well as indirect nature for rural and urban areas in this sector. There are various reasons for the growth of the Indian automobile market such as: The people have more disposable income as economy is growing. Increase in the need of mobility due to urbanization and leisure travel. Car finance options available from Financial Institutes at reasonable rate of interest and length of repayment. Availability of service centers, spare parts across the nation in near locality. Improvement in highway infrastructure and reduce cost of service and time.

5. AUTO MANUFACTURES INDUATRIES TYPES

Introduction Stage

The introduction stage is when a car tries to "get noticed" and distinguish itself among the

crowd. Marketing moves include an advertising campaign, sales promotions and word-of-mouth spread through social media. An early adopter whose persona complements the car is almost too much to ask for, but it would be the brass ring at this stage.

Example: Self-driving cars

Growth Stage

The growth stage is when profits grow commensurate with public visibility. Marketing moves include continuing those efforts that fired on all cylinders in the first stage and abandoning those that failed to resonate with consumers. This is a hands-on marketing stage where the need to pivot quickly is vital.

Example: Tesla Model S

Maturity Stage

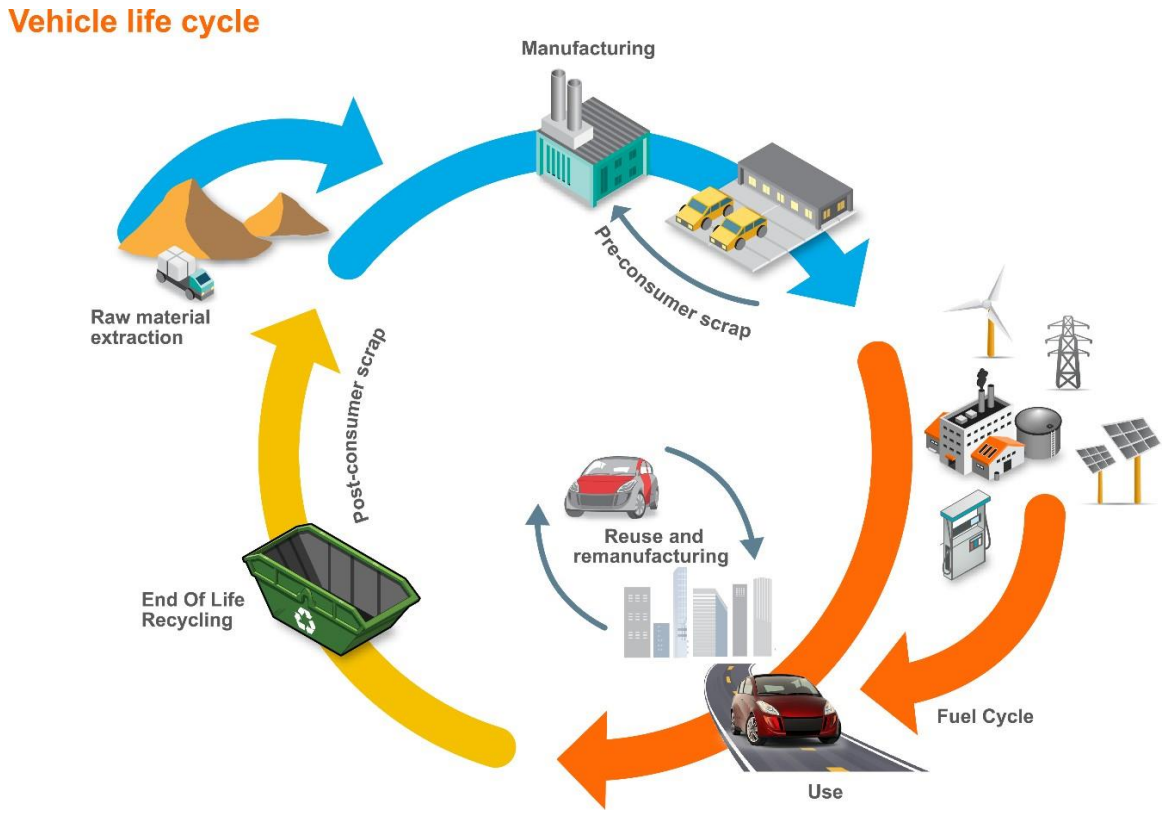
The maturity stage occurs when a product reaches market saturation, and competition can be intense. This is usually the longest of the four stages. Marketing moves include virtually any change to the four P's of marketing: product, place, price and promotion. The manufacturer may roll out new features to the product to lure a new target audience. It may broaden distribution channels, raise or lower prices, and probably redouble promotional initiatives.

Example: Ford Focus

Decline Stage

The decline stage is when profitability suffers to the point that keeping the production line open can no longer be justified. Marketing moves are minimal unless the car is a sentimental favorite among consumers, in which case some type of farewell tour may be staged.

Example: Diesel cars

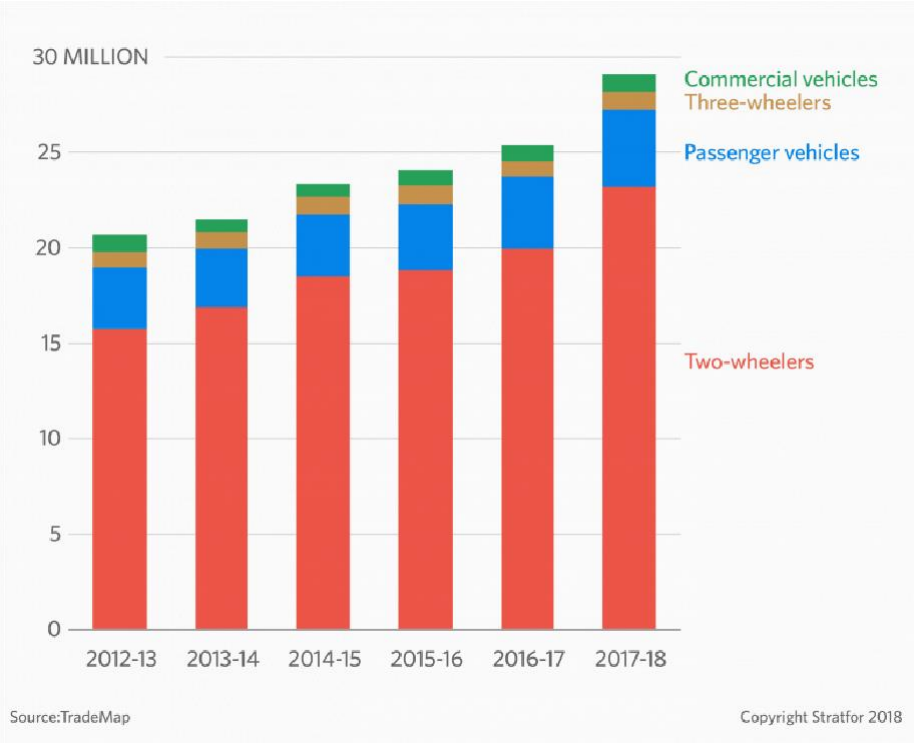


6. TOP 10 AUTO MANUFACTURES INDUSTRY TRENDS AND INNOVATIONS IN 2021:

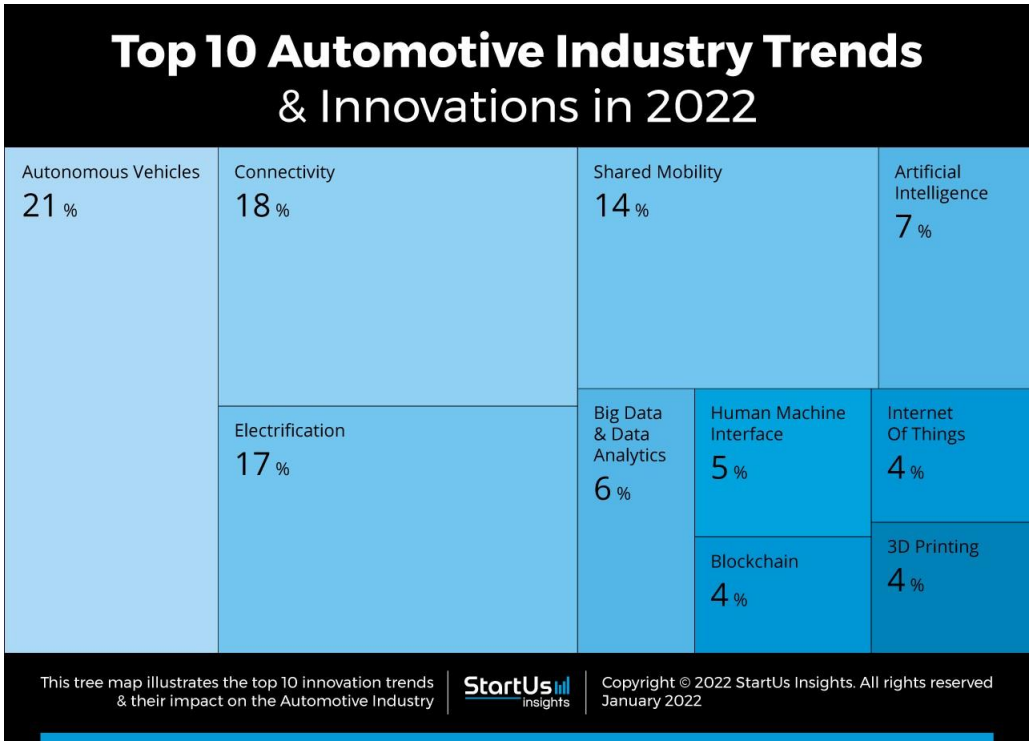
The below figure shows the top 10 auto manufactures industries innovations and trends in 2021auto manufactures Industries Identifies new opportunities and emerging technologies for gaining an advantage. As a result of technological advancements, the efficiency of workers and operations are increased and costs are reduced. Big Data, Robotics and Artificial Intelligence will transform these industries. The COVID-19 outbreak has forced many businesses to reconsider their workplace and environmental policies.AI and IoT technologies improves processes in the Oil and Gas Industries. Inspection of both onshore and offshore equipment are done using drones and predictive maintenance.

The below chart shows India's Vehicle production

Two-wheelers, including motorcycles, scooters and mopeds, account for most production in India's growing automobile market, giving consumers in the world's second-largest developing economy more affordable options for transportation than passenger vehicles.



The below figure shows the top 10 trends in auto manufactures Industry.



7. SWOC ANALYSIS:

Strengths, Weaknesses, Opportunities, and Challenges (SWOC) analysis is a method of determining a company's strengths, weaknesses, opportunities, and challenges. Auto manufactures Industries will be able to map the present business environment and identify internal strategic aspects such as strengths and weaknesses, as well as external strategic factors such as opportunities and challenges, using this technique. Here we discuss in detail the Strength, Weaknesses, Opportunities, and Challenges of the auto manufactures industries.

7.1 Strength: -

- Investment by foreign car manufacturers.
- Increase in the export levels.
- Low cost and cheap labor.
- Rise in the working- and middle-class income.
- Increasing demand for European quality.
- Expert skills in producing small cars-good for environment.
- Large pool of engineers.

7.2 Opportunity: -

- Growing population in the country.
- Focus from the government in improving the road Infrastructure.
- Rising living standards.
- Increase in income level.
- Better car technology is demanded.
- Rising rural demand.
- The car is a status symbol.

- Women drivers have increased.

7.3 Weakness: -

- Low quality compared to other automotive countries.
- Low labor productivity.
- High interest rate and overhead level.
- Production cost are generally higher than some other Asian states, such as China.
- Low investment in R&D area.
- Local demand is still towards low-cost vehicles, or to low-income level.

7.4 Threats: -

- Less skilled labor.
- Lack of technologies for Indian companies.
- Increase in the import tariff and technology cost.
- Imports of two-wheeler from the Chinese market in India.
- Smaller players that do not fulfill international standards.
- Increased congestion in the Urban areas

8.TOP 10 AUTO MANUFACTURES INDUSTRIES :

The below figure shows the list of India's Auto Manufactures company.

8.1 Tata Motors Ltd

Tata Motors is **one of the leading Automobile Companies in India** and the world, providing mobility solutions to **over 175 countries.** The portfolio includes a **wide range of cars,** utility **vehicles, trucks, and buses.** The company is the largest automobile company in the list Top 10 Automobile Companies in India based on the Turnover The Company has a **strong global network of 134 subsidiaries,** associate companies and joint ventures, including the Jaguar Land Rover in the UK and the Tata Daewoo in South Korea. TML offers automotive products, ranging from sub-one-tonne to 49-tonne Gross Vehicle Weight (GVW) trucks, small, medium, and large buses and coaches and passenger vehicles.

8.2. Maruti Suzuki India Ltd

Market leader in the passenger vehicle segment in India. The Company was **established in 1981**. A joint venture agreement was signed between the Government of India and Suzuki Motor Corporation (SMC), Japan in 1982. The Company became a subsidiary of SMC in 2002**. Maruti is the Second Largest Automobile Companies in India by the Revenue** In terms of production volume and sales, the Company is now **SMC's largest subsidiary. SMC currently holds 56.21% of its equity stake.** Maruti Suzuki largest car company in India based on Market share .The Company has two state-of-the-art manufacturing facilities located in Gurugram and Manesar in Haryana, with a combined **annual production capacity of ~1.58 million units per annum.**

8.3. Mahindra & Mahindra Ltd

Mahindra & Mahindra Ltd., a **mobility products and farm solutions** provider, is the flagship company of the Mahindra Group. It is one of the leading car company in India. Since assembling the **first vehicle in 1947,** The Company has grown rapidly. It is the **Third Largest Automobile Companies in India by Total Sales.** Today, The Company offers a wide range of products and solutions ranging from **SUVs to electric vehicles, pickups, commercial vehicles, tractors, two-wheelers, and construction equipment.** It is one of the leading Indian automobile companies.

8.4. Hero MotoCorp Ltd

World's **largest** two-wheeler **manufacturer in 2001**, in terms of unit volume sales in a calendar year, and has maintained the coveted title for the **past 18 consecutive years**. With over 90 million satisfied customers across the globe, it continues to champion socio-economic progress and empowerment through its range of products and services .It became the **only Indian two-wheeler company** to set up a manufacturing base in Latin America when it started operations at its manufacturing facility in Colombia in 2016. The company is a part of Hero group.Hero MotoCorp currently has an **annual combined production capacity of around 9 million units of two-wheelers.** The is the fourth largest automobile company among the Top 10 automobile manufacturing companies in India.

8.5. Bajaj Auto Ltd

Present in **over 70 nations,** Bajaj Auto is the world's **3rd largest manufacturer of motorcycles and the largest manufacturer of three-wheelers.** Its footprint stretches over a wide range of industries, spanning automobiles (two-wheelers manufacturer and three-wheelers manufacturer). The company is a part of Bajaj Group .Bajaj Auto is ranked as **the world's fourth-largest three and two-wheeler manufacturer** and the Bajaj brand is well-known across several countries in Latin America, Africa, Middle East, South, and Southeast Asia. The company is fifth in the list of Top 10 automobile manufacturing companies in India. Bajaj Auto International Holdings BV is a **100% Netherlands based subsidiary** of Bajaj Auto Ltd. Over the years, through this subsidiary, Bajaj Auto has invested a total of €198.1 million (H 1,219 crore) and holds approximately **48% stake in KTM AG of Austria (KTM), the fastest-growing motorcycle brand in the world.**

8.6. Ashok Leyland Ltd

Ashok Leyland, **the flagship of the** Hinduja group, is the **2nd largest manufacturer of commercial vehicles in India,** the **4th largest manufacturer of buses in the world, and the 10th largest manufacturers of trucks .**Headquartered in Chennai, 9 manufacturing plants give an international footprint – 7 in India, a bus manufacturing facility in Ras Al Khaimah (UAE). Ashok Leyland has a well-diversified portfolio across the automobile industry. Ashok Leyland has recently been **ranked as the 38th best brand in India .**Ashok Leyland has a product range from **2.5T GVW (Gross Vehicle Weight) to 49T GTW (Gross Trailer Weight) in trucks, 16 to 80 seater buses**, vehicles for defences and special applications, and diesel engines for industrial, genset and marine applications .**Ashok Leyland launched India's first electric bus and Euro 6 compliant** truck **in 2016.** Over millions of passengers use Ashok Leyland buses to get to their destinations every day and 7,00,000 trucks keep the wheels of the economy moving.

8.7. TVS Motor Company Ltd

TVS Motor Company is the **third-largest two-wheeler manufacturer in India,** with revenue of 15129 Cr INR (2017-18). The company has an annual production capacity of 4 million 2 wheelers & 120,000 3 wheelers. TVS Group spans across industries like **Automobile, Aviation,** Education**,** Electronics**, Energy, Finance, Housing, Insurance, Investment,** Logistics**, Service and Textiles.** Has over 90 Companies under the umbrella. The company has **four manufacturing plants, three located in India** (Hosur in Tamil Nadu, Mysore in Karnataka and Nalagarh in Himachal Pradesh) and one in Indonesia at Karawang. The company is among the Top 10 Automobile Companies in India.

8.8. Eicher Motors Ltd

Eicher Motors Limited (EML) (Bloomberg: EIM IN Reuters: EICH.NS) is the **listed parent of** Royal Enfield**, the global leader in middleweight motorcycles.** The **world's oldest motorcycle brand** in continuous production, Royal Enfield has made its distinctive motorcycles **since 1901.**With modern development facilities in **Leicestershire, UK and Chennai, India,** Royal Enfield makes its motorcycles in Tamil Nadu for the world. In addition to motorcycles, Eicher has a **joint venture with Sweden's AB Volvo – Volvo Eicher Commercial Vehicles Limited (VECV)** – which is driving modernization in India's commercial vehicle space, and in other developing countries.

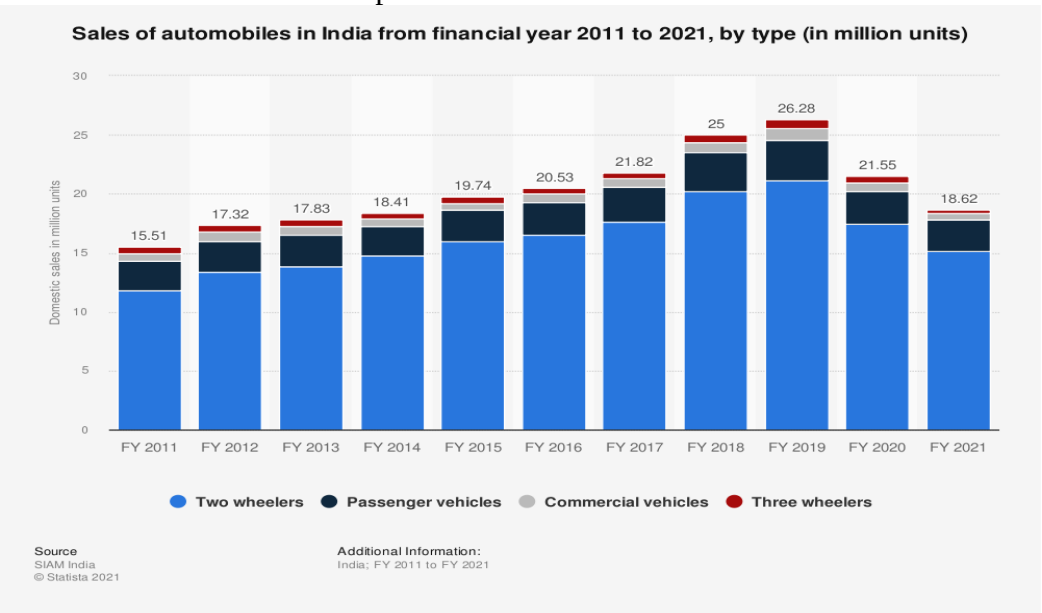
8.9. Force Motors Ltd

Force Motors was **established in 1958** by Shri. N. K. Firodia, with the vision to provide affordable commercial transport for the masses by harnessing the best available technology and offering economical, reliable and efficient products. The company is 9th in the list of Top 10 Automobile Companies in India. Today, its range includes **Small Commercial Vehicles (SCV), Multi-Utility Vehicles (MUV), Light Commercial Vehicles (LCV), Special Utility Vehicles (SUV) and Agricultural Tractors.** So, no matter what the need be, Force has a solution to offer.

8.10. SML ISUZU Ltd

SML Isuzu Ltd. (SMLI) is a ***trusted and reliable commercial vehicle manufacturer since 1985.*** It has over 33 Years of experience in producing **Light & Medium commercial vehicles** to meet Indian customer needs. SMIL is the first company to manufacture and supply state of the artfully built Buses, Ambulances, and customized vehicles. It is the last in the list of top Automobile Companies in India Sumitomo Corporation, Japan and Isuzu Motors, Japan respectively **hold 44% and 15%** shareholding in the Company. It is among the list of Top 10 Automobile Companies in India.

The below chart shows the top auto manufactures industries revenue



9. CORPORATE SOCIAL RESPONSIBILITY:

The automobile sector in India is the sixth-largest in the world. The country's share in the automobile industry is set to increase further considering the rising population, rising incomes of people and their need for private transport vehicles. With an increase in their stakes in the Indian market, the CSR investments of auto industry players are also increasing in the country. In this context, let us look at five automobile companies in India that take CSR seriously.

Tata Motors

Tata Motors is one brand that takes CSR very seriously. According to its Corporate Social Responsibility (CSR) Report for FY 2019-20, the company made a social investment of Rs. 25.19 crore in the last Financial Year, of which 22.91 crores were toward CSR Programmed & Projects, drinking water projects that are mainstreamed in CSR agenda and one-time investment towards disaster response. A major portion of funds was spent on the CSR programmed which are deployed in the project mode and are part of our Common Minimum Programmed (CMP) and Location-Specific Programmed (LSP).

Maruti Suzuki Maruti Suzuki has been increasing its CSR expenditure year on year. It solidifies its commitment to CSR by spending almost always, a higher amount than prescribed. For example, in 2019-20, the company spent its full budget of Rs. 168.2 crores on social initiatives.

Maruti Suzuki utilizes a major chunk of its CSR energies to road safety since there isn't much awareness about it in the consciousness of an average Indian. Pedestrians and drivers in the country are known to flout traffic rules in every small town or large metro. To address this, the company has set up driving schools across the country in collaboration with its dealers to impart quality driving training. The company has executed this with the involvement of state governments and the local administration in road safety awareness, thus reducing the number of road accidents and law enforcement.

Hero Moto Corp

Hero Moto Corp has been spending more than the prescribed amount for its CSR initiatives for the last four subsequent financial years. In FY 2019-20, the company spent Rs. 130.61 crores on CSR initiatives.

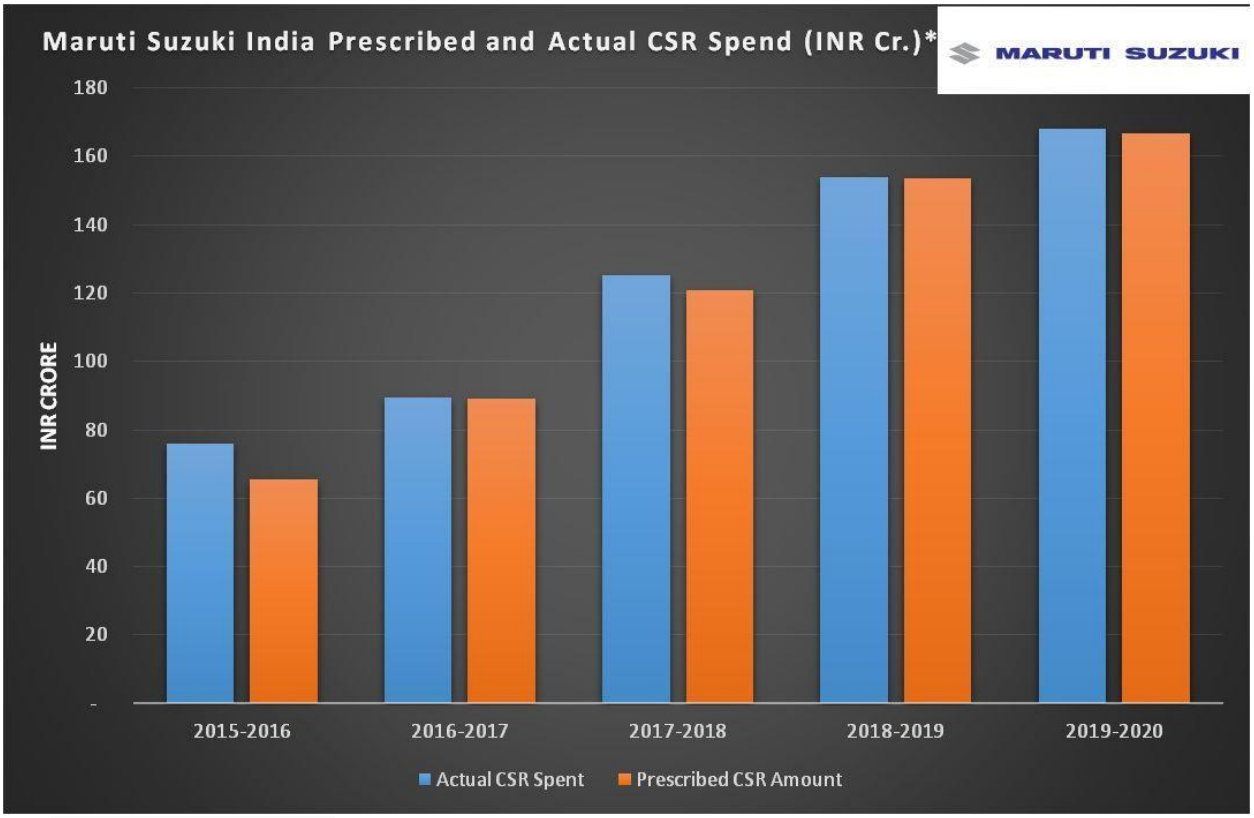
Bajaj Auto

Bajaj auto all of its stakeholders into account in its CSR policy. It is of prime importance for the company to ensure care of human and environmental rights while being ethical. Therefore, the company's CSR initiatives revolve around the motto – Growth with Mother Nature's blessings. The company implements its CSR initiatives through NGOs and charitable agencies. Apart from the non-profit sector, the local authorities and civil society groups are also roped in where required for the implementation of certain CSR projects.

Eicher Motors

Eicher Motors spent about Rs. 55.39 crores for its CSR projects in FY 2019-20. The company has set up a Good earth Education Foundation, to implement its mission: "To educate India's children with a special emphasis on the girl child starting with primary education for the rural poor."

The below chart shows the CSR spent in Maruthi Suzuki



10. COVID-19 IMPACT:

• The BMW group has reported as on Aug 2020 its first quarterly operating loss since 2009.

• Toyota Motor reported as on Aug 2020 its smallest quarterly profit in last nine years as the covod-19 pandemic halved its car sales .

• UK light commercial vehicle reported as on Aug 2020 ,a slight increase in registrations since January .

• Honda Motors announced that the spread of corona virus disease 2019 has caused the global economic slow down and also affected Honda's financial results.

• New Zealand's Motor Industry Association said that the year is heavily affected by the covid-19 pandemic .

• Ford quarter 2 financial result were battered by the pandemic .

• Aston Martin has reported
a widening operating loss for the first half of the year .

• Mitsubhishi Motors has forecasted its second straight year losses due to fall in sales in part by the coronavirus pandemic.

• Hyundai motors affiliate KIA motors global vehicle sales fell heavily ,as the COVID-19 pandemic impacted auto demand around the world.

• Volkswagen group luxury car unit AUDI expects car sales to reach pre covid-19 levels only by 2022 or 2023. The COVID 19 pandemic has pushed global economy into a crisis not since 100 years .

Indian government has taken sincere efforts to curb this pandemic ,and has enforced a national lockdown. While the lockdown has helped limit spread of the virus ,it has severely affected the economy ,disrupting entire value chains of most major industries in India. The automotive

industry is among them ,who got severely affected .The auto mobile sector was already going through a slowdown over the last couple of years due structural changes starting with GST ,axle -load reforms ,Bharat stage -IV (BS-IV) to Bharat stage – VI (BS -VI) transition and so on . The COVID-19 lockdown has had a multiplier effect . A sustained stoppage of consumer demand due to lockdown is seen significantly affecting automobile industry revenues. The covid 19 pandemic has had a swift and severe impact on the global automobile industry .Not a day passes by without an automaker either suspending operations or operating with minimal workforce to keep coronavirus at bay . Symptoms include a disruption in Chinese parts export ,large scale manufacturing interruptions across Europe ,and the closure of assembly parts in the United states . This is placing intense pressure on automobile industry which is already coping with a down shift in global demand ,and likely leading to increased merger and acquisition activity

11. RECOMMENDATIONS AND SUGGESTIONS:

Recommendation and suggestion of auto manufactures industry: - The Automobile companies must improve their process and should be efficient in order to implement their strategies quicker than competitors in times of economic downturns The National level Automotive Institute for training on automobile at International Training Institutes (ITIs) and Automotive Training Institute (ATIs) have to be set up. The Government of India should promote manufacturing and encourage exports of small cars, multi-utility vehicles, two and three wheelers, tractors and components which infuse necessary foreign currencies to India. Specific measures should be taken for expansion of domestic market. Government should hike its spending to create more jobs and boost the manufacturing sectors in the country. The Automobile companies should use their core competencies to overcome turbulent economic times. The Strategic alliance or acquisitions of Automobile companies encourage the morale of those lost markets and help them to experience a new life in a given bridge of time through collective efforts. The reason for acquiring the businesses is seen as a dependable strategy by the companies in a period of economic downturn. Advertising is an important factor for the Automobile companies to overcome economic downturns as it helps the affected companies to showcase their products in the market. The Automobile companies have to come out with new innovative products to attain advantage over their competition in the market. They must do it on priority and development of the most promising products should meet the immediate needs of their customers. The Automobile companies have to re-evaluate the marketing plan and business strategies as and when needed.

12. CONCLUSION:

India has been an attractive investment destination for global automobile and component manufacturers since the last two decades. Its growth story has been dominated by more homegrown lead firms. However, absorption of global best practices has been slower than in China. Strategies of firms in the Chinese auto industry provided a boost to technological learning more quickly and broadly than in India. Capable of end-to-end production, India has also become an assembly hub for large cars and manufacturing hub for small cars. Firms have started exporting to other countries. India-based manufacturers are engaged in global innovation networks and sourcing suitable technologies from all over the world to complement their own

R&D efforts.

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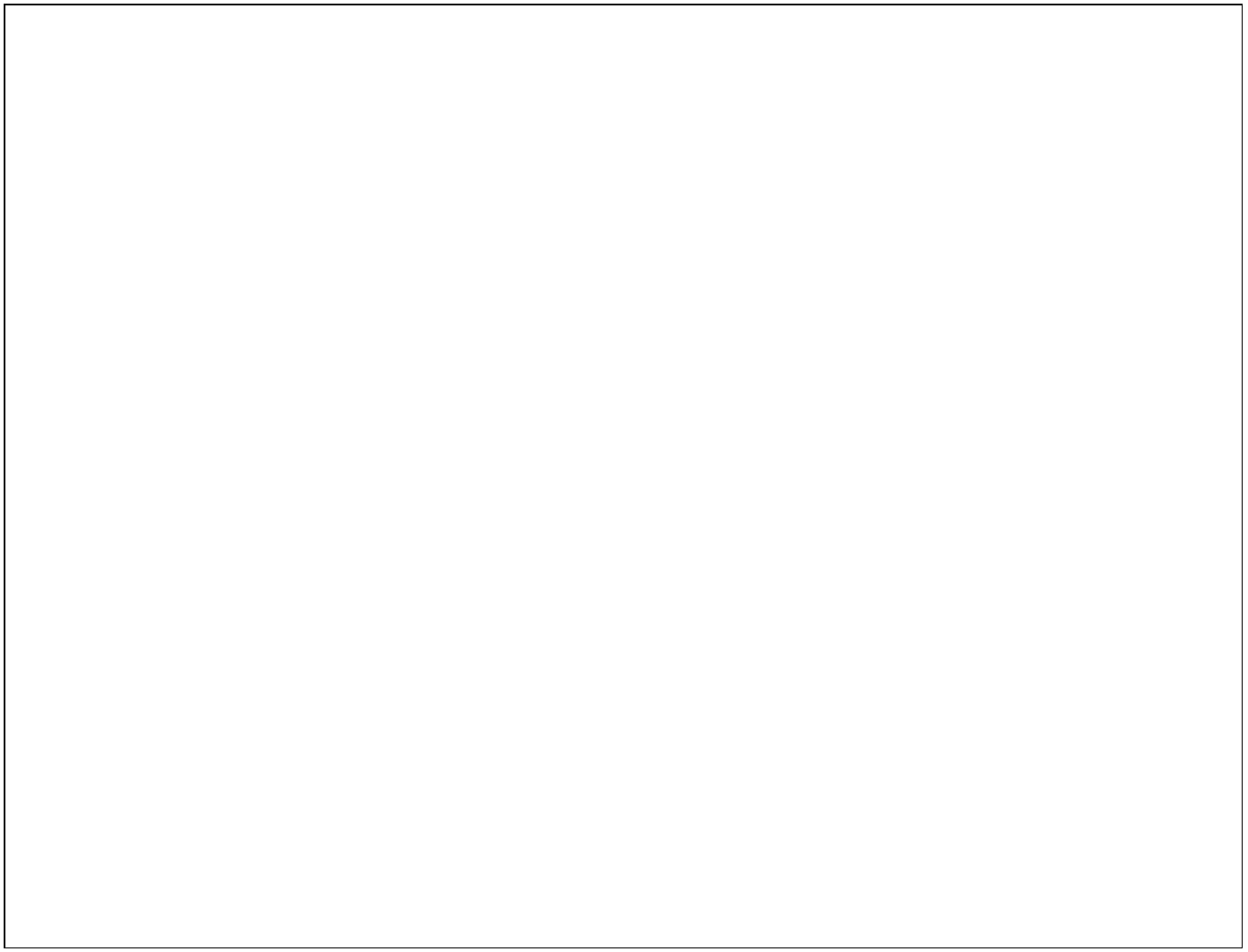

Paper 1

वैदिकसाहित्ये पर्यावरणसरक्षणपरकतत्त्वानि

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सारः (ABSTRACT)

पर्यावरणप्रदूषणस्य प्रभावाद् जगति रोगदीनां वृद्धेः सम्भावना, अपानाःदूषणे (रेडियो) धूमपदार्थानां

सृष्टेः आरम्भकालात् सर्वत्र प्रकृतेः परिवर्तनं दृश्यते, तस्मात् शिक्षाभावोऽपि भविष्यकालस्य

वर्तमानस्य भूतकालस्य च अनुभवः भवति। अनेन मानवस्य जीवनशैल्याः विनाशोऽवश्यम्भावीति निश्चितम्। पर्यावरणस्य नाशस्य

विरुद्धे आन्दोलनम् तथा उपायाः

प्रस्तुतशोधपत्रे प्रदूषणस्य कारणानां निवारणाय सरकारद्वारा चलितानां योजनानां अपि

गङ्गानदीशुद्धीकरणाभियानम्, अश्वमेधजलमलादीनां विशेषरूपेण यथा सयन्त्राणि तथा जनजागरणमपि चलति

प्रदूषणनिवारणस्योपायाः, विविधयोजनाः निर्दिश्यन्ते एव विविधोपायैरेव हितम्।

पर्यावरणस्य संरक्षणं भवितव्यम्

एतत् अस्माभिः सदा चिन्तनीयः अंशः।

प्रस्तावना

प्रकृतेः समस्तं प्राणिनं संरक्षणं यत्नतः। इयं संस्कृतस्य प्रसिद्धा उक्तिः वर्तते, संस्कृतसाहित्यं च तथैव प्रतिपादयति। पृथिवी, जलम्, तेजः, वायुः, आकाशः च अस्माकं पञ्चमहाभूतानि सन्ति। तान्येव पञ्चतत्त्वानि वयं पर्यावरणं वदामः। आङ्ग्लभाषायां पर्यावरणस्य परिभाषा अनेन प्रकारेण दीयते पर्यावरणम्। परितः आवरणम् पर्यावरणम्। तस्य चतसृषु दिक्षु आवरणं ददाति इति अर्थः। यथा अजादीनां शिशूनां मातृगर्भस्य रक्षणं तथैव मानवस्य पर्यावरणस्य संरक्षणम् आवश्यकम्। पर्यावरणं सर्वेषां जीवनस्य, सुखस्य, समृद्धेः, स्वास्थ्यस्य सम्पूर्णविकासस्य च मूलकारणं ददाति। प्रकृतेः पञ्चमहाभूतानि आत्मनः प्रकृतेः जनकानि प्रकृतेः भवतः? जलं जीवनं, अन्नं भक्षणं, वायुः श्वासः, तेजः पचनं, आकाशः शब्दस्य माध्यमं इत्यादीनि अस्माकं जीवनस्य मूलतत्त्वानि सन्ति। अतः एतेषां संरक्षणं अस्माकं कर्तव्यं भवति।

विषयपरामर्शः

सर्वेषां प्रकृतेः संरक्षणेन जगति मानवस्य पर्यावरणस्य समन्वयकस्य समस्यानां दूरदर्शिनः। पर्यावरणस्य प्रदूषणमपि तथैव मनुष्यस्य समस्यानां मानवस्य पर्यावरदर्शिनः। अधुना औद्योगिकक्षेत्रेण नगरीकरणेन जलं, वायुः फलमनुष्यकं च दूषितम् अपि तस्य मनुष्यस्य मनुष्यस्य दूषितं भवति।

व □ 3व य म आ त प त □ : त , अ : य 3अ छ य □ प A छ : त । प □ प □ अ □ ध न □ क द □ प □ न र श □ न य □ : त य □ T □ क व : त □ न र □ □ य द □ □ : त □ □ भ व : त , त द □ म ग □ 3अ त न □ व □ ण □ छ य य □ व □ म □ क व : त । ए व प र प क □ र ण □ व □ ण □ छ द न □ क द □ प न क त □ म । □ च न क त त व □ भ द न द □ ड न य □ अ प र ध : म : य त । ए त द श □ □ प र प क □ र ण : व □ : ज न □ य □ क म प न व : छ : त । अ 3अ क : स 3क : य □ व □ A छ द न प □ प म : य त । न □ प □ फ त म इ A छ : त प □ प क व : त य □ त " इ त उ □ : य न स र स व द □ म न व □ □ प □ त भ त □ □ भ व : त । प र : त 3व ध न अ : ध □ स □ क □ य क र ण स म य त द न च : त य त । त द न : त र प C f1 □ म अ न भ व त । व व क □ क □ य क र ण व स र य N □ य N स R ख स ध च : त य : व क □ य क □ य □ द त । □ : य क न ग □ र क 3अ ए त त क f1 □ य त त न व □ र □ प ण म अ व □ य क त □ म ।

व □ ण □ प र □ प क □ र : व त ऊ R ख ग त म □ व : त □ : य 3म द □ प ह त □ □ ऊ R ख W त स □ । प न स क श म □ ड □ द □ प □ फ त व ह : त □ □ म त त द य न ख त 3व य त : फ त ख द □ : त । प र ष म प क र य व त फ त □ : त , प श □ य □ : त , & स □ : त , श ध □ : त च । त & स : त □ आ त ज न क स ज □ : त । प श □ य : त □ क त म त □ क व □ : त , व न □ त 3ध न □ त च स ग : ध य □ : त , □ @ फ द न □ प ण □ : त च । म त □ अ प त श क □ □ स : त □ इ : ध न □ प ण प क ष प य □ य : त । म र ण न : त र म प उ प क व : त □ : य ह □ व □ ण □ ज : म स ध □ य म । अ 3म क श र र ख त म र ण □ : प र प त प य प त □ भ व त , न क म प □ य ज न म , अ त □ व श □ ष : व व □ ण □ म स ध र ण □ ग ण □ ।

उ प स ह □ □ □

इ : ध प य व र ण र □ त म न ष □ व व ध □ क र क □ क य य ज न □ □ क य □ □ : व त □ न क र ण य □ न । त 3अ र □ ण न श □ : त प □ र स र □ न □ म त □ भ व त । श □ : त प □ र स र स द □ म न □ उ : त स त भ व त । क य क र ण य उ : स ह □ न र : त र व ध त । क T □ प र □ ब ध □ न भ व □ : त । ज न □ □ स □ न : द □ उ f1 म क य त : प र □ □ भ व □ : त । य द प य व र ण श ø 3व A छ च त □ ह म □ न व स म ज □ 3व 3ध □ स द ढ □, ब त □ च भ व त ।

□ : थ ऋ ण म -

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- म ह □ भ र त म - अ न श स न प व । अ R ख य □ -५ ८ □ क □ ३ २
- स भ □ ष त र □ भ □ ह □ ग र म

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Paper 2

महाकवः कालिदासɜय रणम कालेषु पयावः

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सारः (ABSTRACT)

महाकविः कालिदासो रससøकवीɴरः । रसC ɜथायीभावाना पःरपाकʖपः । भावɴ मानवचfiावfiि वकासः ।
कालिदासो िह ूलुापारे ो अतो रसिनᵃपfiाये जडाि:मका ◻कितमिप रसिनᵃपादनानक कताभिनवश दयत।
उहीपनिवभावतया ु वणयित । यथा - काानन गहनादीनाम, माितशयानाम, ɜवकालष सःʁयाभातसष
नदीनदपवतराकराणाम, षणामतना वणन मानविनसगण सह सामरɜयमिधगःतु कविवरः ◻वतते रसिसøः
किवः जडाःमकɜय िनसगɜय वणन उfiामतया िचकʂषित । अɜय सव िवषयाः यि:त, अɜमान र कवःउ:साहयि:त, िहत च बोधयि:त ।

◻ɜतावना

स ɜकत व ◻ग म य ब ह व क व य , ब ह व न द क क र , अ न क ग त क र र ज : त त ष क व क त ग रक त द स स व ◻◻ ◻ɜआ ु N च

परा कवीना गणना- ◻सगे कनि◌ष्ठकाधि◌ष्ठित कालिदासः ।
अhापि तfiु यकवेरभावा दनािमका साथवती बभव ॥

म ह क व न ज य द व न क त द स स ɜह :य क म :य व त स ु @ष त । य थ

यɜयाCोरिCकु रिनकरः कणपूरो मयरो
भासो हासः किवकु लगरः कालिदासो िवलासः।
हष- हष 5दयवसितः प◻वाणɜतु बाणः
के षा नषा कथय कविता ाय ।।
कालिमनी कौतक

ए व व च न न त C य त य त ◻च त क त क व क त ग र क त द स ɜय ◻त ◻ स व ध क आ स त । क त द स ɜय क ◻ष क ◻ɜय स व ग ण प न प :य न न र न :य :त भ व न क त भ ष , र स न क त प द य ज न आ द श च र T3य ु प ɜथ न अ त ◻क र ण स म च त ग ◻क न स म च त -Aछ :द य ज न :य ◻द क म ह क व य T- व श ʰh त T स व T त च न प थ म य त ु प म त ◻क र -य ज न य त ɜय व श ʰh व ɴव ◻य त म ɜआ ु N च -

उपमा कालिदासɜय भारवरथगौरवम ।
नषधै पदलालि:य माघे सि:त यो गणाः ।।

'व ग 'श &द म द :य अ न न म ह क व न र घ व श म ह क 3य र च न क त । य थ -

वागथाि◌िव स पN◌ौ वागथ◌ि◌तपfाये ।
जगतः ि◌पतरो ब:दे पावतीपरमेs&री ।।

अ य क व स र भ र :य म ह न व @न आ स त । स व ष श T ण F न क त द स 3य आ स त । त 3य क 3य अ R य न न F य त य द य श T ण म ह न F त आ स त । म ह भ र त म ह :य अ भ F न श क :त त 3य र च न

क □3य □3य भ □ स ल ल त स म न ह र ◊ □3त । स व □ण क □ न र स स म :व त न स :त । ए व क थ य त श □य त य त क □म द प य व र ण द ै h म ह :व प ण म □3त ।

म घ द त म -

क व क ल ग र क ल द स र च त ष क □ष म घ द त म ए क म अ :त म ग त क □म □3त । अ T स व □क □ □क त क व ण न द ै h म ह :व प ण स :त । म घ द त @ भ ग □3त । प व म घ ◊ fl र म घ C । क □3य क थ न क स □□म □3त । क C द य □ आ स त । अ स य □ क ब र 3य स व क आ स त । अ न न य □ण 3व 3व म क ब र 3य आ F य ◊ ◊ त :ल घ न क त म । क ब र 3य श प न श य त य □ र म ग र - आ □म न व स च क र । व ष क त आ ग म न भ व त य □ण म घ अ व ल क त म घ द ै व य □3य 5द य □व त ज त म । य □ 3य भ य □त स :द श □ष य त म घ य च त व न । य थ

ध म य त स ल ल म र त स □प त $ म घ ,

स द श थ □$प र क ण □ □ण भ □प ण य ◊ ।

इ :प :स □य द प र ग ण य :ग □क 3त य य च ,

क म त ह □क त क प ण C न च त न ष ।।

य □3य म R म न क व न क क ल द स न स □प ण भ र त 3य भ ग त क द श य : य थ थ र स स म :व त व ण न प व म घ क त म । य थ

म :द म :द न द त प व न C क ल य थ :व

व म C य न द त म ध र च त क 3त स ग :ध ।

ग भ ध न □ण प र च य □न म व ø म त ◊

स व थ :त न य न स भ ग ख भ व :त ब ल क ◊ ।।

अ 3म न □क प व न 3य ग :य ◊ ण न म अ व ल य त । प य व र ण 3य न म ण प व न 3य 3ध न स व ◊ क म ह :व प ण म □3त । प व न त व य ज व न ध र क म आ □स ज न न म क व य 3व क म व य म म व न म न व 3य ज व न न □ भ व थ त । श ø व य अ 3म क क त आ व □य क म व । स □□त स □प ण व & व य □ष ण प य व र ण अ व ल □य त । व य □ष ण 3य क र ण न व & अ ध क ◊ म न र ग □3त ◊ स :त । म न व 3य र ग न ◊ व न ◊ 3य क त श ø व य आ व □य क त ◊ □3त । अ त ए व क व न क ल द स न व य ◊ म ह :व म घ द त 3य □ क त म । य थ -

:व म र द प व न प द व म द ह त त क :त :

□◊□थ :त प ध क व न त ◊ □:य य द & स :य ।

क स □ø व र ह व ध र :व Z प □त ज य

न 3य द :य ◊ □य ह म व ज न य र ध न व fl ।

म घ द त क व न इ द 3य □ क त य त स व ◊ ण क य ◊ ण व य □र त न भ व :त । अ त ए व म घ □त क थ त य त स □□त व य अ प त व स ह य त क र थ त । व य ◊ श ø क र ण व □ण व न न च म ह :व प ण य ग द न म □3त । व न अ प व य श ø भ व त । अ त ए व व न 3य आ व □य क त अ 3म क क त स व ध क म □3त । व न प य व र ण श ø भ व त स □□त व & व न A छ द न स व T व ध य त । अ 3म क र ण त व य □ष ण व ø ज य त । व य □ष ण 3य स म □प व □र प ण म अ :य व □य क म । स व क र अ प व □र प ण स □प ण व ध व ध य त । व न 3य उ A छ द न 3य अ व र ध आ व □य क ◊ □3त । म घ द त 3य स □प ण क थ न क व न व ष य क म ए व द □य त । म घ द त 3य न □य क 3य य □3य न व स 3ध न र म ग र ए व अ □3त । य थ -

क C :क :त व र ह ग ण 3व ध क र :□म fl

श प न □3त □ग म त म ह म व ष भ □प न भ fl ।

य □C□ ज न क त न य □T□न प □य □द क ष

□T□ध A छ □य □त रप व स □त र □म □य □य □□म ष ||

आ □क ट प व त ऽ□प व न □□न र ज :त । त 3य 3थ □न 3य व ण न म अ ध □त □ख त □क र ण क व न □ क त म । □ □ □-

न □प द ª□व □ ह र □त क □प श क स र र ध रद

र □व भ त □थ म म क त □□क :द त □च □न क A छ म

ज ग R□ □र □य □ध क स र □भ ग :ध म □□य च □□

स □□ग □3त ज त त व म च □स च □य □थ □:त म ग म ||

प य □व र ण 3य □@त □य त :व ज त म □3त , ज त स व □□□ण न □क त आ व □य क म □3त । ज त □व न □ ज व न

□न र थ क म □3त ज त 3य म ह :व ए त द ष र □:य □□3त □त । म ष द त ऽ□प न द □न □ व ण न □क त म □3त । ए व □क र ण म ष द त □क :य □□ च □रव ण न प □न □प □य न □व र □ज त । क

म □र स □भ व म :-

क म □र स भ व म □क व क त ग रक □त द स र च त □थ म म ह क □□म □3त । म ह क □□3य स व □ण त □ण □न अ T र □ज :त । म ह क □□3य भ ष □ भ व □न क त □ द □य त । र स □त क □र द न □ स म च त □य □ग □ अ T द □य त । प व □ :य □□ ज :म न □ आ र □य क म □र 3य ज :म प य :त 3य घ ट न □य □□ च □रव ण न म अ □3अ न क □□ क व न □ व ह त म । स □प ण म ह क □□ □क त क त :व □न प □न □ प □य न अ व त □य :त अ 3य म ह क □□3य □र □भ □ ह म त 3य व ण न त ज त □ ।

अ 3:य fl□र 3य □ द □ष द व त □:म □ ह म त य □ न □म न ग □ध र ज □ ।

प व □प र □ त □य □न ध व ग □□ □3थ त □ प □थ □□ इ व म □न द □ह □ ||

स व श ल □□ प □र क :□य व :स म र □3थ त द □ध □र द ह द □ ।

भ □3व □:त र □□न म ह □ध □C प थ प □द □□ द द इ ध □र T□म ||

अ न :त र □□भ व 3य य 3य ह म न स □भ □य व त □प ज त म

ए क □ह द □ष □ ग ण स □T□ त □न म @त □:□: □क र ण □ष व □क :||

य C□स र □व □म □ह न □न □ स प द □य T□ श ख र ब भ त ।

ब त ह क A छ द व भ N□ ग □म क त स R□ □म व ध त म fl□म ||

क म □र स □भ व 3य □:य क □3म न स ग □क :य □□ व ण न म □3त । □थ म स ग व य व ण न द □य त □ त व त । य थ □-

भ ग □र थ □न झ र स □क र ण □ व द ह □ म इ □ क □□ त द व □□□ ।

य @य र □:व त □म ग □क र त र स □त □भ □श ख □ह ब ह ||

□@त □य स ग त □र क स र 3य स व □य □ स व □ ऋ त व □ त 3य प □ष व □ट क □य □ र ज :त 3म । य थ □_

□व fl□ग त रh□न क स म 3थ य स □R□ स त ।

न व □त व □य 3त :प □&त त व :त □ न त त □ध क म ||

प □म स ग प व त □ त प व न त प 3य □च क □र । प व □ :य □□ त प 3य □3थ त म □प □क :य □□ □ह आ स त ।

य थ □- व र □ध स :व □□ज त प व म :स र □□म र भ □□□स व □च त □त □थ ।

न व □ट ज □य □:त र स भ त न त त प व न त $ ब भ व प व न म ||

अ थ □त □ह म त य प :य □□ प व □ :य □□ क त व □□ अ भ □फ ल □न द द त 3म । प व त □ उ □त प 3य □य □ क व त व ष य □□

ज त ग □□त 3म । य थ □-

आ य □च त □य □3थ त म □ब क व त र स □:म क 3य □ह प त C र □म य ।

ब भ व त 3य □□ क त प □र ण □व □ध न व □व □fl□त □र N स □ध न ||

ए व □क □रण क म □र स □भ व पय □वर ण 3य त :व म अ न □य स न ल □च न प थ म □य □त ।

र घ व श म

र घ व श म क व र 3य स व □□ म ह क □□म □3त । क □□म द स 3क त म ह क □□3य स व □□ म ह क □□ व hत ।
□3त त म ह क □□3य □म ख व श ष त क थ व 3त अ व □द :त म न व ज व न 3य स □प ण □च T ण □म त । स □प □प ण
र घ व श म ह क □□ र घ व श न □ र □F स □□□त ह स क व क ल ग ₹क □त द स न व □ण त □3त प य व र ण द ª h □प
म ह क □□म द म ह :व प ण म अ व ल □य त। अ 3म न म ह क □□ □क त क द □प न य थ 3य न व ण न म अ व ल □य त।
र घ व श 3य T य द श स ग □क :य □ व ण न म अ व ल □य त त व त । य थ □ -

व द □ह प □य □म ल य □@भ N म :स त न □फ न ल म □ब र □श म ।
छ □य □प थ न व श र :□स □म क □श म □व ैक त च □₹त र म ।
ग र □व य □□ क □प ल न म R य र स □त ल स □□म त त र ग ।
त द थ म ष T म व द र य □@ प व □क ल य □प र व □ध त □न □ ।।

ए व म व र घ व श म ह क □□ अ T स म □3य य थ थ म □भ त □:प द क व ण न र □ज त । म घ 3य व ण न र □ज त ।
प व त 3य व ण न म □य द ª य त । र घ व श म ह क □□ प य व र ण द ª h व □ण त म □3त ।
अ □भ F न श क :त ल म -

अ □भ F न श क :त ल म स 3क त स □ह :प 3य स व □□ न ट क व hत । उ N□- 'क □□ष न ट क र □य त T र □य □
श क :त ल □' इ □त । न □h श T3य स व □ण त :व □न न ट क ऽ□3म न र □ज :त । न ट क 3य क थ व 3त म ह □भ र त त
उ 5ध त म □3त । अ □3म न न ट क द ª य :त - श क :त ल य □: □ण य ग थ □स ल त त भ ष य □म क व न □स म 5ध त □ ।

अ □3म न न ट क प य व र ण 3य स व □ण त :व □न न ग □क त □न न स □:त । न ट क 3य □3य अ ध क □□ घ ट न □□ त प व न
ए व भ व □:त श क :त ल □ □क :य □□ □ह ए व प □त त । □क :य □□ व ण न म अ व ल □य त □ त व त । य थ □ -

□व □भ □ग □भ र □म म इ र न प त त 3य :द न ब ø द □: ।
प C थ न □व □श र प त न भ य □5भ य स □प व क य म ।
द भ र ध व ल द □ □म व व त म ख □श □भ क □ण व :म □,
प □य द □5□त त :व □@य त ब इ त र 3त क म □ □ □य □त ।।

अ □3म न □क म ग 3य अ त म न ह र व ण न म □3त । न ट क 3य □3य □र □भ स T ध र ण □प
□ª म स म य म ध क :प ए व व ण न व ह त म । य थ □ -

स भ ग स □त ल व प ह □: प ट ल स स □ग स र □भ व न व त □: ।
□A छ य स त भ न □ द व स □ प र ण म र म ण य □□ ।।

□थ म □क त प व न 3य व ण न म □प प य व र ण द ª h □ अ त म ह :व प ण म अ □3त । य थ □

क :य □भ □भ □ स त च प ल : श □ख न ध त भ त □□

□भ □ र ग □क स ल य ₹च म □य ध म □5भ न ।

ए त च व ग फ न भ व □A छ □द म क □□□□

न ₹ श □क ह र ण श श व म :द म :द च र □:त ।

न ट क 3य □3य □@त य □□क प □क :य □□ अ त स :द र म न ह र व ण न य T त T स व T ल च न प थ म □य □त । □ □ □

-

ग ह □:त म ह ष न प न स ल त □□ग 3त □ह त
छ □य व ø क द □ब क म ग क ल र म :ध म R य 3य त ।

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Paper 3

यो◌ग◌ः ु क◌ौशलम कमस

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स ◌ा◌र : (ABSTRACT)

यः आहारिवहारेषु कमस ि◌न◌ा- ◌ः त3मै योगः द◌ःु खिनवारकः भवित । यदा
अवब◌ोधि3थि◌तषु ु च ि◌नयतिचतः
यN

आ◌ःमि◌न एव ि◌त◌ष्◌ठ◌ित तद◌ा स◌ः क◌ामरि◌हत◌ः भ◌ू व◌ा य◌ोग◌ी भव◌ित । यद◌ा य◌ोगन ि◌चfl◌ः
श◌ा◌ःत◌ः भव◌ित यद◌ा श◌ø मनस◌ा
आ◌ःम◌ान प◌ायत आन◌ःदम अन◌ुभव◌ित यत ◌◌ा तत एव उfllमम इ◌ित म◌ःव◌ा आन◌ःदन ि◌त◌ष्◌ठ◌ित यत द◌ःु
खस◌ब◌ःध
दर◌ीकर◌ो◌ित, स◌ः एव य◌ोग◌ः । त◌ादश उ◌ःस क◌ु य◌ात । रि◌हत◌ः
य◌ोग दढि◌चfllन ◌ाहन ◌श◌ा◌ःत◌ि◌चfl◌ः रज◌ोगण क◌ःमषरि◌हत◌ः
◌◌श◌ुभ◌ाव ◌◌ा◌ः य◌ोग◌ी ◌◌ा◌ु◌ो◌ित । एवम आ◌ःमसयम◌ी य◌ोग◌ी आ◌ःम◌ान य◌ोग◌े ◌ श◌ुव
उfllम सख स3थ◌ा◌ाय ि◌नर◌ाय◌ासन
◌◌ा◌ु◌ो◌ित । सवा समदशा ◌ा◌ःम◌ा ु आ◌ःम◌ान प◌ायि◌त । तथ◌ा च ◌ान प◌ायि◌त ।
य◌ोगयN सवभतष आ◌ःम◌ि◌न सवभत य◌ः
सव◌◌ा◌ि◌ण द◌ःु ख सम◌ान प◌ायि◌त ◌ः योगी भवित ।
ष◌ु सख स◌ः एव ◌ी

◌◌3तावना

भ ग व त ◌ ग ी त ◌ भ ग व 5◌ी त ◌ । ए त 3य ग ी त ◌◌ा◌ि◌प◌ द श ◌ इ◌ः◌य ◌◌ा◌ि◌प न ◌◌ा◌म ◌ः◌त र व र त त । ◌◌ा◌क◌ि◌ष्◌ण ◌ अ T उ◌प द श क ◌ अ ज न ◌ ◌◌ा◌त ◌ । व ◌◌ा◌द क स त ◌◌ा◌न व ◌◌ा◌ष ◌◌ा◌म ◌◌ा◌व ल ◌◌ा◌ब◌ध न ◌ ह◌ः◌द व ◌◌ा◌न ◌ ध म ◌◌ा◌ः◌थ◌ः◌व न ◌◌ा◌व hी ए ष ◌ भ ग व 5◌ी त ◌ । ग ी त ◌◌ा◌य ◌◌ा◌म अ ◌◌ा◌द श अ R◌ा◌य ◌◌ा◌ स ◌◌ा◌ः त । अ 3य ◌◌ा◌ म ◌◌ा◌श ◌T ◌◌ा◌◌ा◌व h◌, ग ी त ◌◌ा◌प ◌ा◌ष त इ◌ः◌य ◌◌ा◌द ◌◌ा◌न न ◌◌ा◌म ◌◌ा◌न अ ◌◌ा◌प स ◌◌ा◌ः त ।
◌◌ा◌ः◌य क 3य ◌◌ा◌प अ R◌ा◌य ◌◌ा◌य 3य प थ क न ◌◌ा◌म व र त त । क ◌ष्◌ण ज न य ◌◌ा◌ स व ◌◌ा◌द ◌ा◌न स ◌◌ा◌र अ R◌ा◌य ◌◌ा◌य ◌◌ा◌ व ◌◌ा◌भ N◌◌ा◌ । य ◌◌ा◌ग व h◌
भ ◌◌ा◌र त व ष 3य अ ◌ः◌य म ◌ः◌य ◌◌ा◌न ◌◌ा◌ष ◌ । प र ◌◌ा◌त न क ◌◌ा◌ल ◌◌ा◌द व अ ◌◌ा◌व ◌◌ा◌A◌ङ ◌◌ा◌◌ा◌प ◌ ग ◌ृ◌ह◌ः◌थ ◌◌ा◌◌ृ◌ह◌ः◌थ ◌◌ा◌व क ◌◌ा◌च ◌◌ा◌र ◌◌ा◌त ◌◌ा◌स ◌◌ा◌र
ग ◌ृ◌ह◌ः◌थ ◌◌ा◌◌ृ◌ह◌ः◌थ य म । य ◌◌ा◌ग स म ◌◌ा◌ध न ◌ ◌◌ा◌ऋ ष य ◌◌ा◌ म ◌ः◌T न ◌◌ा◌◌ा◌ स म थ ◌◌ा◌◌ा◌ आ स न । ◌◌ा◌म @◌ा व 5◌ी त ◌य ◌◌ा◌ य ◌◌ा◌ग ◌◌ा◌ ◌◌ा◌@ध ◌◌ा◌ व ◌◌ा◌ण त ◌
◌◌ा◌क◌ि◌ष्◌ण न । य थ ◌ - F◌ा◌न य ◌◌ा◌ग ◌, क म य ◌◌ा◌ C ।

ि◌वषय◌◌3ति तः

त द N◌म -

ल ◌◌ा◌क◌ः◌ ◌◌3म न ◌◌ा◌@व ध ◌◌ा◌न ◌◌ा◌ प र ◌◌ा◌N◌ म य ◌◌ा◌न ष ।
F◌ा◌न य ◌◌ा◌न न स ◌◌ा◌प ◌◌ा◌न ◌ क म य ◌◌ा◌न न य ◌◌ा◌प न ◌◌ा◌म ॥

प र ◌◌ा◌प र ◌◌ा◌न र प ◌◌ा◌ म ◌◌ा◌स ◌◌ा◌ध न ◌ः◌व न क म F◌ा◌न य ◌◌ा◌ ◌◌ा◌प ◌◌ा◌न ◌◌ा◌@य म N◌म । श ◌ø◌ः◌त क◌ि◌र ◌◌ा◌ण ◌◌ा◌न ◌ F◌ा◌न भ ◌◌ा◌म ◌ -

- Bhagavad-Gita - Sri Ramakrishna ashrama yadagiri, Mysore

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Paper 4

ईश◌ाव◌ा३य◌ोपि◌नष◌ंद स◌ाधन◌ाि◌न२पणम्

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सार: (ABSTRACT)

अन:तगण-अन:तशिN- य◌ुN◌ः परम◌ा:म◌ा । ◌ः इ◌ित ि◌व◌ा◌य◌ात◌ः। अ३य
अन:तF◌ानः परम◌ा:म◌ा सवस◌प ि◌व&३य अ◌िप

:यनत◌ा◌ः क◌ु T◌ा◌ि◌प न स◌ि:त । जगत सवशNपरम◌ा:मन◌ा एव म । परम◌ा:म◌ा त◌ु
ईदश सवस◌पण उ5भत अख◌ड◌ः,

अन:त◌ः, ◌ः, , सव◌ापी, स◌प◌ूणC। परम◌ा:म◌ा ि◌व&◌ा◌ि◌न गAछित ठक मइित ◌े कते नव।
अAयत स◌ा◌व◌ा ३वय दर

परम◌ा:म◌ा ि◌व&३य अणु ◌ेण◌ु तणक◌ा◌ाःदष◌ु अ◌िप ◌ृ◌ा◌ः इ:यत◌ः सम◌ ि◌व&म अ३य
व◌ास३थ◌ानम । स◌ः अन:त◌ः,

अपारः, अगाधC । एतादश-परमा:म◌ृ◌ो ◌प◌े मनु◌ाय◌ः 'मदीयम' इित व३:वा:मक कथ ि◌च:तयत ? सव

परम◌ा:म◌ाध◌ीन दfI :यNमव अ३म◌ा◌ि◌भ◌ः Rया उपभोN◌ुम । "इद मदीयम" इित भावनया व३तनः
म । तन :य◌ागब5

ि◌वषय◌े ◌भ◌ु:वकथन सवथ◌ा अन◌ुि चतम । स◌ः । त३म◌ात ◌ः भN◌ः सदा◌ि◌प एष एव ईश◌ासादः
स:यम◌ाग◌ा◌ि◌प नव ◌ी
इ◌ित भ◌ावनय◌ा ◌ीत ।
भ◌ो◌यव३तन◌ू न उपभ◌ाF

◌३तावना

ई श ◌व ३य ◌प ◌नष त स ◌ह त ◌भ ◌ा ३य ए क म ◌Tम ◌उ प ◌नष त । स व स ◌म ◌उ प ◌नष द ◌म ◌ध म त थ ◌ च ◌च ◌न म । अ R◌ष ◌:म म ह ह श न ३य अ न भ ◌त ◌त ल ◌ल य ◌ न ◌य म ◌न ◌ अ :य :त स र ल भ ◌ा । भ ◌त ३य स न ◌त न स ३क त ◌ र ह ३य स व म अ T ◌न ◌ह त म ३◌ा ◌त अ ३य ◌◌ म ◌:य त ◌ अ ◌ध क ◌ । अ ३य ◌◌ र ह ३य म अ ◌ध ग :य ल ◌क स ◌ह ◌थ अ :य ◌प ◌ अ ◌प F◌प ◌य :व ◌ ◌◌न भ त ◌ ◌व त र ण ३य ◌◌द ◌त उ ह श न अ न क ◌ आ च ◌य म ह ◌न भ ◌व ◌ अ ३य ◌◌ उ प ◌नष द ◌ ◌◌य ◌न म अ ◌◌प त ।

ि◌वषयपरामशः

द ह ◌:◌य –म न – आ द ◌◌न च त :य व A छ द क ◌◌न उ प ◌ध य ◌" इ :य A य :त ◌ । ए ष ◌म प ◌ध ◌त ◌ म न ए व ◌ध ◌न म ।
त द व क ◌र ण ज ◌त ३य ब :ध म ◌◌य ◌◌, त थ ◌ च ◌◌त ◌ -

म न ए व म न ◌थ ◌ण ◌ क ◌र ण ब :ध म ◌◌य ◌◌ ।
ब :ध ◌य ◌व ष य ◌स N म ◌:य ◌न ◌व ष य ३म त म । अ म त ब :द ◌ ◌◌◌◌।

य द ◌ त ◌@ ◌◌प ◌न ◌व ष य ◌न भ ◌◌N त द ◌ त :म न ◌ म ◌◌ल :य म अ ◌ध ग A छ ◌त स स ◌र च आ व ◌ह य ◌त । य द ◌ ◌व ष य ◌◌य ◌

य वे :□म णे ते 3य 5दय @ार म अप □□यत ते वे :□म णे ते 3य ए व श ्वचत :य 3य □व हे 3य :दत , स ए व
प र म &ा न □ह इ त म :यत ।

ई श वे 3य □म द स व य :क □ ज ग :य ज ग त ।
त न :य N न भ f ध □म ग ध क 3य □3य ्वनम ॥ १ ॥ (ई श वे □3य प न ष द)

प □रा ण □म :म क अ □3म न □ य □ य :क □त प □रा ण □म 3व भ व य N म अ □3त त द स व प र म &ा ण □□म । न न
स व स ख :व द □□" (छ :द □य प न ष द २ .१ ४ .२ .) स ए व अ ध 3त त त उ प □र □त" (छ :द □य प न ष त
८ .२ ५ .१ .) अ :त ब ह C त :स व □□य न र य ण □ □3ध त" (म ह न र य ण प न ष त १ १ .६) इ :य □द □त
स व 3य □3य ज ग त □□:म क :व द व □3य म ते । त न :य ग व :य स ह अ न भ व ते । स स □र ष र त म स म न म क र
इ व □स न भ य य N:व द स स □र 3य :य ग ए व ए क म T प य इ त □थ म द य त । इ त च त त थ न य त -
क 3य च न ल ल द उ प व □ क □□त म □क म र य त । श ल ख □ह न त □ह त व न त द स ख ल ख □ह म □क य
स ह त म न थ म प अ म र य त इ त व त प □र ह ो अ □3त ख ल इ त च त त थ न । स व भ □य व 3त न म प ई &ा ण
□□य :व त म म स □ग त श 3य अ प अ भ व त च स व □य प भ □य ज त न म म व स :त इ त ज □ब क्ष ते ब ्वम भ व त
। प र व 3त क □□य द ख प र □प र य व भ व द त ।
प र म :म न 3व □प म

अ न :त ग ण -अ न :त श N-अ न :त F न य N प र म :म । प र म :म स व स □प इ त व □य त अ 3य
व &3य अ प :य न त क T प न स :त । ई द श स व स □प ण ज ग त स व श N प र म :म न ए व उ 5ध त म । प र म :म त
अ ख □ह , अ न :त , अ A प त , , स व □प , स □प ण C प र म :म व &न स ै व 3य द र ग A छ त क म इ त □□
क त न व । प र म :म व &3य अ ण र ण त ण क □द ष अ प □ □ इ :य त स म □ व &म अ 3य व स 3ध न म । स
अ न :त , अ प र , अ ग ध C । ए त द श -प र म :म □□ □प □ म न थ म द य म ' इ त व 3:व :म क क थ च :त य त ?
स व प र म :म ध न म । त न द f1 :य N म व अ 3म □म :य ग ब 5R य उ प भ N □म । ई द म द य म " इ त भ व न य
व 3त न व ष य □भ :व क थ न स व थ अ न च त म । स स :य म ग □ प न व । त 3म त □□ भ N स द प ए ष ए व
ई श □स द इ त भ व न य भ □य व 3त न उ प भ f त । □थ म म ई &ा ण क :व द भ N 3व य स ख भ ग अ न भ व त ।
स व प र म :म ध □त म अ त स व त द य म इ त भ व न य उ प य ग य □य म ग । ई श स □क :प म T ण ल &ध
3व क :य ई &ा ण द ह त न स व :व स :त □□□र व □य इ त त :प य म ।

ब ह द र □य क आ न :द न म त ल क अ :ध न त म स □व त ।

त 3त □:य □भ ग A छ :त अ व @स □ब ध ज न ॥ (४ .४ .१) इ त □य त

ए त न स द प य त अ :ध न त म स व त ज न ए व अ व @स □ब ध ज न इ त द प य त । अ त न ष
□व ह □ण य म क :त आ य व 'घ त म " इ :य द न □ □य न य N म व त ।
आ :म त :व म

अ न ज द क म न स ज व य न न ह व आ □व न प व म ष त ।
त ो व त □:य न अ :य त त □त त 3म □प म त र &द ध त ॥

ए त त आ :म त :व म अ च ल म । स व □ण ष अ प स म न म । म न स □य व ग व त प ग □म इ द द व त □भ
अ प न □□म । त द अ च ल □प ण 3ध :व ध व त इ त र व 3त न अ त □म त । त T व य ज ल ध र त । त 3म न
स व ग त स व □य न आ क श □प आ ध र म त र &व य ज ल म ष □प ण प □रा ण त क :व ध र य त इ त त :प य म ।
अ प च -

त दज ति त ज ति त 5दर त @:त क ।
त द :तर 3य स व 3य त द स व 3य 3य ब त ।

त द आ :म त :व च लन श लव 3त पण च लत त । अ च तन व 3त पण न च लत त । द ह द न म त प ध स ब ध न च लत इव द यत न त 3वत च लत त । त द दर स म प च अ 3त । य त स वगत च तत । अ Fन न त द अ य दर त :त F न न त :यग :म अ 3त :य त त ष म अ :य :त स म प म । त द अ :त य म पण स व म :त भव त । अत एव त द स वगत स व प च ।

अत आ :म दश न फल एव म Nम -

य 3त स व ण भ त न आ :म :य व न प य त ।
स व भ त ष च :म न त त न व ज ग स त ।

द व स प hN स ध न न :तर स व ण भ त न आ :म न एव स :क र त , स व भ त ष च अ :त य म न म आ :म न आ :म :व न अन भय स व म य वतत , अह स व ष च वत' इ त प य त स त दश न त प Cत न व ज ग स त ।

य 3म न स व ण भ त न आ :म व म @ज न त । त T
क म ह क श क एक :व म न प य त ।

य ब इ य म न ध म व र स म ध :क न त 3य म द व श त 3क ल न भ य भ व :य व । त 3य Fन म प स द ढ न भ व त । त 3म त स म ध त प द त f1त त द त 3म न श क म ह स भ व त म । प र य व Fन 3व - इ Aछ न स र म एत म अ व 3य :क न , अ :त ब ह C भ द एव न 3त त च :त य त य द क :व स म ध व न भ त त 3य म ह व श क व न । Fन अन भ त न म र प न प प :व प र म ध प र Fन :क त । अ य म व अ T व श ष ।

आ :म न 3व प ल ण म

स प य ग Aछ क म क य म ण म अ Tर श ø म प य व ø म ।
क व म न ष प र भ 3व य भ य ध त य त न द ष त
श &त य 3स म य ।

आ :म न ल ण म - स व प , य त म य , अ श र र , अ ण , न र र ह त , श ø , अ प प व ø , क व , प ह त , स व f1म 3व य भ च । स श &त य स म य ण त य त ष क त न य थ न प व त ण व न ।

य त द क म आ च र त , व न क त त म , Tत क अ Tत क व , व द क धर त व , च र , ग ह 3थ व , व न 3थ क त व च क व य प र म :म न य न क न प क र ण व अ ध ग Aछ त स एव अ म त :व त । अत ण द ह क म ह ल ध र ण म Tण प र ज क इ :य द य अ म त :व म आ व य क म इ त आ ह स य क न ।

स म , अ श र र , श ø च :म एव 3व श :य स व T स य स त :प य क र ण म त अ भ व त ।
त T:य न स व व 3त न अन श स न ब ø न अ क र त । एव म अन द क त त अ 3य व &3य य प य च 3थ म अ क र त । क वल NF न न उप स न न व म न थ म N न श त । य त N न म अ Nन 3थ ल क त ष न म त न न म प व श ष । N च लम , च लम , ण भ गर म , द ख म य म , अ प ण म , च व hत । अ Nन न म प र म :म न अ ग च र त प श N । व &न म ण प र म :म न उ पय N य ग श N एव अ Nम । अन य द ' h य द प य त त ह अ N आन :दर ह त श :य प म N य त । ज :म मर ण य च त र ण अ ध ग Aछ त प र :त स न :य न :द ग त न व :द त । प र म :म न स द त क त त 3य स :क र व म व न स Rhत ।
इ द म ह क ज ग त अ 3म क म इ :य ण आ क श म न व ष य ष त य त । प र म :म स व T च द य स क त म य य र Nव ण न आ Aछ ह त अ 3त । अत स :य 3य Fन म प त म इ :य त अ 3म भ क श 3य

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Paper 5

गोव िगः ा ोøारण च धन रपज गोवधन

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सार: (ABSTRACT)

भगवान ीकण: मःदरिगर ु वत लीलया ूीतवान । यशोदा, रोिहणी, नःदः, उव३थाने सवभतष पाय:सु पव

बलराम: च कणम आिलाय Tेहकातरा: आिशष: गणा: सव, िसøग:धवचारणा: ुव: । दfाव:तः । ःदिव दव त-

सव पु पवषाि । ःदिव चोःदता: य: नदि:त । तु बरमुखा: पातयामास दव शखदु दभ ग:धवपतय:

गायि:त। सवऽिप अ३य कण३य 5ःद३पश: गाय:तः मु दता: गोकु ल ित ईय: । इ:थ भगवान ीकणः

३वाि ितान शरणागतान क सिव&ास रितवान वय इद जानीमः यत जनान ीितपव तदानी:तनकाले । एतन

अ३माक मनोिभलिषतान ाः यि:त एव । तान वय भ:या øया अचाम एव । पर:तु कामान दव पर अ३माि भः

कितः कदाि प न पूिजता । इय कितः अ३माय सविवध आनकू :य क:पयित ददाित च । पर वय कितमातर न

पूिजतव:तः । भू गहरपवताः अ३माक वास३थानम, जलम अ३माक जीवनम । वायः जीवनाधारः । अि ः

जीिवत३य अगम, आकाशः णादायकः च । त३मात य: जीवनदा कत सवदा

अ३मत आराधयाम ।

३तावना

ि ण : प ा ड व स क त ल ल ने प स ह व त क न : प त क म र व ३य म क त ३य ग व ध न øर म ह म न स व य F प त म व न । अ त र प @त प ण स व F: ि ण : ३य म ह म न म अ भ f य त म त थ इ :३य म द ३य द म न क त क र ण य म त न :द द न प व न । क ण ३य उ प द श त ग प त क : इ :य ग म अ क :व ग व ध न य F म ह :स व आ च र त व :त इ ति म :म ह भ ा व त द श म ३क :द व य त । त :प थ व त प स्व य स :म ा प द श क :व श T न स र ण स :म ा आ न त म आ र भ इ ति व द त ।

िवषय३ति तः

भ ग व न ि ण अ प त T ब ल द व न स ह न व स न इ :य क त hम न ग य न अ प य त । स व :म स व द श न : भ ग व न त ३य म ह :स व ३य उ ह श ज न त च द प व य व øन न :द द न व न ि त य ि म अ Aछ त । त T प व न न क र त त न :द म एव अ प Aछ त अ ह ु न क ! अ य स म : क त ? ि क म ह य अ य म त :स व य त

? अहसमपअ3अचदपयमयमअ:तरगकमथम ? कनसधननअथवअधकरणअ3मनमख:
सRयतइतसवविषयमहे । एतत Fतमहत इAछअ3तअत:सवरवदत । हपत ! शवमए तहे । हसधनमसव:मनक:यमइहविषयगयन ।

कृष्ण !सवतपवदनयमव, म तवत Fनन3:यव, पर:तबध:यसRयवे:दनदेन कतमव पनकम:
इ:यN फलFनवन यमपफल न तइत वदत । पनरप भगवन म:T$रणन सपfl:
श्रk:वजम अनगणकतफल पतचदपफल नवे:दत । कत :वकसमहवयते इत वदतत !

इति पAछति । ततT दवत कय दष तवत ☐यय: भवत वच रत: अथव ल कक: इ:य N अFने
कर थ तव इति पAछत : मत त सध भयत मे ।

मव N न कम प रह 3य खल ? 3व कय : पर कय : इ:य दकम अच ::य ल कद ह श Tन न वदत चद प
मT ण अव य वद :त एव । अत : भवत सख अह, म सवम प वदत । कच न जन फलदव त F:व
कम ण कव :त चत, अ :य कच न कम प अF:व कव :त । पर :त F:व कत 3य कम ण स पण फल म ल यत
एव । य कम प न जन :त त य : फल न ल यत । अत : य म म आर&ध एत त य Fकय म अ☐म फल वच रम
क :व कव :त, अथव अ :ध पर परय आग :य ल कच रन अनस :य ☐यत म । अय वषय : मय अव य F त ☐
इति वदत । एव र :य ☐☐न प वत प T3य स :दह न परहरन पत य N वच य एव अय य ग ☐यत इति
वदन "कम फल म, क दवत म उ☐ह य इ:य दन स पण वदत ।

☐ण क ण ! म ष : भगवत इ :☐3य आ :म मत य : इव । इम म ष : अप भत न ☐ण न ज वन स धन,
प य : अ भवष :त । अत इ :☐: दव त, वष एव फल म ति स चत म3त । त म ष : ल क पकर क :. अत : व म च
ई &र य ग न कर त चत ष ☐त स मथ : स इ :☐ । इ :☐म उ☐ह य त प ☐यत । इह ल क अल य ध म थक
इति, T य ण प रष ध न स øय स प ज न य एव । तत य ग शष दव आ :मन : ज वन म नत ☐म । व ष दव
अ 3म क ज वन म । य ☐श त य पर ष य :, क ष क ण फल :प दक : इ :☐: एव फल स ☐ø प Aछति । ह क ण ! य :
इ :☐य ग : अ 3म क म प वज न क त य : कत पर परय आगत ध म, क म त व त भत व इतर य : भय त व
तत वय न कम : चत न य : भवष यत । अत अ 3म क कत पर परय आगत म इद प वय म आचर म इति न :दश :
।।।।

☐भगवन उ वच - पनर प स एत न कम ण इ :☐य र ग जन य :व त @र त 3म अ ह म व न य मक :"
इति त क य दश यत म मन स इ Aछत : न :दह दश व ह र : वद त फल जन क कम कर त चत स व ल यत एव तत
कम भगवद ध नम 3त । कम फल य प Aछ :त, कम र क :, कम श &द व Aय :, स कल ज ग @:म दक ण कत
☐म र य ण : एव, त 3य आर धन म अक :व त 3य अ ध न 3य इ :☐3य आर धन न कम फल म इति वदन - अह
ज न क ! त क स म 3त ज :तव : कम ण ज य : त कम ण व ☐ल य :त, एत :म R य ज वत क त स भवत : सख द :ख, भय,
☐म , म☐ च अ भप h:त । व f1: ब øप व कम , क म ण अ चतन न त प र क :व न द 3य त । अत : ज गत
कम ध न म त व N न श य त । क रण च तन ध न म त व N☐म । स प स ध रण भवत चत न पय ☐म
उ f1म म एव भवत ☐म त क ण 3य अ भ☐य । स अF त 3य न :दग प 3य म न स क श☐क प र हर त । अक म य :

द त न श यत, कम न व तन ☐ण न व षय इ :☐: क म क र थ त ? स :व दगण न स रण व

त f1:☐ण न 3व भव अ य भ☐भवष यत । त f1:3व भव म अनस :य कम स व f1: भवत । क म य : य य
फल ल यत । एव ज वर श : स व 3व भव ध न तय 3व भव म व अनव त त ।

3व भव कम ण चय : स व द ष ग ण ष च ।

☐3य त व ण : स व क त पथक स 3य Cस व ग :।

त ष अ 3व त ::य द वत त 3व 3व त :T द न द य इ :☐3य म दप र हर य, पवत द ष 3व य म व
ग प त क @र प ज म कर त । व ण स व ष स म नत य त ☐त । उ $न च भ दभ व न न व र य न य N य N फल म
आ द ध न ह त ह त व च ::य स व न प त य त इति उ N व न । त थ व श क य ☐3य त न स म ध न व दन

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Paper 6

य◌ाFव:◌ुय३ ◌ौ ◌ितप◌ाऽदत◌ा◌: अश◌ा◌: मत

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सार: (ABSTRACT)

३अ त य: बइ ◌ुक◌ार◌ा: स◌ि:त।तT ◌ुम◌ुख◌ा: - मनु मि◌त:, अि◌T३मि◌त:, ि◌वष्ण◌ु३मि◌त:, ह◌ारी◌त३मि◌त:, य◌ाFव:◌ुय३मि◌त:, उशन◌ा३मि◌त:, अि◌ुगर◌ा३मि◌त:, यम३मि◌त:, आप३त◌ुभ ३मि◌त:, सवत३मि◌त:, क◌ा:य◌ायन३मि◌त:, ◌ुह३पि◌त३मि◌त:, पर◌ाशर३मि◌त:, ◌ास३मि◌त:, ग◌ौतम३मि◌त:, शत◌ातप३मि◌त:, वि◌स◌ि३मि◌त:, श◌ुख३मि◌त:, ि◌लि◌खत३मि◌त:, द◌ु३मि◌त:, चि◌ि त ◌वशि◌त: ३मतय◌: ि◌:दनजी◌वन३य ि◌वषया: उि◌:लि◌खत◌ा◌: । मनु य◌ाण◌ा दन ◌ु:यक

३मि◌तस◌ाि◌ह:ये अ:तभवि◌:त । ३मत◌ीन◌ा पऽरि◌मत◌ौ सवऽि◌प ि◌वषय◌ा◌: यN◌ा◌: एव, तT अि◌वhम◌ान◌ा◌: ि◌वषय◌ा◌: इ◌ित न सि◌:त । त◌ाचनम, शगत◌ान◌ा ३मरण◌ाथ ऽ◌ुयम◌ाण◌ा: ◌ु◌ाø◌ुम◌ाि◌ण, जनन-मरण ि◌वषये दव म:यव ध◌ा◌ुमकशि◌ु øऽ◌ुय◌ा◌:,

◌ुायि◌Cfl◌ादय: यF-य◌ाग◌ा:, दनि◌:दनजी◌वने वयवह◌ारे च प◌ालनी◌या: रीि◌त-नीि◌त-३वधमि◌वच◌ार◌ा: अ:ये च बहव:

ि◌वच◌ार◌ा: तT उि◌:लि◌खत◌ा: सि◌:त ।

N प ण म द : प ण ◌म द प ण त प ण म द A य त । प ण
३अ प ण म ◌द ◌य प ण म व ◌व ◌श ष त ।

◌ु३तावना

य h◌य व द –व द ◌ु◌ग ◌ान इ :य ◌द य : ◌ुह :द स ३क त : आ ध ◌र ३त ◌ुम ◌: इ◌त प ◌ुर ग ◌ुय :त त T◌ुय ३म त य : ब इ ◌व ◌श ◌ु३थ ◌ान ◌ु◌ु◌व ◌: त । व द ◌व र ◌ध र ◌ुह त ३य व द ◌ान क ल ज ◌व न ध म ३य ◌ु◌ात प ◌द न म व ३म त ◌ान ◌ु आ श य ◌ु । **"३मि◌त◌:"** इ :य ३य श &◌ु ३य अ थ ३म र ण इ◌त व N श ◌ुम : । अ न न F◌ुय त य त ३म त ◌ु:थ ◌: इ :य N व द ◌ान ग भ ◌ात य ◌ु अ ध ◌: य त ष ◌ु◌ात प ◌ुद त ◌ान ◌ु व ध – ◌ान ष ध ◌ान ◌ु ३अ ध ◌ान त ◌ु ◌ु◌ुय म ह ◌ष ◌ुम : ◌ात ◌ुख त ३म र ण म व इ◌त ◌ान CO न व N श ◌ुम :। व द ◌: अ प ◌ुरष य ◌: त ◌ु◌म प ◌ुरष ◌ु क त न , अ ◌ुप त ◌ु◌म ण ◌ु:थ ◌: । ◌ुक :त ३म त य : प ◌ुरष क त ◌ु◌ु ए व , व द ◌ान ◌ु अ ग ध F◌ान ◌ु◌ुय म ह ◌ष ◌ुम : ◌ात ◌ुख त ◌ु◌ु स ◌:त । त ३म त क ष ◌ु◌ु◌ात ३म त व ◌ु◌ुय ◌ान ◌ु आ ध र ◌ुप ण व द व ◌ु◌ुय ◌ान ◌ु उ प ल ◌ुय :त । अ त : ए द श व ◌ु◌ुय ◌ान ए क द ◌क ◌ात ग भ आ स ◌ुव इ◌त ◌ान ◌ुव व द त य ◌ु ◌ुह त ◌ु◌ान ।

ि◌वषयपरामश◌:

ब इ न ◌ु व द ष ◌म अ ◌ुभ ◌ुय ण ३म त ◌ान ◌ु क ◌ात : १ ५ ० ० व ष ◌ुय : प व इ◌त । ३म त प व क ◌ात ◌ु श थ ◌ाण ◌ु

□ø क म ण : म ह :व म ह ष ण य Fव :य न अ T त N म 3त । न क व त श T व ष य अ प च र F व ष य इ :य N र ज क थ म त :स ह , म ह द न , क त F:, व ø व N:, व न य व न , स :व श त , क त न :, स :य व द , प व T:म , अ द घ स T, 3अ त म न , ध म क :, अ □स न , प □ह त :, श र :, र ह 3य F: च भ व त इ त य Fव :य म ह ष : त 3य 3म त र :त ख त । य थ

म ह :स ह : 3थ त त □: क त F व ø व क :।

व न त : स :व स प □: क त न : स :य व क श च :।३०९।

अ द य स T: 3अ त म न □□ अ प र ण 3त थ ।

ध म क अ □स न Cव □F श र र ह 3य व त ।३१०।

3व र :प □ आ :व □□य द ह न :य त थ व च ।

व न त 3:व थ व त य TZय च व न र ध प : ।३११। (य Fव :य 3म त :--र ज ध म क र ण म)

ए व 3म त य : व 3त र 3य ज व न 3य □T आ ग त न ब ह व ध न व ष य न अ :य :त □व ह र क -न Cत - स म ज क Fय : द h स भ व न य य : स म 3य य : य थ श N स म ध न य A छ :त । स म :य त : 3म त न र ø श : ज व न 3य प व T क र ण म व । ए त स 3म त ष य Fव :य 3म त : म न य 3य ब ह र :त ज व न 3य प त थ स ध क न स व न अ श न स :□□प ण व द त । त T श स न य स क :य म प □म 3त । त थ प 3म त य : स म क त न ज व न Fय : स म त व त य आ स N स :त , अ त : त T व h म न : क च न व ष य : इ द न :त न क त अ □3त इ त व प र त व द : □ त । क :त त 3म न स म य 3म त क र ष व h म न स म क त न ज व न F त श स न य ए व ।

□□ष य Fव :य : म ह न य ग , प र म F न , ध म :म , आ R य :म व fl च आ स त । अ य □□ण : अ व त : इ :य प र ण ष N: अ 3त । य Fव :य : 3अ 3य ग र ण म ह ष ण व श ष य न व द F न □व न इ त य त । क :त त न व ग र ण श प □3त : य Fव :य : अ ध त व ष य ण व म न क त व न । व म न □प ण ब ह र ग त म अ ग ध F न र श अ :य श ष : त fl र प □□प ण त व h □स त व :त इ त क र ण त य ज व 3य इ य श ख त fl र य श ख इ :य व □ध त अ भ व त । अ 3य : श ख य : □□ म ह ष य Fव :य : इ त व N श □म : । अ स म ह ष श त प थ □□ण : □ह द र य क -उ प न ष द : च द □ अ 3त । य ग श T अ प □व ण : य Fव :य :, य Fव :य 3म त :, य Fव :य ग त , य Fव :य -उ प न ष त , य Fव :य श □, ग य T म थ : इ :य त □□ क त □□ र च त व न अ 3त । अ 3य :प ण :, त प :, स द च र य N ज व न च स व : अ न क र ण य □य म ।

3म त ष ब ह व : व ष य : त N: च द प त ष म आ :य :त क R य म 3त □□स □□:क र म व । य Fव :य 3म त अ प ए त द श द श न क व च र : अ न भ व ग च र : भ व :त । म ह ष ण भ र त य व द :त द श न 3य म ल त :व स प क □त प □द त म 3त । य थ

आ क श म क ह य थ घ ट □द ष प थ भ व त ।

त थ :म □य □न क C ज त ध र व श म न । (य Fव :य 3म त : -- य त ध म □क र ण म)

य थ आ क श : घ ट □द व त न द □य त , स य : ज त ध र ष भ □: द □य त त थ व आ :म ए क : ए व च द □य भ □□प ण द □य त " इ त । □त : 3म त : च भ र त य ध म श T3अ श N@य म 3त । त य म R य व श □□:य य : अ 3त । □त ष @द R व न -अ न र ण न भ व त , प र :त 3म त ष क ष ण त □ण स म ज क F य R व न □य त ।

ए त 3य 3म ते :थ : ए क : व @:प :थ अ 3ते । य Fव :य 3म ते : आ च र Rय य :, व ह र Rय य :, य Cfl Rय य : च ते Tध व N: अ 3ते । ए क स ह W क :म क 3म ते :थ 3य :य क अ Rय य : भ म भ क र ण ष व N: अ 3ते ।

आ च र Rय य -उ प @ते :, च र, व व ह :, व ण ज ते व क :, ग ह 3थ म :, भ य भ म , श ø:, द न म , ø म , ग ण प त क :प :, ह श :ते :, र ज ध म : – इ :य त न T प द श क र ण न स :त ।

व ह र Rय य - स ध र ण व ह र म त क , अ स ध र ण व ह र म त क , क ष ण द न म , उ प न ध :, स , त य म , द व भ ग , स म व व द :, 3व म प ल व व द :, अ 3व म व य :, द fl द न क म , त श य :, अ य प :य ष ø, स व ø ते म :, व त न द न म , h स म ह :, व प ₹य म , द ह प ₹य म , स ह स म , व य स द न म , स भ य –स म :थ न म , 3त य म , T स ह ण म , क ण क म च ते प व श त : क र ण न स :त ।

इ द न म आ च र Rय य र ज ध म क र ण म अ व ल क य म : – य थ प व म व उ N म स त , र ज न क व ल म ह :स ह , 3थ ल – ल य य N:, स :व स प :, स :य व न , क ल न :, श च : च भ वत , अ प च अ थ श T, व त य (क ष :, प श प :य , व ण य च व त) द ह न :य च त 3य आ स N: भ वत । स 5ग ण स प :: र ज व क स प , र ज न त क श ल , F च म :T क र य त । ए व म व श T N स व h स व ण , स :क त ज ते , अ न न स म ø, अ थ श T क श ल , द ह न त क श ल च प र ह र त क र य त इ त य Fव :य : थ म व उ N न अ 3ते । ए व न य N: प र ह र त स क श ते र ज स य द य न न य थ श N आ च र त । य ग क र ण स म य ण :–य श – भ म –इ :य द न द न प ण द h ते ।

अ ल &ध म ह ø म ण ल &ध य न प त य त ।
प त त व ध य :य व ø प Tष न प त य त ॥

य त अ म 3ते त त ध म श T3य य न न प य त । य त म 3ते त त य न र य त । र त व ध य त ए व व ध त ध म –अ थ –क म इ :य द ष प ₹य थ ष य क य ते इ त य Fव :य न 3प त य उ N म 3ते ।

त T त T च न ण त न R य :क श ल न श च न ।
क य द य क म :त क म स च h त न ॥

ध म –अ थ –क म इ :य द ष क य ष च त र , न क प न , क श ल , श च न , F च अ ध क र 3थ न ष न य ज य त त म क य 3थ न व h स प त य इ त य Fव :य : अ भ त ।

य र ध क त 3त ष च र F: व व च त म ।
स ध :स म न य ज व प र त C ष त य त ॥

ए व न य ज त ध क र ण म आ च र ण ग च र : F: व य : स @न : अ 3ते त द न –स म न : स :क र य त । य : द र च र अ 3ते त य र : द ह य त । र ज द श –क ल – ब ल –व य –क म –– इ :य द न अ प द श द ह द h ते । क त प र ष F: व अ थ व इ द प म त य क त प र ष व इ :य प स य क च :त न क य त त द न स र द ह च :त य त । प य भ ष ण म , स व ण द म , म :T ष प र 3प र व र :व , स म –भ द –द ह न म उ प य : इ त न त न य ग ण स फ ल त प र ज श त ।

म :T म ल य त र य त 3म :म :T स र त म ।
क य h थ 3य न व द : क म ण म फ ल द य त ॥

र ◻ø◻ म :T◻त ◻च न @◻र ◻ स र ◻◻त म ◻3त । त 3म ◻द ◻त ◻न ◻ म :T◻न ◻ ग ◻य य त , स ◻:ध –◻व ◻ह ◻ण ◻ ◻व ष य ◻ र ◻ज ◻ ग ◻प न ◻ क य ◻त ◻ । इ ◻◻न ◻, फ ल ◻◻न द व ◻ न व ◻◻ य ◻:त ◻ इ ◻त क च न व द ◻:त । क ◻र ण ◻ व न ◻◻प फ ल स ◻ø: भ व ◻त इ ◻त अ ◻:य ◻ अ ◻भ ◻◻य ◻:त । क ◻त 3य क ◻र ण ◻त ◻ फ ल ◻◻◻: इ ◻त क ष ◻◻न ज न न ◻ अ ◻भ ◻◻य ◻ : । ◻क ◻:त द व म , 3व भ ◻व , क ◻त ;, प ◻रू ष म ◻ इ ◻:य ◻द ◻न ◻ स म A छ य न व ◻ इ ◻◻न ◻फ ल ◻◻न ◻◻◻य ◻:त ◻ इ ◻त म न ◻:, य ◻F व ◻:◻य ◻ : इ ◻:य ◻द ◻न ◻ 3म ◻त क ◻र ◻ण ◻ अ ◻भ ◻◻य ◻ : । य थ ◻

य थ ◻ ◻क न च ◻ण र थ 3य न ग ◻त भ व त ।
ए व प ◻रू ष क ◻र ◻ण व न ◻द व न ◻स 5R य ◻त ◻ ।

ए क न च ◻ण र थ 3य ग ◻त ◻ : न भ व ◻त ◻ त थ व प ◻रू ष म ◻त न ◻द व ◻स ◻ø: न भ व ◻त ◻ । स व ◻ ण 3य भ म ◻ : अ प ◻य ◻ म T◻◻◻: ◻◻◻ । अ त ◻ : म T◻त ◻भ ◻य स ◻व ध न न ◻य ◻◻ क ◻र ◻ण ◻य ◻ । स ◻:य ◻ म T◻त ◻भ 3य म ◻त ◻म ◻त य F व ◻:◻य ◻ : 3म त ◻ उ ◻:◻त ख ◻त ◻ ।

◻त ◻भ ◻ च ◻◻त ब ◻ø◻य N: च र ◻ज ◻ क द ◻◻प द ◻ह न ◻त ◻ : ◻य ◻प ◻ क त म ◻ न श ◻◻◻त ◻ । ◻त ◻भ ◻द ◻भ ◻ : श ◻T3य अ ◻त ◻म ण ◻क ◻:व ◻ क त ◻ : द ◻ह ◻ : प ◻ण ◻य भ व ◻त ◻ इ ◻त य ◻F व ◻:◻य ◻ : 3य ◻त य ◻ व द ◻त ◻ । क ◻न ◻क ◻न क द श ◻ : द ◻ह ◻ : द ◻ह य त इ ◻:य ◻प म ह ◻ष ◻ : उ ◻:◻त ख ◻त ◻ । य ◻ : 3व ध म ण ◻ A य त ◻ : भ व ◻त ◻ - स ◻ : ब ◻:ध ◻ : व ◻ ◻ प T: व ◻ आ च ◻य ◻ : व ◻ &श र ◻ : व ◻ म त ◻त ◻ : व ◻ द ◻ह य ◻◻य ◻ : भ व ◻त ◻ ए व । ◻क ◻:त अ द ◻ø प ◻रू ष य द ◻ र ◻ज ◻ द ◻ह य त ◻त त द ◻ स ◻ : द ◻ष ◻ भ व ◻त ◻ । अ त ◻ : र ◻ज ◻ स व ◻ : ◻ज ◻ : 3व ध म ण भ व य ◻ : इ ◻त द श य त ◻ र य त च ।

उ प स ह ◻ ◻:

य h◻प व द प र ◻ण ◻न , व द ◻◻ग ◻न च ◻ह ◻:द स 3क त : आ ध ◻र 3त ◻भ ◻ : इ ◻त प ◻र ग ◻य ◻:त ◻ त T◻◻प 3म त य : व द ◻न ◻ स ◻र भ त ◻न अ श ◻न ◻ ◻त प ◻द य ◻:त । व द ◻व र ◻ध र ◻ह त 3य व द ◻न क ◻त ज ◻व न ध म 3य ◻त प ◻द न म व 3म त ◻◻◻ आ श य ◻ । ए व ध ◻म क अ न श ◻स न : य N: य ◻F व ◻:◻य 3म त : ◻च ◻न ◻न ◻ भ ◻र त य ◻ण ◻ स ◻म ◻◻ज क ◻F य ◻: स ◻◻◻◻प ण ◻त ◻त इ ◻त व N श ◻म : । अ ◻ह स ◻, द ◻न , व द श ◻T◻ण ◻ अ R य न म , श ◻T◻N क म ◻ण ◻म अ न ◻न म , आ :म द श न म इ :य ◻द स व ◻f1म ध म ◻: इ ◻त अ T ◻त प ◻द त ◻◻ स ◻:त ।

आ ध ◻र ◻:थ ◻ – ◻द . अ .न ◻ग श : र ◻ग ◻क ल क ◻ण :, य ◻F व ◻:◻य 3म त ◻ :, थ ◻र व ◻ह

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Paper 7

ष5दशन◌ाना ि◌नरूपणम्

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सार: (ABSTRACT)

अ:यि◌धकभ◌ारतीय◌:थ रो◌ी:य◌ा ि◌लि◌खत◌ा◌ः स◌ि:त, अ◌ि◌प च ु ◌:थे◌ष◌ु ◌ी उपयु◌ुक्तते ◌ा: सा दशन◌ाि◌न । एतष य◌ा शल स◌ा शै◌ल◌ी प◌ा◌य◌ा:यशः य◌ा: अपे◌◌य◌ा -ि◌शष्य-पर◌परा◌म :य एव दशनाि◌न रचियताि◌न सि:त । ि◌भ◌ा अ◌ि3त । गरु अनस एत◌ाि◌न F◌ानत:व◌ान◌ा ◌स◌ार◌ाय म◌ो◌◌3य पाैरक:पन◌ायै च सद◌ा म◌ागद◌ीप◌ा◌ः इव स◌ि:त । भ◌ारतीयपर◌परा◌य◌ा आरय◌ा:म◌ि◌वषयब◌ोधन◌ाय ये ु दशन◌ाि◌न अ◌ि◌प अ:यतम◌ाि◌न ु म◌ो◌ कथ ◌:थ◌ा◌ः स◌ि:त त:। ष5दश। नष स◌ाधि◌नयम इ:यव सामा:यिवषय:।

◌3तावना

भ◌ारत द◌श व◌ैदि◌क क◌ालत◌ः एव द◌श न 3य ◌ैदभ◌व◌ः द◌ृ◌यत◌े। भ◌ारत 3य स न◌ातन द◌श न ष◌ ष 5द◌श न◌ान◌ि अ◌ध◌क त य◌ ◌स ø◌ान◌े। श◌त ◌ैदव श◌ि◌य : ष 5द◌श न◌ान◌ि भ◌ारत 3य द◌श न◌ान क -ध◌ि◌म क च◌ः◌त न 3य ब◌◌ø◌क स◌ि◌ष ◌f1: अ◌ 3त◌ । स◌ व ष द◌श न ष ◌◌Fान◌े 3य ◌व ष य : ए व ◌भ ◌◌ार ◌:य ◌ ◌ात प◌ ◌ैद◌त म अ◌ 3त◌।

म◌ह◌ष◌ि ग◌ौत◌म 3य ◌न◌ि◌म◌त ◌:य◌ा◌य :, म◌ह◌ष◌ि क◌ण◌ाद◌न ◌व◌ैर◌च◌त व◌श◌ ष◌क◌म', क◌प◌ल म◌ह◌ि◌म◌न : ◌ल◌ि◌ख◌त स◌ ◌◌ि◌य म', प◌त ◌f◌ल◌ि◌न ◌ र◌च◌त य◌ो◌ग स T◌ाण', म◌ह◌ष◌ि ज◌◌ै◌म◌ि◌न◌ि न ◌व◌ैर◌च◌त प◌व◌ म◌ म◌स◌ं', ब◌ाद◌र◌ाय◌ण 3य व◌ैद◌ः◌त म' इ◌त ष 5द◌श न◌ान◌ि अ◌प व◌ैद◌ध◌◌ार◌त◌ः स◌ः◌त। ◌त◌ द◌श न◌ ◌व◌ैव◌ध◌ः व◌ैद◌श◌ः ए व ◌व◌ैव◌त◌ः स◌ः◌त। अ◌त◌ः व◌ै◌दक द◌श न◌ान◌ि इ◌त◌ ने◌C◌ F◌य◌ः◌त। अ◌प च आ◌3त क द◌श न◌ान◌ि उ A◌य◌ः◌त। य◌ान◌ि द◌श न◌ान◌ि व◌ैद◌◌म◌ाण◌ ने अ◌◌ग◌ क◌◌ख◌ः◌त त◌ान◌ि न◌◌3त क द◌श न◌ान◌ि इ◌त◌ क◌थ य◌ः◌त। ब ø-ज न -च◌ व◌ैक इ◌:य◌ द◌ान◌ि न◌◌3त क द◌श न◌ान◌ि। ◌:य क द◌श न स T◌श◌ :य ◌ल◌ि◌ख◌त म अ◌3त। स T◌म इ◌त भ◌ारत◌ीय द◌श न प◌र◌◌पर◌ाय◌ म ए क◌ अ 5भ◌त श◌ल◌ ◌ अ◌3त।

आ अ◌ि◌ं स◌ि◌ह◌ं◌ल◌ा
ओ◌ा अ◌ं च सू◌ं स◌ि◌द◌ो ि◌ः ।

स T स◌◌◌◌प द◌ान◌ि उ◌प य◌ु◌य स◌ः◌द◌ह◌र◌ह◌त क◌ः◌व◌, ◌त◌ प द◌ व◌ै &त◌ म◌ख◌ ग भ◌ार◌त◌ीय स◌ह◌त च भ◌ः◌व◌ ◌ अ 3त◌ म◌, ◌न द◌ष - य◌ु◌य प द◌ान◌ि ब◌ध य◌त◌े । स T◌ाण F◌ान भ◌◌ाड◌ार◌ाण भ◌ व◌ः◌त। स T◌श◌ल◌ स◌ व ष◌ श◌ T◌ष द◌त◌ः । अ◌ःय◌ध क भ◌ार◌त◌ीय ◌:य ◌ः स T◌ः◌:य ◌ल◌ि◌ख◌त स◌ः◌त, अ◌प च द◌श न◌ान◌ि। ए ष श◌ल◌ ◌प ◌◌ु◌य ◌:य श◌ :य ◌ः अ प ◌◌य ◌ भ◌ ◌◌ अ◌3त◌। ग रू-श◌ि◌ष◌य-प◌र◌◌ार◌म◌ अ◌न स◌ः◌य ए व द◌श न◌ान◌ि र◌च◌य◌त◌ा◌न◌ि स◌ः◌त। ष 5द◌श न ष◌ म◌ ◌ क◌थ स◌ध◌न◌ाय म इ◌:य व स◌म◌ः◌य व◌ैष य◌ः। अ◌थ ष 5द◌श न◌ान◌ि ◌क ◌◌त व◌ै 3त◌ार◌ण अ व◌ल ◌◌ु◌य◌ः◌त◌ -

ि◌वषयपरामश◌ः

१ सा◌◌◌यम -

स◌◌◌ु◌य द◌श न◌म अ◌ः◌य◌ः◌त ◌◌च◌ान◌म अ◌3त◌। ◌च◌ान क◌ल◌ अ◌ः◌य◌ः◌त ल◌क ◌◌ु◌य◌म अ◌प आ स◌त◌े। स ◌◌◌ु◌य श◌ T3य ◌व◌त क◌ः म◌ह◌ष◌ि क◌प◌ल◌ः इ◌त ◌स ø◌ः◌ त 3य क◌ल◌ः ◌ु◌य◌ः ७ ० ० ई.प◌. व ष ◌ु◌य◌ः प व म इ◌त◌ व◌ै A◌य◌ः◌त। स ◌◌◌ु◌य श◌ &द 3य अ◌थ◌ः व◌ै ◌श◌ण◌म अ◌थ व◌ प◌र◌व◌त◌न◌म अ◌3त◌। ज◌ड -अ◌ज 5प द◌ा◌थ य◌ः व◌ै ◌श◌ण◌न ज◌ग◌त◌ः F◌ान ◌◌◌म◌ः। ए त 3य स व ◌◌थ◌म ध◌ा◌ण◌ अ◌3त◌ स◌◌◌ः ◌क◌त◌ -प◌र◌ष◌ः स◌ य◌ग◌ः। ◌क◌त◌ इ◌:य N प ◌◌◌म◌त ◌◌ु◌य◌ः ◌न◌म◌ण ज◌ड प द◌ा◌थ◌ः,

अत :करण ेत (महत अथव ब ø:, अह क र:, मनस), प Fेत :य ण : (न स क , ज ह व , :व क , न Tम , क ण : च) प क म :य ण (प द :, ह 3त :, उ प 3थ , प य , व क), प त :म Tण (श &द :, 3पश :, प :, र स :, त थ ग :थ :), प म ह भ त ेत (आ क श :, व य :, त ज :, आ प :, ध र ण)। ए व महत अथव ब ø:, ब ø: अह क र:, अह क र ेत प Fेत :य ण प क म :य ण च , तत : उभय :मक मन :, तत : प त :म Tण , त :म ेत य : म श : प म ह भ त ेत , आ क श :, व य :, त ज :, आ प :, प थ व , ए व Tय व श त त :व ेत म श : उ :प ø: भ व त :त ।

अ प च स य द शन म ेत र&र व द द शन म इ त उ :त ख न भ व त । स य म उ प द श त ज 5क त : स :व , र ज स ए व त मस - ए त Tय ण ग ण ेत स य व 3थ अ 3त । अत : स म व & Tग ण :मक क :य ø: व 3त व क प र ण म म अ 3त । क त -प रुष य ø: स ग म व &3थ न म ण भ व त । व & क त : व 3त व क फ ल त श म अ 3त । अत : स त अन भ व थ स य व 3त व द द शन म इ :य प उ A य :त । स य द शन 3य म य ध र : अ 3त स :क य व द स ø:त :। स :क य व द म इ :य N, क ण व न क य 3य उ :प f1: न भ व त । क य 3य उ :प f1: प व , क ण त T व hम ेत : भ व त ए व । क य क ण 3य स र म अ 3त । क य त थ क ण व 3त त : स म न य :ø: □Nम □N □प म अ 3त । स :क य व द स ø:त 3य भ द @य म अ 3त , प र ण म व द :, व व त व द : च । प र ण म व द : स च य त व 3त त : क ण क य प र व त य त । य थ ेत त : त त भ व त , र द ध । व व त व द स ø:त ब ध य त प र व त न व 3त व क त अ भ :व क व त त 3य आ भ स : भ व त । य थ र @: स प : इ व । व 3त त : व व त व द : अ @ व द :त 3य स ø न त म आ च र त । भ र त य स 3क :य स य द श न 3य 3थ न प र म अ 3त । म ह भ र त अ प ए त 3य उ :त ख न म द 3य त । Fेत च त क य द ह 3त क त स य प त त \$ म ह :म ह :म न "- (श :त प व ३ ० १ .१ ० १) । ए क 3म न स म य स य द श न म अ :य :त त क य म आ स त ।

२ :

य ग द शन म ह ष पत f त : य ग द न म अ 3त । य ग स T ण य ग द शन 3य म त ध र ण स :त । य ग स T ण ३ ० ० ० व ष य : प व प त f त न र च त ेत स :त । य ग : श र र म , मन :, आ :म च Tय ण स म व य 3थ त आ न त ए क आ R य :मक क स ध न अ 3त । य ग श T3य स र : अ 3त , च f1 क थ ए क क :व स म R य व 3थ :। ध म म व प त f त : व व ण त य ग च f1व f1ेत र ध :' इ :य N य ग : च f13य च त व f1: ेत र ध य त । मन : व ेत र व अ T-त T-स व T क द त । ए क 3म न 3थ न 3थ र न भ व त । त द श मन स : ेत र ण क :व ए क 3य व व 3त न : ए क क ारण म ए व य ग :। प र :त मन स : क थ ेत र ण : क ारण य म ? त द थ म ह ष : प त f त : अ स ø:त ेत य ग स Tप : त प द य त । ए व य ग 3य अ ग ेत स :त ।

- य म - य म श &द न ेत ध र त : प अ श ेत प त न (अ ह स -स :य म -आ 3त य म -च च य म -अ प र ह : च त), आ :म न स म ज क -न त क -च व न 3य म ग द शन क र त ।
- न य म : - N ग त न त क त ेत प प त न य म :। प त न य म ेत अन स र ण क ारण य म ।
- १ श च म - श र र च मन स च । २ . स :त ष : - 3क त प त न स व द स :त : भ :व अन थ क व ष य ष व थ त ण न द शन य । ३ . त प : - अन श स न प त न य म ।४ 3व R य : - आ :म च :त न क ारण य म ।
  ५ ई &र -ण ध न म - क य फ ल त अ भ त ष :य N व फ त श : स व ग रव अथव ई &र य स म प ण य :।
- आ स न म - "3थ र स ख म स न म" अथ त 3थ र भ व , न Cत प , स ख न उपवश ण क ारण य म । त द व आ स न म । य थ प स न म द स न म इ :य द ।
- ण य म : - &स प र क क भ क र च क न ेत ण न य :T ण म ।
- :य ह र : - इ :य ण अ :त म ख त क ारण य ेत ।
- ध र ण - ए क च f1म ।
- R य न म - न र :त र त प :।

स म ध : - म □□ □□-अ व 3थ □ अ थ व □ प र म &ं □□□:।

य ग □ग न □ न □द श □ø□य F न द □□ं □व व क □य त :" ।।२ ८ । अ थ त य म -न य म -इ :य द न □म अ □व ध य ग □ग न □म आ च र ण □□य त च □:च f1ग त द □ष न □ न व र ण भ व त । म न □-व □प : न भ व त । अ व h□- अ □3म त □-न ग -@ष इ :य द द ष न □ न व f1: भ :व F न 3थ □□□: भ व त ।

प त f□त न □ व र च त : ए ष : □:थ :, आ ध न क य ग इ त □प □स ø: अ भ व त । ब ह व प भ ष स ए त 3थ □:ध 3थ अ न व द : अ भ व त ।

३ :य ग :

:य द श न 3थ □व त क : म ह ष : अ □प द ग त म : अ □3त । त न व र च त :य ग स T□ण ए व :य द श न 3थ आ ध र ण स □:त । य न स ध न न F□:व त :व F न □□म :, त न स ध न न ए व :य ग :इ त स F द f1□ आ स त ।

न य त व व □त ध : अ न न इ त :य ग :"

अ थ त य त स ध न व व □त त :व F त स ह □Z य क र त त स ध न ए व :य ग : इ :य A य त । □म ण न स र ण □क म प □स ø□:त 3थ अ थ F न 3थ प र □ण भ व त च द प :य ग :इ त व N श □य त । अ त : म न ष य : क □3म न व ष य ऽ प □क म प □स ø न त □3थ र क र □त च त त T :य ग श T3थ स ह □Z य अ प □त म अ □3त । :य द श न व च र श त म न व स म ज 3थ आ ध र भ त अ □3त । य त : त द व न म न ष य : त 3थ व च र ण न □न □स ø□:त □न च प र ि क त □न ए व स □3थ र □ण न क त श □□त । □त प □त र □ण अ प न क त श □य त । अ त : :य ग श T स 3क त स ह :य व श ष त : भ र त य द श न ष ु $3थ र य □व श @ि अ □3त । व 3त त : :य ग श T ब ø□त □, स प र ि क त व श द च क र □त ।

:य द श न व श ष क द श न म व त :व F न त न :□य स □ø □□ व ध न ब ध य त । :य द श न १ ६ प द थ □न अ :त भ व □:त - □म ण, □म य म इ :य □द । य T □म य प द थ व श ष क द श न 3थ ष ह श प द थ □: स □म त त □: स □:त ।

१ □म ण म, २ □म य म, ३ स श य : ४ □य ज न म ५ द □□:त : ६ □स ø□:त :, ७ अ वय व :, ८ त क :, ९ न ण य :, १ ० व द :, ११ ज :प :, १ २ व त □ह त □, १ ३ ह :व भ स :, १ ४ छ ल म, १ ५ ज त त :, १ ६ न □ह 3थ न म च ।

□थ म प द थ □म ण □क □त व 3त र ण प □य म : -

□म ण म इ :य N त :व F त स ह □Z य क र ण म । त 3थ अ व ग म न अ :य 3थ य थ थ F न 3थ प र □ह म प भ व त । :य द श न च :व □र □म ण न स □:त । □:य □म , अ न म □□□, □□□□□,□ श &द :।

- □:य □म - □:य □□म ण □@ष अ □3त । (१) ब □□□:य □□म ण इ □:□य ण स □क ष : अ □3त , य थ h□ण : र स : च □ :व क □T: च । (२) आ त र □:य □□म ण म न स स ह आ :म ग त म अ □3त ।
- अ न म न म - ए त त □म ण F□य त य द प द थ : द र 3थ : अ □3त च द प इ □:□य ण स □क ष अ व hम न प द थ 3थ अ व ग म न भ व त । अ न म न □म ण 3थ प □व य व : स □:त - □त F□, ह त :, उ द ह र ण म, उ प न य न म, न ग म न म । अ थ त ख त उ द ह र ण न स □य क अ व ग म न भ व त । □त F□ - ष व त व ह न म न "ह त : - ष म त "उ द ह र ण म -ष □य ध म व न स स व ह न म न म "उ प न य न म -त थ च य म न ग म न म -त 3म द व ह न म न ।
- उ प म न म - ए क □3म न प द थ अ :य 3थ प द थ 3थ स द □य F न म उ प म न □म ण म इ :य A य त । य थ - अ र □य व स □म ण क त द त , अ र □य ऽ प ग □: स द श : प श : अ □3त । क द च त □म ण क : अ र □य ग □: स द श प श : प □य त , ख □ट त अ र □य व स न : क थ न 3म र त , अ व ग म न भ व त । अ त : त त □3म न प श ग श &द 3थ श □N स □ब : ध : द □य त । ए व ग स द □य द श न उ प म न □म ण भ व त ।
- श &द : - प द प द थ 3थ ल □ण 3थ F न प द थ 3थ 3म र ण म, अ न भ व : भ स त , त द श &द □म ण म इ :य A य त । य थ - घ ट श &द न घ ट प द थ 3थ 3म र ण , ल □ण च F□य त । अ त : अ T श &द श □N@ि अ म क श &द : अ म क थ ब ध य त ।

ए व :य ा श T3अ अ R य न अ थ त □म ण , □म य म इ :य ादि ष ड श प द थ न ने :य म न न , द ष क त □प ा अ व Aछ □ा□य स क व :त च त प र म :म न : स □:क र □ा□य ज व न म N: स ध य त ।

४ व श ष क म

व श ष क द श न 3अ □व त क : म ह ष क ण द :। त 3अ क त : २ श त &द ई. प., ए त 3अ द श न 3अ स □य :य द श न न स ह भ व त , प र :त व 3अ त : ए त त द श न म 3अ त :T भ त क व F न व द द श न म अ 3अ । व श ष क 3अ अ थ म अ 3अ , "व श ष प द थ म ध क :य क त श T व श ष क म" अ थ त व श ष 'न म क प द थ ए व म □व fl भ व त इ त क र ण त अ 3अ श T3अ न म व श ष क म आ □य त । व श ष क द श न म ष 5प द थ न ग ण य त - □□, ग ण , क म, स म :य , व श ष , स म व य च । □□ा□न न व : स :त । प थ व , ज ल म , त ज :, व य :, आ क श :, क त :, द क , आ :म , म न : च । २ ४ ग ण □ अ :त ग त □ स :त - 3ष -र स -□प -ा :ध ,श &द -स □य ा-व भ ा -स य ा ग -प र ण म -प थ □य - प र :व -अ प र :व -ब ø-स :ख -द :ख -इ Aछ ा-@ष -ध म -अ ध म -□य □-स 3क र -Tह -ा ₹:व -□□:व च । □□य ा ए व क म अ 3अ । प □□क र ण क म □ण ग ण त न । त न उ :□प ण म , अ प □प ण म , आ क □न म , □स र ण म , ग म न म च । स म :य @ष अ 3अ । स fl□स म :य त थ व श □स म :य म । व श ष न :य □□ष प र 3प र भ द क र ण प द थ अ 3अ । स म व य स ब :ध द श य त - अ व य व -अ व य व , ग ण -ा ण , □□य ा-□□य व न , ज त -□N त थ व श ष - न :य □□य : स ब :ध द श य त । व श ष क द श न :य य द श न च @य र प अ त व स □य द य त । ए त द श न ज ग त : □व ह र व 3अ व क म इ त म :य त ।

५ म म स

म म स द श न व द द थ र त : य F व ध य : म ह ष ज म न न □□□प ण □ा□य त : स :त । ए त 3अ द श न 3अ ग ण न अ न &व द श न ष अ 3अ । आ :म , □□, ज ग त इ :य ादि न व व च न न न स :त । म म स इ :य N ग भ र व च र व म श न म । म म स द श न ध म 3अ व ष य □त प द त अ 3अ । ध म : क :?', व द व □य प न क म ण अ भ ह त न स :त त न क र ण य न , त द व अ न व य म ध म च र ण म अ :य थ न ष ø म । ए त त श T क व त , व द म अ थ व त 3अ श &द ए व न :य म अ :य त स व म अ न च त म इ त □त प द य त । त 3अ अ न स र ण म :T म ए व स व 3व म । श &द : म :T द व त ', इ त उ Nम । अ त : द व -द व त : न स :त । क व त श &द ए व □म ण म । ए त 3अ श T3अ न म प व म म स , व द :त 3अ उ fl र म म स इ त आ □य त । प व म म स य : व च र : ध म न म fl□ स :त , उ fl र म म स य : □□न म fl म । अ त प व म म स ध म म म स , उ fl र म म स '□□म म स ' इ :य प उ A य :त ।

म म स क न क त त क : क म फ त 3अ ह □य म अ 3अ । फ त 3अ □ा□: क म @र ए व भ व त । अ त : त : उ Nम अ 3अ , क म त 3अ □त प द क व च न न अ त र A य अ :य द व त अ थ व इ &ा 3अ आ त च न ए व न आ व □य क । म म स क न न य □य क न म R य म ह न भ द : अ य म अ 3अ , म म स क : श &द : ए व न :य इ त च :त य :त , न य □य क : श &द : अ न :य म इ त । स □य क : म म स क : @व प अ न &ा व द न . अ प च व द : ए व □म ण म इ त @य : म त म । भ द : ए त व न व अ 3अ , स □य : □:य क क :प व द 3य न त न □क श न म :य त , म म स क : व द : न :य अ थ त 'क :प :त अ प न □: न भ व त 'इ त व द :त ।

६ व द :त :

व द :त द श न म F न य म 3य ए क म त म अ 3अ , य त : □N: F न □□द ष ग :त □र त : भ व त । ए त 3अ म □य W त : उ प न ष द : स :त , य □य : व द क स ह :य 3अ स र : अ व ग :त श □य त । उ प न ष द : व द क स ह :य 3अ अ :त म भ म :। अ त : व द :त : इ त आ □य त । व द :त 3अ त W: श ख : □स ø: । अ @त व द :त म , व श □@त म , @त म च । आ द श □क र च य :, र म न ज य , म R व च य : □म श : ए त : त T: श ख न □व त क : म :य :त । ए त : त ह य अ :य श ख : अ प स :त त स स 3अ प क : भ 3क र :, व :त भ :, च त :य :, न ब क :, व च 3अ त :, म □:,

स र &: इ :य द य | आ ध न क क त □म ख व द □:त न : - र म क ष ण प र म ह स :, 3व □म □ व व क न :द : अ र व :द य ष :, 3व □म □श व न □:द :, र म ण म ह ष : उ :त ख न य □:।

व द □:त 3य □न ध ष प र म म □य □:ध □:, उ प न ष द :, भ ग व 5त □, □□स T ण □ च | □□स T ण □ म ह ष ब द र ण 3य य ग द न म अ □3त | त न T य न □:ध न □3व न T य □ इ त उ A य :त | त द न स र आ द श □क र च य :, र म न ज :, म □R च य :, ए त T य : उ द स न □: □3व न T य □ आ ध र भ त न म ह :व प ण व श □र च न □: ज ग त : द fl व :त : | ए व □□, ज व : त थ □ ज ग त : व ष य अ न क उ प :य स □: त ख त न स □:त | अ न न □क र ण व द □:त 3य अ न क □प □ण न □म त न अ भ व न |

अ @त व द □:त :

ग ण प द च य 3य आ द श □क र च य 3य क त : ७ ० ० ई . प . आ स त | त 3य म त न स र ण □□ ए व □ध न, ज व : ज ग त च त 3म त अ भ □: | त :व 3य उ :प fl: न □3त, व न श : अ प न □3त | न &ज ग त त :व श :य : अ □3त | ज व □: अ प य थ द □य :त त थ त :व न न स □:त | ज □त -3व □व 3य स ज ग त अ □3त प र :त स ष □ ज व □प □ F न श :य -च त न व 3य य भ व त | इ :य स ø भ व त ज व 3य श ø □प स ष □: | स ष □व 3य अ न :य म अ □3त अ त : ए त द श प र त र य व 3य ज व 3य श ø □प □क र य त | अ 3य म अ व 3य य न &ज ग त स ह क □प स ब ध : न भ व त | अ थ त ज व न प न : न &ज ग त न □व □□म | ए ष त र य व 3य अ □य स त □□य त, □□-ज व -ज ग त अ भ द न F न य द भ व त, त द ज ग त ज व, ज व : □□ण च व ल न : भ व त | □T ष व □3त व क अ भ द : स □:त च द प अ F न क र ण त ज व : ज ग त 3व 3म त प थ क इ त च :त य □:त | प र :त 3व □स स र व त भ त ज □त स स र : अ प ज व 3य क :प न ए व | भ द : ए व म अ □3त 3व □: □N ग त क :प न य □: प र ण म अ □3त, य थ थ ज ग त न भ व : स म □ग त म ह क :प न य □: | 3व □ज ग त : F न य द भ व त, त द @य □: म य □:व इ त F य त |

व श □@त म

र म न ज च य : (१ १ श त &द) श □क र म त 3य व प र त व द : आ स त | त 3य म त न स र ण □□ 3व त :T :व म अ □3त, प र :त ज व : अ प म य □ न □3त, स :य म ए व | ज व 3य □□ण स ब ध अ □3त | अ य म स ब ध : अ F न क र ण त न, व □3त व क क र ण त अ □3त | भ त क ज ग त : स :य, ज व 3य स :य @य □प य थ थ प र :त □□ण : स :य त व ल □ण म अ 5भ त च | □□ प म अ □3त, ज ग त ज ह :, ज व : अ F न : द :ख त : च | ए त ष T य ण □ म ल न ए क : आ क र : भ व त, त 3म त ज ग त ज व : च, □□ण : श र र : भ व त : | □□ @य □: आ :म अ त : श स क : @य □: □□ण : प थ क अ □3त :व न □3त | त य □: ध म : □□ण : स व ए व | ए त □3म न स ø न त अ @त 3य 3भ न ब इ :व क :प य त | □□ अ न क ष ए क :व 3य प य त | त 3य त :व स ध य त, त न म R य व ल न भ व त, म □ □□ ए क म व म ग : स व fl म भ N: ए व | अ न :त F न म आ न :द न य N: □□, न र य ण : इ त क थ य त | स □क ल न र य ण : ए व स म त थ □ 3भ ल □प ध र ण क :व □:य क □3म न ज व, ज ग त व स त | अ त : ब इ :व त व श □@य □ह म ण : □त प द न क र ण त व श □@त न C □स ø म अ भ व त |

@त व द □:त :

म ध व च य 3य क त : @द श श त &द आ स त | स : @त स ø □:त 3य □व त क : □च र क : च आ स त | स □म व य स म R व : @र क न ग र अ @त व द □:त ग रू क ल □व □व न | त T त 3य अ R य य न म आ र &ध म | ब इ व र व द व व द क :व स : ग रू क ल :य N व न | अ न :त र @त स ø □:त 3य उ प 3य प न क :व □च र क : अ भ व त | त 3य व द □:त स : प □भ द न द श य त | (१) ज व : - ई &ः : (२) ज व : - ज व : (३) ज व : - ज ग त (४) ई &ः - ज ग त (५) ज ग त - ज ग त | ज ग त , ज व : ई &ः त प थ क प र :त ई &ः @र न य □:T त 3त : | स ग ण ई &ः ज ग त : स □, प ल क : स ह र क : च | भ □:य □स □3य ई श व र 3य न द श न ए व स □: च ल त | य h प ज व : 3व भ व त F न म य : आ न :द म य : च अ □3त त थ प श र र -म न स द न म स स ग द :ख म अ न भ व त | य त : स स ग य न क म □ण प र ण म 3व □प न म त न भ व □:त त न ए व द :ख क र ण न भ व □:त | ज व : क त, फ ल भ N अ प च | अ त : ई &ः न य □:T त : भ :व ई &ः □त न :य म ए व भ N: | त द व ई &ः 3य स □□R य द :व न :य न :द म □ च द द त | भ त क ज ग त : श स क : ई &ः : ए व | ई &ः A छ न स :य स □: □ल य :, @य □: □म श : 3भ ल -स □म व 3भ य □3भ त : भ व त | र म न ज इ व म R च य : अ प ज ग त □□ण : श र र म इ त च :त य त | अ त : ज ग त -□□ण □:

प्र 3प्र भ द त व 3अ व क म अ 3अ । क व त म ई &ं : ए व ज ग त न य :Tय त । ए त त द श न ब ध य त ए व ज ग त : न म f1क र ण अ 3अ क त :, त 3य : भ त क त :व न च उ प द स क र ण न स :त ।

उ प स ह

भ र त य द श न न त क F न 3य आ ध र 3थ म इ त क थ :त । ए त न ष 5द श न न त क व ल भ र त य स र 3अ त ल क ए व न स प व & व श 3थ न क त :त । ए त ष द श न न क त ज ग त स य न 3अ , स प ण व & त :व F न :ष अ :य त म ए व । न क व ल प C:य अ प च म म द श य :, च न -अ र ब द श इ :य द य : भ र त आ ग :य द श न न म अ R य न क :व 3अ द श ग :व त क -व द :त -च र क : अ भ व न । ए त ष द श न न र :त र R य न ब ø व क स न त भ व त ए व , क द च त क ष त म स ध न य अ प भ व :त । द श न न आ ध न क ज ग त अ प अ :य :त स ø न , अ R य :म च :त क न म 3अ प स ह Z य क न च स :त ।

प र म :थ

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Paper 8

मनः एव मन¤ याणा कारण ब:धमो□योः

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सार: (ABSTRACT)

ग◌ीत ◌ः एक क◌ालके, के◌वल ◌ाि◌यनके न उपꣳद◌ः । अ◌ि◌प त◌ु म◌ानव३य सवसम३य◌ान◌ा ◌ोपदश एकधम◌ानय स◌ावक◌ा◌िलक

पꣳरह◌ार □दद◌ा◌ित □◌ीम@गव5◌ीत◌ा । एतत के◌वल एक◌ः अꣳय◌ा◌ि:मक□:थ◌ः इ:य◌ि◌प न । जगत◌ः "□□थम◌ः मन◌:श◌ाIT◌ीय□:थ◌:" इ◌ित कथय◌ित च◌ेत न◌ा◌ितशय◌ोि◌N◌ः ।

सवमन□श◌ाIT-सम३य◌ान◌ा अ◌ि◌प पꣳरह◌ार◌ः अ◌ि३त अT

ग◌ीत◌ाय◌ा । य३त◌ु ꣳकम◌ि◌प । एत◌ादशर□ □◌ा□य◌ा◌ि◌प के◌चन F◌ानदꣳर□◌ा◌ः एव
पर:त◌ु म◌ूख□ औषध ..थमव चर◌ि◌:त

अ३माक भारते । □◌ीकª◌णः ७००◌ोकयु◌N◌ा भगव5◌ीता यøर□गे कथियतु कथ श□ ◌ोि◌त ? इित सशयः अि३त

ल◌ोके । अत◌ः भगव5◌ीत◌ा के◌वल एक◌ा 'ऊह◌ा' अथव◌ा 'कथ◌ा' इ◌ित ज:प◌ि:त के◌चन अधप◌ि□डत◌ा◌ः । अ३य उfIर

ꣳक◌ि◌मि◌त च◌ेत ३य सम३य◌ाय◌ा◌ः पꣳरह◌ार @◌ार◌ा ि◌य:वा त३य मोह ि◌नवाय अ:ततः
□◌ीकª◌ण◌ः अजन ग◌ीत◌ोपदश श◌ीh सच

३व◌ि◌नणय◌ाय ३वत:T कर◌ो◌ित । ◌ः के◌वल क◌ा◌िनचन व◌ा□य◌ा◌ि◌न एव । ..◌ासन अ३माक
त३य उपदश पर:त◌ु भगवत◌ा वद

सवष◌ा भF◌ान◌ाय ि◌व३त◌ारे◌ण पC◌ात ि◌लि◌खत◌ा अ◌ि३त । ◌ा इ◌ित ◌ाचायवराः त३याः
सल तथ◌ाऽ◌ि◌प स◌ा क्वh अनक

..◌ा□य◌ान ि◌लि◌खतव:त◌ः । सव F◌ान:त◌ु र:त◌ु इ◌ित □◌ीकª◌ण३य
जन◌ा◌ः धममत म◌ो□म◌ाग अनस उहे शन

वहै दकव◌ा□य३य एतदपदेश महाभारत३य मRये अितस:◌ु दररी:या ३था◌ि◌पतवान □◌ी ..ासः ।
स◌ारभत दयालः वद

□३तावना

स ३क◌ त स □ह :य ब ह व य □ प ◌ त □□ द □य :त । त स ग □प ◌ ग त , व ø व ग त इ :य द य □स ø□ प र :त त स भ ग व 5त □ ए व □स ø त म , □□य त □ भ ◌म प व ण स □ ३अ □प त □ अ ◌३त । प त □प द श थ म ए व म ह ◌भ र त □व र च त म इ :य □प व N श □य त । य न :व य □ भ र त त ल प □ □ø व □त त □ F न म य □द □प ◌ इ :य न न म ह ◌भ र त ग त □य □□ ३अ त , म न म ह :व च स □य क F य त ।

ए ष भ ग व 5ति ग ह व आ म व श :त र :य उ प व य ग ₹ श थ ब ध न र :य न उ प व । प र :त क ₹T ø भ म क र व प हव न य ø र भ क त म ह ज त व त 3य अ ज न 3य म ह प र ह र थ म 3व क त न य ज य न च भ ग व त क ण न उ प द श स व य अ प उ प द , त प ण अ 3म क स व ष म म ह ग त क त म इ A छ न , अ 3म क त न ध प ण अ ज न 3व क :य ए त ग त म उ प द व न इ :य प व N श य त ।

व ष य प र म श

ए त भ ग व 5ति क ण अ ज न त क ₹T उ प द व न इ त त स :य म , प र :त ए त :क ₹T त क व त उ fl र भ र त म R ख 3य त भ द श इ :य व न । अ 3म क 5द य म प ए क क ₹T म व । अ T प क र व प हव प य स :त । अ 3म क 5द य 3य द य ध न प र ध न इ A छ त , द श स न प र T य क त । त द अ :त 3य त य ध र ।

□वतय इते □कंण आ□दश ते । सवष मनव ने मप 3वकमण एव अधकर, न फल । 3वकत □दh एव कम कय ते, न फल प □य ।

य द सवक मने :य □:व 3धरब 5Rय आ :मने लय भ :व आ :मने :द □□ते त द स 3धत □F इते कथ ते । दह :म भ द Fत 3य म :यभ य कत ? इ :□य थ न □ते ष व :त मन भगवत स म प नत □म । त दथ मन व स दव पर य ण कय ते । व षय □कल बøने कम य ग अ धकर । अ □कल बøने Fनय ग अ धकर । Fनय ग कम य ग ते महfl र अप अजन कम य ग 3य एव अ धकर । न Fनय ग 3य । अत □भ अजन कम य ग एव न य जय ते । यत स जन कर जइव कम कवन एव Fनय ग य □य भवत । न त सन क द न म इव :य ग व तप स व Fनय □य । ज :म :तर ण आगत न □र&ध कम ण व र य त, व flश øकर क □ण कम ण कय ते । व न व flश øय द 3वकम वज त त द अ :यकम ल □य त । अत व flश øकर ण कम ण @:@ते भ :व, म मक र व न, प □य प □व न कवत म नव 3य कम ण 3वयमव नव य :त । पर :त कम ण :य ग म Tण Fन न ं न भवत । य कय □ण म Tम प कम ण व न ज वत मव न श □य त । □कत ज :य स :व र ज त म ण त कम ण न य जय :त । त म स ग ण व न 3य 3य, पर 3य च अन पय N कम कर ते । र ज ण व न क □ते कम न थ कम कर ते । पर :त म ध व स :व ग ण प त न र क □ते कम न र हत पर प क र थ सव कम कर ते । एव सवऽप य :कम प कम कवत स :त । मन एव मन थ ण कर ण ब :धम □य" । अत न क मब 5Rय, न म म भ :व कम कय ते । स एव कम य ग" । कम व न &स A@व स म प न श □म । अज न 3य व क इव □भ व flन ज वत म प कम त कत □मव । अत य थ कम फल न 3पश ते त थ कम कर ण य म । अ :य न स वकम ण स स र ब :धन कर ण न भवत :त ।

स वऽप व वध वष य ष त □□ भवत :त । कच न ख द ह □भ जन न, कच न अ :य दश ध न स प द न न, कच न क म भ ग न, स :त □□, त □□ भवत :त च त अ प त ग ण न य एव कच न आ :म रत य स :त । त आ :म Rय न - आ :म न ध Rय स न न त □□ भवत । एत द श :म -F न □य 3वज वन □कम प कत □मव न भवत । त कवल F न □tय थ कम कवत :त । F न त □न त कत □3य आव यक त एव न व hा । एव ज व :म NF न □य कम ण क ऽप ल भ न □3त, अ कम ण न □ अ प न □3त । अत एव □कंण अज नम अन स N, 3वकत □ ई&र प ण ब 5Rय कत कथय ते । य कम फल :य ज त तन मह फल □□य त एव ।

□कंण न अज न य उ N अय म प द श 3म कम प आ :व त भवत । अ 3म कम कम स दव □ø ण भवत । त दव ज व न स वस म 3य न प रह र द □य त । □कंण द दव ध द व । त 3य कम प कत □ न □3त । तन ज व न प □□ स ध त □ व न □3त । त थ प स 3वकम कर ते । कस द न अस र न ह :त, अज न 3य स र थ □ण प रप क र कर ते । यत द □सहर ण, ध मस 3 थपनम एव त 3य आवत र 3य कर ण म । न ह चत स व त एव अन सर :त अत F न आ F न व 3वव ण □म चत न :य न म flक कम कव :त एव । आ F न 3य Aछ प :य थ, 3वग □tय थ कम कर ते चत F न कम फल -अन स N ल कक :य ण थ, ई&र प ण ब 5Rय कम कर ते ।

मन थ ण प वकमक ल न स र स :व र ज त म ग ण द ह न आव □व :त । अत स पर त :T त Tग ण एव ख ल य :त । अत य व त ग ण त त न भवत त व त ज :म :तर □□ भवत एव । □थम कम व षय एत त म य कत, एत त म □' इ :य द न अह □कर मम क र द न :य ज य । 'अह' इत भ वन नय य द कम कर ते, त द स फल भवत चत स :त □ भवत, अस फल भवत चत अस :त □ द ख त व भवत । य द वय कम कर □प ण व Rय क प कम, त द वय त 3य ल भन □ त उ :सक य त त T ल भ व न □व य ज मन 3य एव भवत । वय □øय क य कम त द थ वत न □□म । त थव च :कम वय कम त :कम प रम :मन □कंण 3य स व" अ 3य

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Paper 9

स :द र क □ह 3य स □म □:य द ª h आ R य □□:म क द ª h च अ R य य न म

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सार: (ABSTRACT)

म ह :व प ण □व ष य □□ र □म □य ण : स □:त , त T□प स :द र क □ह : स □:त इ त ह त □□ व द □न □ त :य :व म : अ 3य व त त □ । □□□ व द □न □ स □ □□ उ प □न ष :स व त त त थ व र □म □य ण 3य 5द य भ ग :व न स :द र क □ह 3य □□प त । त क □ त थ व द □ त थ □ र □म □य ण म : इ :य □N □स ø □ व त त । ए त द श म ह :व प ण 3य स :द र क □ह 3य अ R य य न □@ध □ क त श □प त । य थ १ . स □म □:य द □h अ R य य न म २ . आ R य □□:म क –अ R य य न म स □म □:य द □h अ R य य न म (क थ द ª h)

आ द □ स □म □:य द ª h अ R य य न 3य (क थ द ª h) च :त न क म □ । क □ह ऽ □3अ न : ह न म □त ए व □ध □न □ । र □म स □व य □□ स □प □न :त र स त □:व ष ण थ 3अ स :य □ष य त स □व □ । त त □ ज □ब व त □ □र □प त ह न म □त क □य स □ध न म : ए क 3य □ र □T□ स □ध य त इ त स :द र क □ह □न □प त व त त । य द □ स त □:व ष ण थ श त य ज न स म □:त □घ न क र □त त द □ अ 3य प र □□ष द व □ □प त □□ अ न क □ व h□□ उ प □3अ त □□ । त □न □ व h□न अ :य :त व &स न उ fl□य □त □क □य □□ त र □द श □ □□त त । त □क □य □□ अ ध द व त य □ स ह @:@प ø क :व □ त □म प र □ज :य त □क □न ग र □व श त । त □क □न ग र 3य अ :त □ अ :य ष द □प थ य थ □न ग A छ त त थ □प ष :व □न ग र 3य स □र □ क र □त । त T अ न क □न □व श ष □न स □ अ □□त ।

□3त व न □

व ग थ □व व स □N□ व ग थ □ त प fl य □ ।

ज ग त □ प त र □ व :द प व त □ प र म &र □ ॥

त क □ त व त □स म ष □स र भ □र त ज ष □ व द ष □म व द ष □च त र □ह त म व य त □व न □ य ज न क □ प क T□प न □व त त । त थ □ च उ N म □ य ज न म न □ह □ य न म :द □ प □व त त इ त । □3अ त च व म □ य ज न 3य अ भ व क □□न म ण म अ R य य न व □ क थ □व त र न । अ त □ म □म र क व □ क □□ य ज न म □ह श य इ द म □ह –

क □ य श स □ध क त □व ह र व द □ श त र □त य ।

स h प र न व f य क □:त स □म त त य प द श य ज ॥ (क □□क श □)

क □□न म ण न क च न क □त स □प द न , □व ह र क श त च त भ ष त । प प □य झ □ट त प र म न :द च □□व न । क □:त स □म त प द श न स :म ग □म :प C अ भ व न । क त प य □ उ fl□म fl□म क □□न म ण न ज व न स फ :य त &ध च त अ प र □ क □C त क □□R य य न 3व ज व न 3य स थ □य अ :व भ व व । क □□R य य न श □T R य य न च अ 3म क भ र त य न □ ज व न 3य अ व भ □य म □ग :व न आ 3त □म । अ त □ च न □□ क □□ आ :म स 5द य न □ इ :य व अ म :य :त । क □□म इ त श &द 3म र ण न उ $र ण न व र □म य ण म ह भ र त 3य 3म र ण म आ C प न ।

व ष य प र □म श □

र □म य ण – इ त श &द □ र □म 3य व fl□:त आ म त □व द □त । र □म य ण प व अ भ त क त □ अ T उ प 3य □न प न इ त श □क त उ :य h□ ए व । प र :त अ न क स □ क त न □ म त W□त □ अ य म व क त इ त न □त श य □N□ र □म य ण म अ ध क :य अ न क □न □ म ह क □□न न द क □न र □व त □न स □:त । र घ व श म ज ह न क □ह र ण म , ब □क □□म , इ :य द य □ अ न क □:थ □□ स □:त । ए व म आ व त त क म C□ श त ध क □□ क त य □ उ प ल भ :त । स व T□प स □म □ज क म □:य □न □त प □द त □न स □:त । म त र □म य ण 3य क त □ आ द क व □ म ह ष □

ವಿಮರ್ಶಕ | ಮಹರ್ಷಿ ಆದಿಕವಿ ೨೪೦೦ ಶ್ಲೋಕ ಸಪ್ತ ಕಾಂಡ ರಾಮಾಯಣ ಜಗನ್ನಿರ್ಮಾತೃ ನೆಲೆಯಾಗಿ |
ಸಪ್ತಕಾಂಡ ಭವಿಷ್ಯತ್ ಎನ್ನುತ -

❖ ಬಾಲಕಾಂಡ, ಅಯೋಧ್ಯಕಾಂಡ, ಅರಣ್ಯಕಾಂಡ, ಕಿಷ್ಕಿಂಧಕಾಂಡ, ಸುಂದರಕಾಂಡ, ಯುದ್ಧಕಾಂಡ, ಉತ್ತರಕಾಂಡ

ಚಿತ್ರಕೂಟ ಘಟನೆ ಎನ್ನುತ್ತ ಅವಗಣಿಸುತ್ತ | ಎಲ್ಲಿಯವರೆಗೆ ಕವಿ ಕವಿತೆ ಬರೆದಿರುತ್ತಾನೆ

ಯಾವತ್ ಸ್ಥಾಸ್ಯಂತಿ ಗಿರಯಃ ಸರಿತಶ್ಚ ಮಹಿತಲೇ |
ತಾವತ್ ರಾಮಾಯಣಕಥಾ ಲೋಕೇಷು ಪ್ರಚರಿಷ್ಯತಿ || (ಬಾಲ ಅಧ್ಯಾಯ)

ತಾವೆಲ್ಲಾ ಪ್ರಸಂಗಗಳು ಹಾಡಿನ ರೂಪದಲ್ಲಿ ಪ್ರಚಾರವಾಗುತ್ತಾ ಬಂದಿವೆ ಎಂಬುದು ಗಮನಾರ್ಹ ಅಂಶ | ಇವುಗಳಲ್ಲಿ ಕೆಲವು ಪ್ರಸಂಗಗಳು ಕಾಲಕ್ರಮೇಣ ಮರೆಯಾಗಿ ಹೋಗಿವೆ (ಸುಂದರಕಾಂಡ) ತುಂಬಾ ಜನಪ್ರಿಯ | ಶ್ರೀರಾಮಾಯಣದ ಪ್ರಸಂಗಗಳು ಜನಪದರ ಬಾಯಲ್ಲಿ ಹಾಡಾಗಿ ಹರಿದು ಬಂದಿರುವುದು ಸಂಗೀತ ಪ್ರಧಾನವಾಗಿ ಹಾಡಿಕೊಳ್ಳಲು ಅನುಕೂಲವಾಗಿದೆ | ಅಂತಹ ಕೆಲವು ಘಟನೆಗಳು ಸಂಗೀತ ಪ್ರಧಾನವಾಗಿ ಹಾಡಿಕೊಳ್ಳಲು ಅನುಕೂಲವಾಗಿದೆ | ಸಂಗೀತಮಯವಾಗಿ ಹಾಡಿಕೊಳ್ಳಲು ಅನುಕೂಲವಾಗಿದೆ ಸುಂದರಕಾಂಡ ಪ್ರಸಂಗ ಮಾತ್ರ ಅಲ್ಲ |

* ಸೀತೆ ದರ್ಶನದ ನಂತರ ಹನುಮಂತನ ಅಳಲು ಸಂಗೀತ ರೂಪದಲ್ಲಿ ಪ್ರಸ್ತುತ ಪಡಿಸಲಾಗಿದೆ

* ರಾಮ ದರ್ಶನ ಮಾಡುವ ಸಂದರ್ಭ ಹೇಳಿಕೊಳ್ಳಲು ಸಂಗೀತ ರೂಪದಲ್ಲಿ ಪ್ರಸ್ತುತ ಪಡಿಸಲಾಗಿದೆ

* ನಂತರ ಲಂಕೆಯ ಪರಿಸರ ಸೌಂದರ್ಯ ಸಂಗೀತ ರೂಪದಲ್ಲಿ ಪ್ರಸ್ತುತ ಪಡಿಸಲಾಗಿದೆ |

* ಅತ್ಯಂತ ಮನೋಜ್ಞವಾದ ಕಥಾ ಸಂಗೀತ ಅಂತಹ ಸಂದರ್ಭ ಪ್ರಸ್ತುತ ನಂತರ ಅಶೋಕವನ ಪ್ರಸ್ತುತ

* ನಂತರ ಲಂಕಾ ದಹನ ಸಂದರ್ಭ ಹನುಮಂತನ ಪರಾಕ್ರಮ ಸಂಗೀತ ರೂಪದಲ್ಲಿ ಪ್ರಸ್ತುತ ಪಡಿಸಲಾಗಿದೆ

ಅಂತಹ ಸುಂದರಕಾಂಡ ೨೮೮೫ ಶ್ಲೋಕ ಹನುಮಂತನ ಕಥೆ ಮಾತ್ರವಲ್ಲದೆ ಸೀತೆಯ ಕಥೆಯೂ ಹೌದು |
ಸಮುದ್ರಲಂಘನ ಕಪಿಸೈನ್ಯ ಪ್ರಸ್ತಾಪ | ಲಂಕೆಯ ಪ್ರಸ್ತಾಪ ಸಂದರ್ಭ ಬರುವ ಶ್ಲೋಕ·····ಕಥೆ ಪ್ರಸ್ತಾಪವಾಗುತ್ತದೆ | ಕಥೆ ಸಂಗೀತಮಯ ಅಂಶಗಳನ್ನು ಇಲ್ಲಿ ಪ್ರಸ್ತಾಪಿಸಲಾಗಿದೆ | ಕಥೆ ಸಂಗೀತಮಯ ಮುಖ್ಯ ಅಂಶ ಸೀತೆಯ ದರ್ಶನ ಲಂಕೆ ಹನುಮಂತನ ಪ್ರಸ್ತಾಪವಾಗಿ ಅಂತಹ ಮಹರ್ಷಿ ಸುಂದರಕಾಂಡ ಇಡೀ ನಾಮ ಕರಣಮಯ ಇಡೀ ಸಮಗ್ರ ಅಭಿಪ್ರಾಯ |

ಎಲ್ಲಾ ಮಹಾಕವಿ ವಿಷಯ ರಾಮಾಯಣ ಸುಂದರ, ತಾತ್ಪರ್ಯ ಸುಂದರಕಾಂಡ ಸುಂದರ ಇಡೀ ಹಾಡಿನ ಪ್ರಸ್ತಾಪ ಅಂತೆ ಅಭಿಪ್ರಾಯ | ಯಥಾ ಹಾಡಿನ ಸಂದರ್ಭ ಉಪನಿಷತ್ಸಾರವಾದ ತಥಾ ರಾಮಾಯಣ ಭಾಗ 5ದಿಯಾಗಿ ಸುಂದರಕಾಂಡ ಭಾಗವಾಗಿ | ಲಂಕೆ ತಲುಪಿದ ಯಥಾ ರಾಮಾಯಣದಲ್ಲಿ ಇಲ್ಲಿಂದ ಪ್ರಸ್ತಾಪವಾಗುತ್ತದೆ | ಇದಕ್ಕೆ ಶ್ರೀರಾಮಹರ್ಷಿ ಭಾಗ ಅಭಿಪ್ರಾಯ ಮಾಡಿಕೊಂಡಿದ್ದಾರೆ | ಯಥಾ ೧. ಸಮುದ್ರಲಂಘನ (ಕಥಾ ಪ್ರಸ್ತಾಪ) ೨. ಆಗಮನ-ಅಭಿಪ್ರಾಯ (ವಿಷಯ ಪ್ರಸ್ತಾಪ) ಸಮುದ್ರಲಂಘನ ಅಭಿಪ್ರಾಯ (ಕಥಾ ಪ್ರಸ್ತಾಪ)

ಆದಿ ಸಮುದ್ರಲಂಘನ ಅಭಿಪ್ರಾಯ (ಕಥಾ ಪ್ರಸ್ತಾಪ) ಬಳಸಿಕೊಂಡಿದ್ದಾರೆ | ಕಾಂಡ ಸಂಗೀತ ಹನುಮಂತನ ಏಕೆ ಬಿಡಿಸಿದ್ದಾರೆ | ರಾಮಸಹಿತವಾಗಿ ಸಂಗೀತ ಸಂಗೀತ ಪ್ರಸ್ತಾಪವಾಗಿ ಸಂಗೀತ ಪ್ರಸ್ತಾಪವಾಗಿದೆ |

ತದನಂತರ ಬರುವಂತಹ ಹನುಮಂತನ ಕಥೆಯ ಸಂಗೀತ ಏಕ ಭಾಗವಾಗಿ ಸಂಗೀತ ಪ್ರಸ್ತಾಪವಾಗಿದೆ ಸಂಗೀತ ಪ್ರಸ್ತಾಪವಾಗಿದೆ | ಯದಲ್ಲಿ ಸಂಗೀತ ಪ್ರಸ್ತಾಪವಾಗಿ ಶ್ರೀರಾಮಾಯಣದಲ್ಲಿ ಸಂಗೀತ ಪ್ರಸ್ತಾಪವಾಗಿ ಅನೇಕ ಕವಿ ಹಾಡಿನ ಪ್ರಸ್ತಾಪವಾಗಿದೆ | ತಾವೆಲ್ಲಾ ಕವಿ ಹಾಡಿನ ಅಭಿಪ್ರಾಯವಾಗಿ ಪ್ರಸ್ತಾಪವಾಗಿದೆ ಸಂಗೀತ ಪ್ರಸ್ತಾಪವಾಗಿದೆ ಅನೇಕ ಕವಿ ಹಾಡಿನ ಪ್ರಸ್ತಾಪವಾಗಿದೆ | ಲಂಕೆಯ ಅಭಿಪ್ರಾಯವಾಗಿ ಪ್ರಸ್ತಾಪವಾಗಿದೆ | ಲಂಕೆಯ ಅಭಿಪ್ರಾಯವಾಗಿ ಪ್ರಸ್ತಾಪವಾಗಿದೆ ಸಂಗೀತ ಪ್ರಸ್ತಾಪವಾಗಿದೆ | ತದನಂತರ ಅನೇಕ ಕವಿ ಹಾಡಿನ

ल ॅक ॅय ॅ स ॅम ण प ॅर च य अ स र ॅण ॅ ज व न प ø त ॅन ॅ F न म अ ज य त ॅ । अ ॅ3अ न स :द भ ल ॅक ॅय ॅ व ण न म अ त म न ह ॅर :व न क त म । र ॅम य ण ए त द श व ण न म अ :य T न ॅ3अ इ त व N श ॅय त ॅ ।

र व ण 3य र ज भ वन , त 3य न ॅ ॅ3अ त ॅ , व भ ण ॅद व ष य ॅ च स :द र र :य व ॅण त ॅ व त :त । ए व स व T प ॅय त त थ ॅप स त द व ॅ क T ॅप न ॅ ॅ त न प ॅय त च त त म ह त द ॅश ु 3य क रण म स त ह न म त । म म ज व न म व ॅथ म "इ त ह त ॅश म न भ व ॅ ॅ त । त थ ॅप 3अ क य 3म :व ॅ प न र क व र ॅय त त । त द ल ॅक ॅय ॅ उ h न म क प ॅय त त द व अ श ॅक व न म । त T श ॅक त ॅ स त प ॅय त । स ॅ त ग :त च :त य त त द ल ॅक ध &ा व न ॅव श क र त । त य ॅ व च ॅस ॅ :व म क इ व भ व त ।

त द न :त र स त द ॅ ॅय त त । त द 3अ य म व स श य ॅ ॅ त य त र ॅस ॅ स न न व ष व ॅ त अ त स म म अ प त थ प ॅय त इ त । त ॅव र ण ध र म 3य च र त क त न ॅ भ त । त द स त आ C य च ॅक त भ व त । स क ॅप ॅA छ त – क भ व न ? इ त त द ह न म न द त :व क थ य त । र ॅम स द भ व :य ॅ व ष य च :त य त 3म र ण अ 3त इ त उ :व र ॅम ण द fl म ॅ द :व च ह ॅम ॅण च 3अ क :य त त ग :त म उ hN भ व त । त द स त ए क ॅद न म उ ष :व ग :त स च य त ।

त द ल ॅक ॅय ॅ स :य ब त व F त प न ल ॅक न ग र ॅव श त । स ॅप न ग र R स क :व , प न स त न म 3क :य , र ॅम 3य आ ग म न व h ॅद श द 3म त न ग A छ त । स म त र ॅ ॅ त प न र ग :य र ॅम य व त न द द य त म , स त य ॅ क श ल व त न द द य त म । ए व ॅक र ण स ॅम :य न क थ द ' h च :त न भ व त म ह त । ए व च ऐ त ह स क क थ :व न क ॅ ह य ॅध न भ व त र ॅम य ण ।

आ R य :म क अ R य न म (व द :त द ' h)

क ॅ ह 3य ॅम ख प T@य न व अ व ग :त श ॅव :त म म ॅव ॅ । त प T@य म प आ R य :म द ' h च :त न क व :त । ह न म त क य न त ॅ , ए क ॅ त ॅ , द ॅ त ॅ , क य ॅ ॅ त ॅ इ :य द न ग ण न ल य :त त । स त य म अ प अ न क न उ द fl ग ण न प ॅय :त य त म न 3य म , ध य म , ए क ॅ त ॅ , औ द य म , ग ॅ भ य म इ :य ॅद । ए व च क ॅ ह क थ ॅप ण द य त च द प व द :त न अ :य न व ष य न प ॅय :त । य म न व स स र स ग र न म ॅ स ग र प र य त म ग :व ष ण क र त स त 3य अ ॅम य ॅद ॅ क श न व ॅ ष ण क :व 3अ 3व ॅप F न ॅ :प थ म य थ ॅय त त त थ अ T ह न म त प T म इ त अ व ग A छ :त । म म ॅव ह न म त ज ॅ त आ :म न स :व ग ण – आ ध य म त :व म इ :य द न प ॅय :त । अ प र य स स र स ग र य प र य त इ A छ त स ए त न ग ण न अ व ल क य त ।

स ग र :ल ष न य व h स :त त व h स स र स ग र अ प भ व :त । य थ ह न म न इ :य न ह ण त न प र ह र त त थ व म म ॅव । ए क 3य र T य थ क य ए क ॅ च fl न स ध त व न त थ व ए क ॅ च fl न व म ॅस ध न भ व त । य इ द F :व क य क र त स प र म स ख म न भ व त स म थ भ व त इ :य T न ॅ3अ स श त ॅ । ल ॅक न ग र य न व भ ग न द ॅ न त न स व ॅय प ज व न क श द न ॅ प ण क :य :त । 3अ – 3अ ॅप F न ध त ष स व ष भ ग न म अ व त र ण :य न व अ न व य म । म ॅस ध न म ग स ल भ स R य :त न क द च त क ॅस R य म क द च त न र ष द य क व भ व त । त थ प ह न न य थ अ :व ष ण क र त त थ न र :त र ॅय न प र म स ख अ न भ व त श ॅय त इ त स च य त ।

प र म प ₹ ध स R य थ स द स व द ज ॅद व 3थ य प र ॅ ॅ ण व &3य 3अ क य क य त त द ए व 3व 3अ ॅप F न ॅ ॅ भ व त इ त स त :व ष ण क थ स च य त । ए व स :द र क ॅ ह आ R य :म क च :त न क त श ॅय त । च :त क न क व ल अ T स ॅप ण र म य ण F न द ' h ॅ प र य :त । भ त य ध ॅम क प त T ॅ:थ ष आ R य :म त :व ॅत ॅध :य द fl न क थ । अ य म श स व अ ॅग ॅय त । अ त ए त द श – आ R य :म क ॅ:थ न अ R य न म अ h व द ॅ च ल त ।

उ प स ह र

र ॅम य ण ॅद क ॅ ष आ R य :म क – अ श य थ ॅ स :त । ए त द श व h व ष य न स ॅ त क थ न न स ॅम :य न ध ग A छ :त आ स N न ॅ ॅव :त इ त क र ण त क थ य व क म उ प 3थ प न क व :त ॅय ॅ ।

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□□ते F□य □ग :ध र □य ण न □ट क □म ख प □T प □र च य □□

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सार: (ABSTRACT)

□ते F□य □ग :ध र □य ण 3य क थ व 3अ ' 3अ □व स व द fl' क थ □य □□ प व ध □ । उ द य न 3य क थ ए व । त थ □प अ T म □य प □T:व न 3थ □य त य □ग :ध र □य ण □ । म ह □स न 3य य ध □□ क □Tम ग ज न □त ह □3अ न म उ प :य 3य , त □र व :स र ज उ द य न छ ल □य :व □, ब :ध न क :व उ @य न □ □ते न □त व :त □ । त व □त □ F□:व उ द य न 3य म :T□ य ग :ध र □य ण □ "म □च य □म न र ज □न न □3म य ग :ध र □य ण □" इ □ते □ते F□ क र □ते। 3अ 3य ब □ø क □श ल म , श □य म , ध य म, स ह स म च त त स व म प 3अ □म क □य □थ म व स म □प त व न □ अ □3अ। □hते 3य भ द □□ व :स र ज म उ द य न न □त ह □3अ न □ @र □ व □□य :व □ ब :ध न क त व :त □ इ □ते व □ते □ य द □ ह स क न □ते □ त द □ य ग :ध र □य ण □ अ h आ र □प व :स र ज 3य अ म □:य □न □म अ स □म य □म , त थ □ अ क □□ते च व □प □ते म इ □ते ज न □□ क थ □य □थ □:त उ द य न 3य अ म □:य □□ क □श ल त र ह त □□, व व क ह □न □□ च इ :य त त स व म प म म द ष त ए व अ भ व त इ □ते व ष द न □□□□ । ए व भ स □ 3अ क □श ल न □ते F□य □ग :ध र □य ण 3य न □ट क □च □T व □न □ ।

प ठ □क □ –

'□ते F□य प :ध र □य ण म ' इ □ते न □ट क 3य र च □य त □ स □स ø □ न □ट क क □र □ भ स □ । म ह □क व □ क □□त द स □ 3अ 3य म □त व क □□□म T□ न □ट क 3य □3थ व न □य □ स □स R□ न □ क □□ते श ल न □ भ स □, स □□म :त □, क व प T□ च ए त ष □ क त □□ व ह □य अ व च न 3य क □□त द स 3य क त □ स भ □य □ क थ □ ग □र व □□□□ते इ □ते आ द र ण भ स □ 3म र □ते । क □□त द स –ब □ण –न ज श ख र –इ :य □द न □ क व न □म उ :त ख न भ स □ अ न क □□न □प क □ण □ र च त व न □ इ □ते F□य त □ । म ह □म ह □प □R□य □ □ ग ण प □ते श □T□भ ह द य न □ते र□ख न :त प र □:थ □ते य □ स □प □द त □□न □प क □ण १ ३ , □ ज व र □म क □□त द स श □T□भ स 3य न □C ए क □प क □क □र त व न □ । आ ह :य भ स न □C १ ४ □प क □ण □क □र त □□न । व ष य न □प ण म □ –

□ते F□य □ग :ध र □य ण 3य क थ व 3अ '3अ □व स व द fl' क थ □य □□ प व ध □ । उ द य न 3य क थ ए व । त थ □प अ T म □य प □T:व न 3थ □य त य □ग :ध र □य ण □ । म ह □स न 3य य ध □□ क □T□म ग ज न □त ह □3अ न म उ प :य 3य , त न @र व :स र ज उ द य न छ ल □य :व □, ब :ध न क :व उ @य न □ □ते न □त व :त □ त व □त □ F□:व उ द य न 3य म :T□ य ग :ध र □य ण □ म □च य □म न र ज □न न □3म य ग :ध र □य ण □" इ □ते □ते F□ क र □ते।

त द न :त र य ग :ध र □य ण □ उ :म fl□ □ण व ष ण म ह □स न 3य र ज ध न □म आ ग :य व ष प □र व त न क त व त व स :त क 3य @र व :स र ज 3य ब :ध म च न प □य म उ □:व □ □ष त व न □ । म :T□ र□म ण व न □ अ □प □म ण क व ष ण त T आ ग A छ □ते। ब :ध न क □त उ द य न □hते 3य इ A छ □न स □र त 3य प :य व स व द fl□य व ण □ प □ठ □त व न □ । त द □ ए व त 3य □□ □ण य ज □त अ □प प □त त □ । ए त व ष य F□:व य ग :ध र □य ण □ व :स र ज न स ह व स व द fl□म □प म च □य :व □

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Paper 11

स्मृतिषु चिरंजीवकसूक्तम्

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सार: (ABSTRACT)

अनुदिकृतदेवचराचरविषयाअनन्ततयाजीवकसूक्तंजायते। मनस्थेऽपिचिरंजीवकसूक्तंवारंवारंमनसिचिन्तनीयमर्थतत्त्वमपरोक्षतयाप्रतिपादयति। सूक्तेऽस्मिन्मृत्युंविजित्यदीर्घायुष्यंप्राप्तुमुपायोनिर्दिश्यते, व्यवहारिकदृष्ट्याचबोधयति। ततोऽमीषामर्थानांसंशोधनंक्रियते। अस्यसूक्तस्यचिरंजीवकसूक्तमितिनामकरणंकथंजातमितिविषयोऽपिविमृश्यतेऽस्मिन्लेखे।

प्रस्तावना

कश्चित्पदार्थःकस्मिंश्चित्कालेविनश्यति। तत्पदार्थस्यनाशःएव@ागमः। पदार्थागमेनपदार्थस्यनाशेनचकालस्यपरिवर्तनंव्यवहारेदृश्यते। सर्वेऽपिजनाःदीर्घायुष्कमभिलषन्तिसर्वेवाकांक्षन्तिव्यवहारेदीर्घायुष्यंप्राप्तुम्। तत्प्राप्तेःमार्गाःअस्मिन्सूक्तेनिर्दिश्यन्ते। सूक्तमिदंजीवनेऽनुसरणीयंमार्गदर्शकंसूक्तमस्ति। अनन्तदेवचराचरविषयाअनन्ततयाजीवकसूक्तंजायते। मनस्थेऽपिचिरंजीवकसूक्तंवारंवारंमनसिचिन्तनीयमर्थतत्त्वमपरोक्षतयाप्रतिपादयति। सूक्तेऽस्मिन्मृत्युंविजित्यदीर्घायुष्यंप्राप्तुमुपायोनिर्दिश्यते, व्यवहारिकदृष्ट्याचबोधयति। ततोऽमीषामर्थानांसंशोधनंक्रियते। अस्यसूक्तस्यचिरंजीवकसूक्तमितिनामकरणंकथंजातमितिविषयोऽपिविमृश्यतेऽस्मिन्लेखे।

विषयपरामर्शः

भतहरिवरीयशतकत्रयेअयंश्लोकएवमस्ति -

यौवनंतावन्मित्रसततमस्तिसंवारं।
सुस्थंतावन्मनुष्यस्यजनस्यजायते।
अस्मिंश्चतेचपुरुषस्यायतेकलेवरे
यमकालतेचतेचमदनेचइमेचमेचे॥

अस्यतात्पर्यमस्तिदमस्तिप्रतिपाद्यतेयत्तावच्चनिरन्तरंमहत्कार्यमस्तिसंवारंवारंचिन्तनीयंअस्तिअस्यसूक्तस्यविषयोऽपिजनःअपरत्रअनन्तरंचिन्तनीयंअस्ति। अस्यसूक्तस्यजनःकश्चित्कश्चनचतेअस्यएवपुरुषायतेएतत्सूक्तमस्मिन्विषयेभवतइतिवदनात्रजभतहरेःसमस्तपुरुषस्यसूक्तंचिरंजीवनसूक्तमितिकथ्यते।

□ण :य ग क त □व h□क ण :य ा क त □ध न म ॥

म न ष □त □ण □व h□ह ण क य त □क □ ए क क क ण म द य ध न स □□ह ण क य त । य द व य म ए क म अ प □ण :य ज म □ त ह व h ज न क त न श □म □ । ए व म व य द ए क म अ प क ण :य ज म □ त ह ध न स □□ह ण क त श □म □ ।

ग रश □ष य □व h प क्त न ध न न व □ ।

अ थ द □व h प □व h च त थ T न प त □य त ॥

□व h ग र □ स द य □, अ :य ष क न ध न न अ थ द □व h@र □ अ थ त □व h प □ प र 3प र म आ द न –द न न □व h □□भ व त । ए त त अ त र A प □व h प □ □□य अ :य च त थ म ा न □3त ।

अ व □fl क :य ज ह श व □fl स प □व □ :य ज त ॥

:य ज :म प □व न म T ध न □ण ह र :य ज त ॥

य □3म न द श □T द ध न ज न 3अ स ध न न □3त , न र □त द श :य ज त , य □3म न □प र क य च अ न क □ आ प द स □:त त त क य म प ज न :य ज त , य त □म T क प र य N म अ □3त त त □म T म अ प न र □ :य ज त अ प च य त ध न □ण घ त क म अ □3त त त ध न म अ प न र □ :य ज त ।

उ प स ह र □

स 3क त स □ह :प च □र :प व क स ध म ा द श न 3अ □च य □व h त । क □ष □व श ष त य न द क ष च स द च र प ण न अ न क न स □N व □य त स म प त □य त । प र :त भ त ह र न त श त क ए क T म न 3अ त स द श □श □, म ह भ र त स द श प द श , प र ण स द श र स □3व द न द श न –स द श त क श त त द □य त , अ प र T क त द स –ब ण – द □ड □–इ :य द त प द □य ा श त च स म प त □य त । न त श त क म न व 3य क त म ध र म औ ष ध व त त । आ ब त व ø स व ऽ प व न क □ आ न :द न अ 3य 3व द क त □भ व :त । क व न भ त ह र ण न त श त क म R ख म न व श □म क ज व न द श न □द fl म । □:ख □य न क व त स 3क त F न □म अ प त स व ष □□य त म म आ भ र ण व h त । ए त □र ज न 3व प द □य :व स म प क त य न व ह न क fl□ प र य ण भ व त । त न च स म ज 3य द श 3य र □3य व &3य च त क स स ध य त म ह त ।

आ ध र □:थ

- स भ □ष त भ □ड ा र म
- https://thesimplehelp.com/sanskrit-subhashitani
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Paper 12

प्रोक्तिशाट्टे राजयोगउय लक्षण तःफल च

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सार: (ABSTRACT)

सक्ति एतत तTभवता चतसा िवपिCदा यऽदह जगित जिनमता सवतः वऽदतमव िनिखलिनगमागमिवधत
ियोमागदशको वेद एव । नाT कि Cदिप लयो ा: यता सताम । इदमव िवषयः अनप यथातःवन वष
शासनपøितजगि्रय: सि व ी&र३ दथमव सवतः थम मौनावतारोऽयगीकतो तः तर यत भगवति त
तFानवतकाि न ताि न षडगभताि न िश ा-कःप:ाकरण-प्रोितष-िनरN-छःदःशाTाि ण वय:ते । तष
षडगष ु तावत प्रोितःशाT ऽदक-देश- यFतपोदानतोपवासादीनाम आऽदबीजिमि त
कालःfकःवन
सकलशाTोपेयता अ३य अरयन-अरयापनाऽदक अतीव आवयकम । ति३मन महाशाTे राजयोगिमित
िवषयमिधकःय ऽकि त इAछामि ।
लि खतम

३तावना

अथ नेजते यते तेर ि Fते च शियत' इते तजमय भगवने िय मNमगे रेर&ेतदशके यते ःमःते िहवदद& । च ि ियते शTवेन नकनपे शTण Fते शियःते इते कथनेभवते कचदपे वAयते ते ।

दैवधेनेजगत सवम "इते तथ 'हि ३अदव दशके"इते वचनते सकलेजगत

हिधनमवे ३अते रवेकारणसयगवशदव सकलेजग@ते जवेन ३अय च वहते ते । यथ नहि नTवेन केCदेपजनेनेरपेद ३अयम भलषत पदगःते प ियf1धे यते षशTवेनेजगत ियमगे कथमपे न सभवते ते । इदशTनःयशTवेत सःदह ३अदम ि:य ि ि । नःयते कमपे शTयते शTवेत इदमव त त, इदनमव त त, अTव त त, एतवदव त त, तदःयदे कर यते पर यते । इःय Nमपे तथ -

अ ःय ि ि ण शTण वदद ३अष कवलम ।
ःय ि यते षशTचे ःकेयTसि ि ण ।

इह जगते सवऽपे ि ि ण नकदचेत उ:पh:ते, कि ित केते तऽ:ते, कदचेत चे ियःते इःयष अशसवषम अनभवसø । केमदेजःमभवते केमथ च मरण मते Fते म अशिवःते ते ःनेरयेसःते पनरपे तTवे जगते नेम @ःते । नेम ि C आR य ःम ियदे दखTयथपेव म अनभवःते । तदव म अःयतमसेवतमनेनेतषमे उøरेपेरमकरणकेदेपेयमनेतवेदेशTम यते शTम ।

- Jaatakaparijatam daivajna
- Bruhajjataka - varahamihira

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Paper 13

मायामयिमदमिखलम. ....

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सार: (ABSTRACT)

म◌ाय◌ा ३व-आवरणश◌ि:य◌ा मघ३य स◌ूय◌ावरण◌िमव ◌ेश आव:य अ३म◌ाक ३व३वऱ्प◌ेश◌ण◌ः अवगमन यथ◌ा न

भवत तथ◌ा कर◌ोि◌त । म◌ाय◌ा ३वि◌व◌ेपश◌ि:य◌ा र@◌ु द◌ा◌व◌ा सप◌ः इ◌ित, े ि◌न*वक◌ारे शु◌N◌ौ रजत◌िमव ि◌नगण एक◌ि३मन

अ◌ि@त◌ीये ◌ेश◌ि◌ण न◌ामऱ्प◌ा:मक इद जगत द◌ायते । जगि◌:म"य◌ा न◌ाम इद शशि◌वष◌ाण◌िमव सवथ◌ा:मन◌ा

अस:यिमित अथः नव । यतः जगतः एतत ऱ्प अ३माक सवाव३थासु अबा◌िधत न भवित । तू◌ाम ज◌ा◌दव३थ◌ाय◌ाम ववे◌hि◌मद ु यव३थ◌ाय◌ाम व◌ः न भवि◌त ◌ीयाव३थाया त अ३म◌ाक अनभ जगत सष अ३म◌ाक अनभ । तर

अ३य जगत◌ः ववh ः◌कि◌◌दि◌प न भवि◌त । पर:तु ◌ेश अथव◌ा आ:म◌ा तु सव◌ास◌ु अव३थ◌ास◌ु अनभ एक◌◌क◌ारकमव

अबा◌िधत भवित । त३मात ◌ेश◌के वल स:यम इित ।

◌३तावना

द◌ृ◌ग◌ चे◌र◌ म◌ये◌, अ◌ग◌ चे◌र◌ अ◌N◌ च◌ स◌:य◌म◌ । श◌र◌ी◌र◌ 3य◌ अ◌ि◌ग◌ा◌ने◌ स◌व◌ा◌ण◌ द◌ृ◌ग◌ चे◌र◌ा◌ण◌ । ए◌त◌ष◌ा◌म◌ अ◌व◌य◌व◌ा◌ने◌ ◌ेस◌◌ क◌◌र◌ण◌भ◌त◌ ◌ेआ◌:म◌ा◌ क◌व◌ल◌ स◌:य◌म◌ । अ◌य◌म◌◌:म◌ा◌ अ◌Z3य◌ क◌3अ◌ा◌प◌ इ◌◌:◌य◌ 3अ◌ ग◌ चे◌र◌ न◌ भ◌व◌ा◌ति◌, प◌र◌ स◌व◌ 3अ◌ अ◌प◌ अ◌ध◌◌ि◌ान◌म◌ अ◌3अ◌ । त◌ह◌ F◌ा◌ने◌ ◌ेध◌क◌र◌ण◌म◌ आ◌:म◌◌ इ◌ति◌ । F◌ा◌न◌म◌ आ◌:म◌न◌◌ ग◌ण◌◌, ग◌ण◌◌ अ◌प◌ । अ◌य◌म◌◌:म◌ ग◌ग◌न◌म◌व◌ स◌व◌ ◌ा◌प◌◌, ◌ा◌ने◌ :य◌ C । य◌◌ा◌ने◌ द◌◌ृ◌ग◌ चे◌र◌◌ा◌ण◌ भ◌व◌◌:त◌ ति◌ा◌ने◌ प◌◌ि◌रव◌त◌त◌ :त◌, ष◌◌5◌व◌क◌र◌ा◌ने◌ च◌ ◌◌ि◌◌व◌◌:त◌ । त◌ 3अ◌ि◌त◌ ति◌ा◌ने◌ न◌ ◌ा◌ने◌ :य◌ा◌ने◌ । य◌ ◌ा◌ ◌ि◌त◌ त◌द◌ स◌:य◌म◌, स◌ ए◌व◌ आ◌:म◌◌।

◌िवषय◌३ति◌ु तः

आ:मनः ३वऱ्पम

आ◌:म◌◌ ◌@व◌ध◌◌ – ज◌ा◌व◌◌:म◌◌ प◌र◌म◌◌:म◌◌ च◌ति◌ । य◌थ◌◌ प◌र◌म◌◌:म◌◌ ◌ा◌ने◌ :य◌ श◌ø◌◌ त◌थ◌◌ ज◌ा◌व◌◌:म◌◌ अ◌प◌ । अ◌:य◌◌ा◌ने◌ स◌व◌◌ा◌ण◌ ◌ा◌म◌ ◌ै◌ा◌ने◌ । द◌ह◌◌ द◌◌ृ◌य◌त◌, प◌र◌ य◌थ◌◌ द◌◌ृ◌य◌त◌ त◌थ◌◌ क◌द◌◌ा◌प◌ न◌◌ा3अ◌ । ◌ा◌ने◌ :य◌ प◌◌ि◌रव◌त◌त◌ । श◌र◌ी◌र◌◌ा◌ण◌ अ◌व◌ 3अ◌ा◌:त◌ र◌◌ा◌ण◌ ◌◌ि◌◌व◌◌:त◌ । श◌श◌व◌ 3अ◌ा◌त◌ क◌ा◌म◌◌ी◌र◌ा◌व◌ 3अ◌ा◌, क◌ा◌म◌◌ी◌र◌त◌ य◌◌ा◌व◌न◌ा◌व◌ 3अ◌ा◌ च◌ ◌◌ि◌◌◌◌ा◌त◌ अ◌:त◌ न◌ श◌ा◌व◌ :द◌त◌ । ज◌ा◌य◌त◌, व◌ध◌त◌, प◌◌ि◌रण◌म◌त◌, ◌◌ि◌य◌त◌, अ◌:त◌ च◌ न◌◌ि◌य◌त◌ । ए◌व◌ ष◌◌5◌व◌क◌र◌ा◌ने◌ य◌ ◌◌ि◌◌◌◌ा◌त◌ स◌ा◌म◌ा◌य◌◌ा◌ । आ◌:य◌◌ा◌:त◌क◌ स◌:य◌ व◌ 3अ◌ा◌क◌व◌ल◌म◌ ए◌क◌म◌व◌ । त◌त◌ ◌ा◌ने◌ ग◌ण◌ ,◌ा◌र◌क◌◌ा◌र◌, अ◌@◌ा◌ा◌य◌ च◌ ◌ा◌व◌ hत◌ा◌ । ◌ा◌प◌ ◌ा◌ प◌◌ि◌रद◌◌ृ◌य◌म◌ा◌ने◌ ए◌त◌त◌ न◌ा◌ने◌ :व◌ क◌व◌ल◌ न◌◌ा◌म◌ ◌ा◌प◌◌ा◌ । ए◌त◌◌ा◌ने◌ न◌ा◌म◌ ◌ा◌प◌◌ा◌ण◌◌ ए◌व◌ म◌ा◌य◌◌ा◌ । ए◌त◌◌ा◌ ◌ा◌म◌ ◌ै◌ा◌ अ◌थ◌व◌◌ा◌ ◌ा◌म◌ा◌ इ◌ति◌ व◌द◌◌:त◌ । य◌थ◌◌ अ◌ 3अ◌ा◌◌◌ा◌म◌ ◌ा◌य◌म◌ा◌ण◌ा◌ने◌ अ◌ा◌ल◌ा◌य◌क◌ –ह◌ा◌र◌ –क◌ ◌ा◌क◌ण◌ –च◌ल◌ा◌य◌–इ◌ :य◌ द◌ा◌ने◌ ◌ा◌व◌ह◌ा◌र◌ा◌ः◌म◌ ◌ा◌◌म◌ ◌ा◌न◌ C◌ा◌ य◌ N◌ा◌ने◌ प◌र◌:त◌ ए◌त◌ष◌ा◌ स◌व◌ष◌ा◌म◌ आ◌भ◌र◌ण◌ा◌ने◌ा◌म◌ अ◌ध◌◌ि◌ान◌म◌ क◌न◌क◌म◌क◌म◌व◌ । त◌थ◌व◌ ◌◌ ए◌क◌म◌व◌ स◌क◌ल◌ ◌◌:म◌क◌म◌, ◌ै◌व◌ध◌◌ा◌ने◌ व◌ 3अ◌ा◌ने◌ न◌ा◌म◌ ◌ा◌प◌ ◌◌:म◌क◌ न◌

- Adishankaracharya prakaran grantha bhajagovinda viveka – Svami Chinmayananda
- Chudamani – Svami Chinmayananda
- Atmabodha – Svami Chinmayananda

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Paper 14

ि व ान:द3य त:विच:तनम वक

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सार: (ABSTRACT)

3वामी ान:दः ि व&धमस मेलने उप ता ता च ादशयत । ि वि वधाि न पु ि ववक भारतीय स3कत ादय ि तकाि न
:थालयतः आनीय तण्णायाः ि नवारणाय पठित 3म सः । ि वशषतया भगवतः सि त्रह3याि न त स मोहयि :त
3म । न के वलम इितहास, ि वFानशा ा ा:यत:वशा मिप तइय मधाशिNः सायगधीतवान सः । अययनन
ि वकिसता भवित 3म । स:दहस:दोहाः त पृरतः भवि:त 3म, सः अ:धिव&ासान मनसः ितर3कतु शNवान
,
त:व3य सा ा:कार:तु न ावान । िसपि डतान ान तेषु तषा मागदशन ाथयत सदाय, 3वस:दह
ि नवh
3म । तकि वतकषु पि डताः एकम:यो ि वि शय:ते 3म, ाक:तु तषा तकाः नरे :3य तिकराः नासन। तषा
िवच ी ि शिथलता, पुरातनी ु क3यचन वा 3य ते अिवhमान:वान
ारशल आसीत । तषदव सा ा:कारा
नभ
ति@चारधारा नरे :3य अतिकरी आसीत । तादश3य महापु ष3य जीवनमौ:याि न, तन बोिधताः
ताि :वकि वचाराः अ3मान सवसम3यासागरतः दरीकु वि :त इ:या नाि3त सशीितः ।

ाऽताि वकम

स :त ब ह व भ ा त 3य व ा र प T य ष अ व 3म ा ण ा य 3व म व व क ने :द । स व &ध म स म त न भ ा त ा य स 3क त उ प द य त ा च द श य त । ब ग :त 3य क ा त क त न ग र T ष 'h ा क -अ द श श त त म (१ ८ ६ ३) व ष ज न व र म स 3य @द श द न ए त 3य ज :म अ भ व त । त 3य प त व &न थ द fl म ह द य । प त 3य न म न र :न थ द fl इ त आ स त । ए ष उ :स ह , ह 3य य , क ृ ण प र च आ स त । अ R य य न प र र य , न र : श T य स ग त 3य अ य स क र त 3म । त द न य म क र त 3म । R य न स ø अ य म R य य त र क प य त 3म । ई &ा - ज F स अ य स व न प A क त 3म य त क भ व न ई &ा द व न ? इ त । ई &ा F त प C :य द श न 3य भ ा त य द श न 3य च ग म म अ R य य न क व न अ य न र :व &व h त य 3य T त क प द व म अ ध ग त व न । अ 3म व स म य द व य ग त द ण &ा 3य क ल म म :द र प र म ह स 3य र म क ण द व 3य द श न त न म । र म क ण म ø य न र : प व न । क भ व न ई &ा द व न ? इ त । आ म ।

:त □□म व ई &ं म □प प □य □म 'इ □त □ं र □म क ण द ष ₹ □ 3अ य म □न □ अ व द त । ए ष ए व म ह □प स्व □ न र :□3य अ R य □:म - अ भ व त ।

ि◌वषय□3ति तः

स :य □स द □□न :त र न र :□3य न □म □व व क □न :द □ इ □त अ भ व त । अ य च न र :□ भ □र त □म ण य □ा स □ध न □ च क :व □ Tन व :य □ध क □□द श त (१ ८ ९ ३) त म □ व ष 'अ म □र क द श 3य □श क □ा न न र □ व &ध म 3अ भ □य □ भ □र त 3अ ग □र व □त □□प त व □न । त T स □म □3थ ल □व व ध ध म □:थ □□ ए क 3य □ु प □र ए क □ इ □त □म ण 3अ □□प त □□ आ स न । स य □ा व श □त □म @ा द 5त □ स व ष □ प 3त क □न □म अ ध □ आ स □त । ए क □ अ म □र क व स □ ु प ह स प व क म अ व द त - '3अ □म न । भ व त □ ग □त □ स व □ ध म □:थ □न □म अ ध □ व त त 'इ □त । □:य :प □म □त □ 3अ □म □ व व क □न :द □ ह स □व □:य व द त - 'आ म , स :य म । आ ध □र श ल □ त □ अ ध ए व भ व □त । स □ य □द ब ह □ 3अ □□य त त □ह स म □म अ ध □

ಪ್ರತಿಭೆಯ ಬಗ್ಗೆ ಇರುವ ಹಲವಾರು ಅಭಿಪ್ರಾಯಗಳನ್ನು ಚರ್ಚಿಸಿದ್ದಾರೆ. ಪ್ರತಿಭೆಯ ಬಗ್ಗೆ ಅಭಿಪ್ರಾಯಗಳು ಕಾಲಕಾಲಕ್ಕೆ ಬದಲಾಗುತ್ತಾ ಬಂದಿವೆ. ಭಾರತದಲ್ಲಿ ಪ್ರಾಚೀನ ಕಾಲದಿಂದಲೂ ಪ್ರತಿಭೆಯ ಬಗ್ಗೆ ಚರ್ಚೆಗಳು ನಡೆದಿವ

ತ 3ಯ ಜ ವ ನ ತ : ವ ನ ಅ 3ಮ ಕ ಜ ವ ನ ಅ ಪ ಸ : ಮ ಗ ದ ಶ ಕ ನ ಭ ವ : ತ । ವ ಯ ಮ ಸ ದ ಯ ನ ಅ ನ ಸ ರ : ತ ಕ ವ ತ 3ವ ಥ ಚ : ತ ನ ನ ಕ ಯ ಮ । ಸ ದ ಪ ರ ಹ ತ ಯ , ಸ ತ ಮ ಗ ಮ ಅ ನ ಸ ರ : ತ R ಖ ಯ 3ಮ ರ ಮ , ಸ : ದ ರ ಸ ಕ ಷ ಮ ಯ ಜ ವ ನ ಕ ಯ ಮ ।

ಪ ರ ಮ ಖ : ಥ

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Paper 15

महाभारते ृी-उपदेशः

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सार: (ABSTRACT)

महनीयोऽय ः:थः महाभारत ा भावगा अथगौर च अतव उAयते - यथा वपष ि◌वशालः भीयण वण तथव

महः:वाद भारव:वा$ यते । महाभारत ि◌वरचzय यः कथम अRयापयाि◌म' इित महाभारतमA ◌ीासः 'िशaय

यथा ि◌च:तामः आसीत तदा तउय ृथा Fा:वा उवय लोकगुरुः भगवान ◌ा तउय ◌ी:यथ लोकाना

ि◌हतकाययया च तT आगAछत । यथाि◌वधि तउयोपचार क:वा उवय ◌ीासः उव◌:थि◌वषयउे वदत - 'भगवान !

मया इद परमपू य का कतुम इaयते । अि◌उमन काे वदरहउय साागोपि◌निषदा ि◌वषयः च ि◌वउतारेण व*णतः ।

तन सह तीथाना पु यT◌ाणा च कंतन, नदी-वन-पवत-सागराद◌ीना वणन, सवमि◌प ◌ितपा◌दत ि◌वhते अि◌उमन

◌::थे । पर:तु एतउय ः:थउय कः भु व न ◌ा अि◌प रे - 'अ:य कोऽि◌प अउमात कोऽि◌प लख ि◌वhत। ः:याf ◌ितर

का लि◌ खतु न समथ◌ भवि◌त नाथ उमर' इित उ◌:वा उवधाम अगAछत । एव । लख ◌ीगणश महाभारत

◌ी◌ा ◌णीत, ि◌लिखतम । सनातनसउकःयाः धा*मक-सामाि◌जक- सन ◌ीगणशन रा◌जकंयूवहाराणा आदशभत

महाभारतउे अि◌:व◌सवम उपल◌यतउे इित अधुना अि◌:वaयमाणः अि◌उत Tीणाम उपदेशः । ि◌व&ासन

◌ा◌उताि◌वकम

म ह ◌भ र त म ह ◌ष ण व द ◌स न व र च त व इ ◌स ø इ त ह स व hत । अ ◌उम न ◌:य क र व प ◌◌ह व न ◌ म ह य ø म ◌य व ष य ◌प ण व ◌ण त म ◌उत । म न व ज व न उय ध म -अ थ -क ◌म -म ◌◌-◌प स म उत प रष य अ T व श त ◌:य स ◌◌व श त । अ उय म ह ◌भ र त उय भ ◌म प व ◌ण ◌◌म द भ ग व द ग त व hत । भ ग व त क ◌ष ण न म ह ◌उत म अ ज न ◌त F◌न -क म -भ ◌N-◌व ष य क उ प द श ◌ ग त य ◌ द fl◌ । म न व -ज व न उय व व ध व ष य अ T स म च न त य ◌त प ◌द त स ः त । इ य व &ज न न -क त क त ज य न ◌ च र ः त न ◌ ए व । ◌थ म म ह ◌भ र त म इ त ह स ◌ प र ण म आ ◌य न क ◌त न ◌म ◌भ ◌ आ ◌य य त उम । स ◌◌त क ◌उत म ह ◌भ र त म आ च र श ◌Tम न त श ◌T

ध म थ क म म □□य च त व ग स ध न च म न :त ।

ि◌वषय□उ◌ति◌ तः

□स उप क◌त र◌ य स व◌ार◌त ह◌स इ :य A◌प त◌ य त◌ T व◌र◌ण◌ प◌□य◌ ग◌थ◌ व◌ण◌त◌ अ य □:थ◌ ध◌□म क□:थ◌ य न त◌क◌ उक◌ :य◌ण ग व ष य◌त ◌ । अ Tव □:थ◌ ग◌त◌र◌ □ व hत◌ य◌ द◌ध व □त◌ य त ऽन व र त द □म न◌ऽ◌प । ग◌त◌ □:थ उप◌द र◌ म ह◌भ◌र त उप व◌ व◌ष◌ □त◌ □म◌ण य◌त । उप य म व □स न म ह◌भ◌र त उप □ष स◌य◌ य द N त द □र श◌ स :य म -

य◌ो ◌ो ◌ान सा□गोपिनषदो ि◌@जः ।
ि◌वh◌ा$तर वद
न चा□यानिमद ि◌वh◌ाव स उयाि◌@च□णः॥
□ु व◌ा ि◌:वदम◌ुप◌ा□य◌ान □◌ा◌ृम:या र◌ोचत◌े ।

प 3क ◻क त ा र ◻:व ₹◻ Rख ◻3य व ◻◻ग व ॥

◻व द ◻स 3य म ह :व क ◻◻प य द ध म ध -क म -म ◻-व ष य क म अ ◻ख त म प ◻ज F◻स त त य म अ Tख त, न च ◻क ◻◻द ◻ A छ थ त इ त ि । अ त व ◻ A य त - स 3क त व ◻◻य त क 3य स व व ष य 3य स ◻र स ◻ह ◻ इ त ि ◻◻प त ि म ह ◻भ ◻र त क ◻ स व ग ण स ◻ा र ◻ इ त ि म :य त । ब इ ◻भ ◻ज F◻स ◻भ ◻व म ◻प म ह ◻भ ◻र त क ◻◻म इ त ि ह स ◻ इ :य ◻प क ◻थ त ◻ । म ह ◻भ ◻र त व ष य क ◻ उ ◻N3त -

ध म च ◻थ च क ◻म च म ◻◻ च भ र त ष भ ।

य ◻द ह ◻◻3त त द :य T य ◻ह ◻◻3त न त त $◻च त ि ॥

म ह न ◻य ◻◻य ◻:थ ◻ य थ ◻ व प ष ◻ व श त त थ व भ व ग ◻भ ◻य ण अ थ ग र व ण च अ त व ◻ A य त - म ह :व द भ र व :व ◻$ म ह ◻भ ◻र त म A य त ि । म ह ◻भ ◻र त ◻व र च Z य ◻◻स ◻ ◻श थ ◻य ◻ क थ म ◻ अ R ख ◻प य ◻◻म ' इ त ि य थ ◻च :त ◻म ◻◻ आ स त ◻ त द ◻ त 3य ◻थ ◻ F◻:व ◻ 3य प त क ग ₹◻ भ ग व न ◻◻◻ त 3य ◻◻:य थ त क न ◻ ह त क ◻य य च त T आ ग A छ त ◻ । य थ व व ध त 3य ◻प च र ◻ क :व ◻ 3य प ◻◻स ◻ 3य ◻:थ व ष य ◻◻ व द त ◻ - भ ग व न ◻ ! म य ◻ इ द प र म प ◻य क ◻◻ क त म इ ◻य त ◻ । अ ◻3म न क ◻◻ व द र ह 3य स ◻ग ◻य न ष द ◻ व ष य ◻च व 3त र ण व ◻ण त ◻ । त न स ह त थ न ◻ प ◻य ◻T◻ण ◻च क ◻त न , न द ◻-व न -प व त -स ◻ा र द न व ◻ण न , स व म ◻प ◻त प ◻द त व h त अ ◻3म न ◻::थ ।

प र :त ए त 3य ◻:थ 3य क ◻◻प त ख क ◻भ व न व h त । ◻◻◻ अ ◻प ◻:य f1र - 'अ :य क ◻◻प अ 3म त ◻◻त र क ◻◻ त ख त न स म थ ◻भ व त ◻ । त ख न थ ◻ग ण श 3म र ' इ त ि उ ◻:व ◻ 3व ध म अ ग A छ त ◻ । ए व म ह ◻भ ◻र त ◻◻स न ◻ण त, ◻ग ण श न त ख त म ◻ ।

अ :व ष ण म ◻

स न त न स 3क :य ◻◻ ध ◻म क -स म ◻◻ज क -र ◻ज क ◻य ◻व ह र ◻ण ◻ आ द श भ त म ह ◻भ ◻र त अ ◻:व ◻ स व म उ प त ◻य त ◻ इ त ि व &स न अ ध न ◻ अ ◻:व थ म ◻ण ◻ अ ◻3त T◻ण म ◻ उ प द श ◻ । अ न क र ◻ण ◻य 3य स न त न थ ◻म क च :त न न ◻ ज व न प ø त C म त ◻प ◻ण क ◻◻प ◻T◻ण । ए त न म :य न ◻ र ज द त ◻ इ व क त ◻ न व ह :त । अ न य ◻प ◻भ म क प क ◻◻प ◻T◻ण म अ व त क न प र त न म :य न ◻ द श न ◻य म ◻ग द श क ◻◻स ◻:त ।

स :द भ च त ◻ण ◻ म ◻:य प ठ ◻ ए व उ प द श ◻ क य त ि । क व त ब ध न य ◻ म ◻:य न म अ थ ◻ न F◻य त, प र म आ च र ण न ◻व ह र ◻ण, अ न भ व ◻ व म ◻:य न म ह :व F◻प न ◻म ख ◻प T म आ व ह ◻:त । ए व क ◻र त इ त ि क थ न 3य अ प ◻य ◻अ ह म ए व क ◻र ◻थ म इ त ि क थ न म अ ध क म अ थ प म भ व त ि । म ◻:य न म उ प द श य ◻ आ च र त त 3य ए व अ :व ष ण व र म त ि म :व ◻ त द श ◻N:व प ◻T◻ण म अ :व ष ण ◻य म ह ◻भ ◻र त स ◻ा र 3य द ◻प ◻ग ह :व ◻ ◻3थ त म अ ◻3त म य ◻ ।

अ व त क न 3य म ◻प ◻ उ ह श ◻

अ T अ य म ह श ◻ य त ◻ प त ◻त ◻द ध म 3य उ प द श ◻ प त ◻त ◻त ◻भ ◻ म ह ल ◻भ ◻ ए व F◻त ◻म इ त ि । T◻-उ प द श 3य प ◻भ ◻म क ◻य ◻ प त ◻त ◻त य ◻◻ ◻◻प h◻ 3य न भ व ◻◻प ◻◻ अ व त क न म - स ◻◻hF◻◻ स म 5भ त ◻ ◻प द ◻ अ य ◻न ज ◻ । ◻प ◻ ए व स ◻ अ न प म स :द र ◻ क ◻ण ◻ण :व त ◻ क ◻ण ◻ ज त ◻ । प व ज :म न श ◻क र ण ◻◻व र ण प ◻ प त न ◻◻व त ◻ । प त ◻त ◻स अ ◻ग ◻य ◻स ◻ क ◻ण भ N◻च आ स त ◻ ।

क र व ◻ण ◻ क त :T◻ न न ◻स ◻:द ध ◻स ◻ग न ◻स म ◻ख ◻क :य आ ग त य ◻ ◻प h◻ व न व ◻स 3य अ न भ व ◻◻ अ प ◻◻◻◻ अ भ व न ◻ । स व ष ◻ न व ◻स ष ◻स :स क द ◻च त स :य भ ◻म य ◻स ह ◻क ◻ण प ◻ह व न ◻ ◻◻म आ ग त ◻ । त द ◻ ◻प h◻ स ह आ :म व त य ◻भ ◻ष म ◻ण ◻स :य भ ◻म ◻ ◻:व क थ प ◻ प त न ◻ व श ◻क र ◻◻ष ?

भ व :य ◻◻व र ◻◻ श र ◻◻ प त य ◻स व द ◻भ व :य ◻◻अ ध न :ए व त ◻त ◻ ◻क म क र ण व द त ◻ ।

त व व □य □ह स त त प □ह व □□□य द श न ।

म ख □□□C त स व त :व म त 5□व □ह म ॥ 6॥

भ व □त □क म □प य :T म :T औ ष ध च ज न □त व ? □क म □प उ प य म अ □3अ च त अ ह अ □प ज न □म □प य □म □म अ □प प □र य त । त व □व ष य त न क □□प त व :त □स द □त न म ख भ व न प □य ए व क □य । □त व :त □3अ □त इ □त स :य भ □म □ □ □ □ □

म म h□च □व प □च □□त य श 3य भ ग द व त म ।

य न □□ण □भ व □:य म म □□ण □ व श न ग ॥ 8॥

त □त □य □ त □व त □ □□□त द □त , त व इ A छ □न स □र व त □य त □ च □क म □य □ज □त □ □स □□र त व त □ ?

म :T□त :T व श □क र ण □द -व ष य □न स व व द । □क ष ण □ 3अ □म □प य थ □ अ न स र त □त थ □ क □र ष्य □□म "इ □त अ व द त ।

अ स :W□ण □ स म □च □र स :य □म □म न □A छ स ।

अ स द □च □र त म □अ ग क थ 3य द क □त न म ॥ 10॥

स :य भ □म □ न □त □न य म □न प □र :य □य क क □य क व न T□ज न 3य क म □ग 3य व ष य अ ह म न आ स N□ भ व □त ।प □त व ष य इ :य व स श य म न क र □त ।

उ □@□3य क त □ श □□:त र श □:त 3य क त □ स ख म ।

न ज □त व श ग □भ त □ T□य □□ 3य □न म :T क म ण □ ॥ 13॥

म :T □□□य □त □प □त □न C□य न व श व □त न अ भ व त ।य द □प □त प □य □□य □म म ज □न □त त द □स ह इ त □□प द □ख भ व □त ऐ व ।इ □त उ □:व □ □□प द 3अ 3य प त □न □स :त □ष थ स □ क □क क र □त इ □त व व र ण द f1व □त ।

ए व व श □क त इ □व ष य □प :य □ F□त □ च त स □ब :ध □ ए व न □य □त , श □□:त भ □ग C भ व □त इ □त व द :त □ म य □ □□अ य म □ण न ए क क न □य ग □ण □□प ज □य म न 3य द ृप □र ण □म □न स व व र □न □प त व त □ □प द ।

अ ह क □र 3य क □म □ध 3य प □र :य □य ज ग □क त य □स व श □प □ह व □न □त ष □प □न □च स व □ क र □म ।अ स य त □ स व द □ द र □त □□म ।

अ स :य म क ठ □र व च न न व द □म । अ स □य त □ न द श य □म । अ न □च त म आ च र ण □म □न आ च र □म ।

द व □म न □य □ग :ध व □ य व क □ □प व □न क □प प र ष्य □भ व □त च त □प प □ह व □न □व ह □य अ :य T न ग A छ □त ।

न □भ N व □त न □T□त न □स व □ च □□र ।

न स व □□म स द □ क म क र ष्ये □प ॥ 24॥

प त □न □भ ज न न □व न □न भ ज न T□न न □व न □न T□न □त ह त ष □म उ प व श न म □व न □न उ प व श □म । □T□त □□म त □भ त र □ य द □ आ ग A छ □:त त द □ 3य :व □ आ स :द ज ल च द :व □ अ □भ न :द न क र □म ।

□म □भ □ह □ □□□□क □म □भ ज न द □य न □

स य त □ ग □ध □:य □ च स स □□न व श न □ ॥ 25॥

प □T□ण □□□:य 3य A छ □ 3य □प □य :व □ ₹च क र प □क क :व □ स म य □ भ ज न द द □म , ग ह ष □:य □न र □य :व □ स व द □ ज ग □क त य □ ग ह क □य म क र □म । □ भ च □र T□ण □ T ह न क र □म , आ ल 3य न क र □म । य य प द थ □न □प त □ न ख द □त न □प ब □त , त त अ ह म □प :य ज □म । श □T□ण उ N□न T□न य म □न स व □प ल य त □ । स व द ज ग □क □ भ :व □ प :य □ □□त क र □म । अ :य :त उ :ख ह न अ ल □क र □ क :व □ श र र □ स :द र ण अ ल □क र □म । प □त श □ष य र □ण □ T□

ಜಿತ ಃ ಯ ಭವತ । ಕ ಪತ ಪ ಅಪ ಡತ ಸತ ಮನಸ ನ ಹ ಕಯತ । ಪತ ಏವ ಪರದವ ಮ ಇತ ಚ ತಯ ತನ ಪತ ತ ನ T ಣ ಮ ಹ C ವಣ ಪ ಪಹರ ಭವತ । ಏವ ವವ ವತ ಪದನ ತಯ N ನ ವಚನ ನ ಜ N ತ ।

ಯ ಚ ಧ ಮ ಕತ ವಷ &ವ ಮ ಕ ಧತ ಪರ ।

ಭ ವ ತ ಶ ಯ ಜತ ವ T ಷ ಣ ಭ ಜನ ।

ನ ಪ ರವದ ಚ ಹ ತ ಧ ವ ಸ ಮನ ಮ ॥ 41॥

ವ T ಷ ಣ ವ ಭ ಜನ ವ ಕದ ಪ ಮ ನ ಮ f l ಕ ಮ ಪ ವ ಶ ಷ ಮ ನ 3ಯ ಪ ಯ ಮ । ಮ ಹ ರ ಜಯ ಧ ರ 3ಯ ಸ ಮ ಪ ವ h ಮ ನ ಸ ವ ಸ ವ ಕ ಮ ಮ ಪ ರ ಚ ತ ಆ ಸ ನ । ಪದ ಸ ಯ ಮ ಯ ಸ ಗ T ಧ ಮ 3ಅ ಸ ಮ ಯ ವ ರ ಣ ನ ವ ವ ತ ನ ಸ ತ । ಅ ಪ ಚ ಮ ಕ ಹ ಯ ಧ ಮ ರ ಜ ಯ ಸ ಭ ಷ ಣ ಅ ಪ T ಧ ಮ ವ ರ ಣ ನ ಜ ಪ ಲ ಪ ಯ ತ ।

ಮ ಹ ಭ ರ ತ ವ h ಮ ನ ಯ ಕ T ಜ ವ ನ ಏ ಕ ಕ ಜ ಪ ದ ಶ ಇ ವ ಅ 3ಅ । ಗ ಧ ರ , ಕ ತ , ಹ ಡ ಬ , ಚ T ಗ ದ ಇ ಯ ದ ನ ಜ ವ ನ ರ ತ ಏ ವ ಭ ವ ನ ನ T ಣ ಜ ವ ನ 3ಅ ಜ ಪ ದ ಶ । ನ ಕ ವ ಲ ಸ ತ ಯ ಕ ಜ ಪ ದ ಶ ಅ ಪ ಚ ಯ ಮ ಕ ಜ ಪ ದ ಶ । ಸ ಜ ವ ನ 3ಅ ಅ ನ ಭ ವ ನ ಯ A ನ ಸ ಧ ಕ ತ ಯ ಮ ಗ ಅ ಗ ತ ಮ ಗ ದ ಪ ಯ ಸ ತ । ಕ ಯ ಜ ವ ನ ರ ತ ಏ ವ ಕ ಚ ತ ಜ ಪ ದ ಶ ಮ ತ ಕ ।

3ಅ ಕ ಯ ಕ ಮ ನ ಸ ಕ ತ ಶ ನ ಮ R ಅ ಧ ಮ ರ ಣ ಕ ಯ ಛ ತ ಯ ನ ಯ ಮ । 3ಅ ಯ ಬ 5ನ ಅ ಪ ಮ ನ ನ ಯ ಅ ಪ ಸ ವ ನ ಯ ಮ ನ ವ ಧ ಮ ವ ಜ ಞ ಣ ಸ ವ ಶ ಯ ಮ ಹ ಭ ರ ತ 3ಯ ಪ T ಷ ತ T ತ T ದ ಯ ತ । ತ ಸ T ಣ ಸ ಹ ನ , ಪ ತ ಧ ಮ , ಶ , ಮ ತ ವ ಸ ಯ ಮ , ಧ ಮ ಯ ಗ ಇ ಯ ದ ನ ಸ ನ ತ ನ ಧ ಮ 3ಅ ಸ ಯ ವ ಕ ಗ ಣ ತ ಯ ಇ ವ , T ಪ T ಣ ಜ ವ ನ ಮ ವ ಜ ಪ ದ ಶ ಮ ಕ , ಯ ಕ ಜ ವ ನ ಮ ಪ ಅ ವ ಲ ಕ ನ ಯ ಯ ಯ ಮ ಚ ।

ಜ ಪ ಸ ಹ ರ

ಬ 5ನ ವ ಮ ಶ ಮ ಖ ನ , ಅ ಭ ಯ ನ , ಲ ಖ ನ ಪ ಯ ಮ ಚ ತ ಮ ಹ ಮ ರ ತ 3ಅ T ಪ T ಣ ಆ ಧ ನ ಕ T ಪ ರ ಥ ನ ವ ಮ ವ ತ । ಸ ನ ತ ನ ತ ಯ 3ಅ ಆ ಧ ರ ಣ ಯ ತ ನ ಪ T ಣ ವ ಮ ಶ ಆ ಧ ನ ಕ ಪ C ಯ T ಪ ರ ಥ ಮ ವ ಮ ಯ ತ ವ ಯ ತ । ಸ ನ ತ ನ ತ ಯ 3ಅ ದ h ಏ ವ ಭ ವ ತ , ತ ದ ವ ಸ ಮ ಚ ನ ಮ ಇ ತ ಮ ಯ । ಯ ದ ತ ಥ ನ ಯ ತ ತ ಹ ಪ T ಣ ಮ ಅ ಯ Z ಯ ಕ ತ ಮ ವ , ತ ದ ಅ ಯ ತ ಯ ವ ನ ಮ ಆ ರ ಪ ಣ ಭ ವ ತ । ಮ ಯ ಯ ತ ತ ಹ N ಭ ವ ನ ಮ ಆ ರ ಪ ಣ ನ ಅ ಪ ಚ ರ ಅ ಪ ಥ ಚ ಸ 5R ಯ ತ । ತ ದ ಮ ಲ ತ ಯ 3ಅ ಚ ಯ ನ ಕ ರ ಪ ರ ವ ತ ತ ।

ಪ ರ ಮ ಖ ಯ ಧ

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Paper16

त र ण य ग स ण

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सार: (ABSTRACT)

त :फ ल ग ळ त [प त त] क :प व त | स च क :प व 3त न ग म | च :त त फ ल द श त त ह त क :प व 3य क :प व इ त न म | न ग म 3त क :प व इ व स व प त फ ल स ख व द fl इ त क रण त क :प त र द :त ं T | न ग म न म R य न न, अ य स न, न य त त य प ठ न च स व न र 3व भ म व :त | म द श &त स ख tय थ न ग म अ व य म R त | य थ न ग म R य न म द न स म थ त थ त 3य न ग म 3य स र प, फ ल प न म @ग व त म अ ध त ण स व भ द य | भ ग व त ं त श य न ह क रण भ त | त 3म द व त :फ ल प म @ग व त प य ष र स स भ त त पर ण F न म त म | त :फ ल प य ष र स स भ त , म रण प य :त म प, स व स R य म त त त F न भ य |

प ठ क –

म @ग व त पर ण ग ण ष थ म 3य न म ल क र त त स व व द त म व द म | पर ण न :व द श :य :त स ø न | त न त च त र ण पर ण न न व ष य प न व ø न च स :त | म @ग व त :त भ ग व :प र क म व 3त ,भ ग व त क थ भ ग व @N ह :य न च | त 3म द व N पर ण :त र ष ,

क ल त म ख त द ज ग :T ण व ध य क म |

म @ग व त श T क ल क रण भ प त म || इ त

स म य स प व त |3व 3य म ख न ज ग द ल द म म व क रय थ त | ए त न म ण स म य स प म ख न द श त ल क र त द पर ण म | क ल 3न :य च ल त | ग म न श त ं य क ल , 3व ष :व ण अ :य श र र थ व ध 3य त , त थ य 3व च म ण न ज ग द व न र त | त न T ण थ म @ग व त भ ग व त व द स न व र च त म | त 3म @ग व त म अ म त व स य त फ ल म व | त :फ ल ग ळ त [प त त] क :प व त | स च क :प व 3त न ग म | च :त त फ ल द श त त ह त क :प व 3य क :प व इ त न म | न ग म 3त क :प व इ व स व प त फ ल स ख व द fl इ त क रण त क :प त र द :त ं T | न ग म न म R य न न, अ य स न, न य त त य प ठ न च स व न र 3व भ म व :त | म द श &त स ख tय थ न ग म अ व य म R त | य थ न ग म R य न म द न स म थ त थ त 3य न ग म 3य स र प, फ ल प न म @ग व त म अ ध त ण स व भ द य | भ ग व त ं त श य न ह – क रण भ त | त 3म द व त :फ ल प म @ग व त प य ष र स स भ त त पर ण F न म त म | त :फ ल प य ष र स स भ त , म रण प य :त म प, स व स R य म त त त F न भ य | त :प न य य र स क , भ व क C C | य स म भ ह र ण त T R य न य न य क र ण य इ त त स ø म द म |

व व र ण म -

म @ग व त त आ य त ग त 3त ब ह | त स च अ त व च त T अ व ध त ग त | ए क द श 3क :ध त न व य द @ज य :त र स व द य ण | य ण ल क म न व ल क त :व च न भ व :त | 3न व 3व म म ग ल ष य त स म ø र :त | आ :म ø र थ य द आ :म न ए व य त :त , त द व त य न व :द :त | भ ग व त ं प 3व स म न व ए व भ त य | ए क प द @प द T प द च त प द ब ह प द C स :त ज :त व | त ष च न र ए व अ त म त म :त | त च व व ध क रण भ ग व :त म ग य :त | त T च स ह W ध क ह य न त प व च ल त य ष ट न य द र व ध त 3य च स व द ण |

१०. □स :ध □ - स म □ स द □स □ग □भ र □ । प र द □व ग □□ । द र :य य □ । अ न :त प र □ । अ □□य □ । □3त □म त द □ । त थ व द ह □ च स द □ स :त □, ग □भ र □, अ ग ध □,□भ र ह त □,ज व न □ क ज प :य □□ 3य त □ । य थ □ स □र □@य त □ व य त □ व □स □र □ न □:स प त , न श □य त , त थ □ ज व □स म ø□ष □ व ह न □ व न □र य ण प र □ भ व त ।

११. प त □ग □ - न र □ज त □:□य □ भ व त । य द् स □त □भ त 3त द् प त □ग व द □□त म स प त त । अ ध ग त म □□त ।

१२. म ध क त - अ ण □य □ म ह øC प □ □य □ ष □प द् स व त स र म द् h f1ध □, न प ण □ म न व ण □य C म ह øC श □T□य □ स र म द् य भ ग व :त स □□:त य त । य थ □ म □क □ स □□ह ण □ त थ □ न र □ स □य :त न &3त न □भ □त , प □ण प T□द् र □ T□ न स □ग □त ।

१३. ग ज □ - य थ □ ग ज □ क □र □य □ अ □ग स ब :ध त □ ब R य त , त थ □ T□स □ग त □ क व त न र □ न ब R य त । य द् ब R य त त ह ब त □ध क ग ज □:त र य थ □ य थ □ ग ज □ व ह :य त , न र □ □य :य व ह :य त ।

१४. म ध ह □ - य थ □ म ध प □ स □□त म ध न त न □य भ □य त , न द् □य त च । त द् □ य थ □ म ध ह □ भ □N त :स □□ह , त थ □3म □भ र □य त त &ध □□ ज व न □ उ प भ □य त । अ थ व द् द् य त व □ । न स □□ह □ क □य □ ।

१५. ह □र ण □ - भ ग व :प र □ग त □ □ण य त । न □□य ग त □ व र □ग □भ □ । य थ □ ह □र ण □ त &ध क ग त म □ह त □ ब R य त , त थ □□य ग त न र □ म ह य त □ ब ø□ भ व त । त त □ □T च □ त :य ज :स व द् □ ।

१६. म न □ - य थ □ ब □ळ श म :3य □ र स च □ य □:म :य म □□त , त थ □त □म □थ :य □ र स न य □ र स व म □ह त □ ज न □त 5व □ø म त म A ष त । त 3म □स न च □ य :य ::य ज :स द् □ ।

१७. प □ग ळ □ - प र □ व द् ह न ग र □3य त □ य □ग ळ □ न □म व □य □ । त 3य □भ □य □ य म □3त ->स स र क प □ प त त , व ष य भ □ म ष त □ण , क त □ह न □3त स व म □:म न □म व स :त ज न भ ग व न व T□य त । न :व :य द् □□ 3त T□त म । आ श □ह प र म द् ख क र ण म । न र □य प र म स ख ब ज म □, इ त ।

१८. क र र - य थ □ स □म ष क र र [व □:य प □ण व □ न र] अ :य य न र □म ष ब त न □ ह :त □य त :त । त द् □म ष प □र :य □य स प □ स ख स म व :द त । त थ □ प □र □ह द् ख य भ व त । :य ग □ स ख य च ।

११. अ भ क □ - य थ □भ क □C:त म N□ प र म न :द् □त त □ भ व त , त थ □ ज न □ य च :त य □ म N□ भ :व □ स द् न :द् न ज व न न व ह ण क य त । न ज T व द् ह त □च त □, च :त □ त स ज व द् ह त ।

२०. क म र □ - क म र क थ T 3व क त □ । य थ □ क म र □ आ :म व व न न □ ग ह म □ त न □ 3व य क □क ण श &द् घ ष व न ह य □म स , य थ □ च त ष □म य व ह र □ थ स □ श त न □ द् ष द् अ व h:त □ स त □, 3व 3य □□ प □य □□ क □क ण न [श □ख न □ क □3य , ए क क म व श □ प □ ष R व न □ म व ₹ण त त थ □, ब 5न □, @य र □ प व त □, व स □ व □ क त ह य व ।

ए क ए व च र f13म □:क म य □ इ व क □क ण □ । ज :त र क ए व □ज य त , □त य त च ।

२१. श र क त - य थ □ श र क द् क ए क □त व न □, क म □ 3व □:त क □ज :त न □त , त थ क स □र □ भ :व □ स म □ष त प स □ स □य h, भ ग व :त □ण य त । स म □थ म □3य क व त भ ग व :त □□ श य त ।

२२. स प □ - ग ह र □भ □ य थ □ द् ख य व , क 3य त च h □ व □:म □ त 3य । ग ह र □भ □:त र य थ □ स ख म □□त त थ □ द् ख म □प । त 3म □:प व म त □स ø□ भ व :स ख द् ख न भ व थ म । य □ व □:म □3त स स प इ व भ व त । य थ □ स प □ र क त स □ □व य स ख 3व □य त त थ □ । स व ष □ण □□ □ष ण क इ व व य म व य □3य □:त ।

२३. ऊ ण न □भ □ - य थ □ ऊ ण न □भ □ 5द् य द् ण □स :त :य त □T त, त य □ व ह :य च भ य 3त □स :य व भ ग व न □ स ज त , स ह र त च द् व & प न □ प न □ । त न च क म ण □ भ ग व त □ श □N3त न न □य त , प न □ प त च । भ ग व A ष □N3त स व द् क ध व भ व थ त । इ त त □म □य द् श □□□ न न क म द् श न न ।

२४. प श 3क र □ - श र □ य T य T, □F य □ च f1, स क त □ ध र य त । त T त :स □ प त □ म N□ य □त । त :T ह □@, भ य □@, @ष □@ । य थ □ क □ट □ क ¢ □ व श त □ प श 3क र R य न त :स म त □ य त त थ □ ।

उ प स ह □□□-

ए व □त व श त स □□य क □ ग र व □ अ व ध त न 3व क त □ ग ₹:व न । त ष □ क □C न ण न □ ग ह □:व व ध त 3त प र □ग त म व □त । ग र द् व क व त न म □ग द् श क □□, त न त □र C प □र स स □र 3य । प □र □ग त □ ग र व □ प र प ₹य द् ª □ व अ 3म □ न प त :स म प □ न य □:त च । त 3म □द् व ध त म □ □क त स ब □:ध त न त □ न □ ग □न व :व □ ज व न ऽ प □र □ स :त □ष

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□□□□ त ह □स □

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सार: (ABSTRACT)

द न 3य व ष य अ 3म क च न ष □:ख र म य ण -म ह भ र त -भ ग व त द प र ण hष ब ह T अ न क व र व च □3त व त भ व :त । व श ष त भ र त भ ग व 5त य द न स :व क -र ज स -त म स भ द न व भ ग य त । "द न म द म म अ व य क त □म" इ त □F प क स ह श स :क त स :प T य □त फ त प □ व न य द श द न क म भ व त त त स :व क म इ त प र ग य त । ऐ ह क 3य आ म क म 3य व फ त 3य उ ह श न □त □ह त □:ख प क र प □य व अ :ख म ण स प द त ध न व 3त द य त च त त द त □ज स प र क □:ख त । य द प न अ स ह श अ स :क त अ स :प T य , स :प T य अ व म न प क व द य त , त द श द न त म स म :ख प न ब R य त ।

□3त व क म –

भ □ऽ3म न भ र त व ष य य ज :म □□त त 3य स व 3य प भ व त अ ध क र प व त न त

प र च य स प द न", इ त व N च न □स ø च य भ ण त -

ए त ह श □स त 3य स क श द □ज :म न
3त 3य च र T श □र न प थ □स व म न व इ त ।।

त द न स र ण अ 3म क स न त न स 3क त य :म त म ह भ र त , त 3य अ R य न म , अ ध त 3य य □य □त ब ध न च अ व य क त □त क भ व त । ए व ह □च न प र प र य □ व त न श य त क त म। इ त र न क □:ख प □य अ ध त त □:व क व ष य द h च न त र □म त भ व त म ह भ र त म ।

प र □□द प द व □, स क त C ऋ ष य म ह भ र त म ह :व 3य ज F स व , भ ग व त □स 3य व आ F य त त य म ए क T म ह भ र त म अ प र T स व श T ण च न □□य प य □:त । त द स व य S प श T य भ र त 3य व अ ध क भ र व fl न र □य म ह भ र त म व प र श T न C य इ त व N म R ख च य म ह :व त भ र व :व $ म ह भ र त म A य त इ :य द न ।

म ह भ र त 3य प □म द द इ :य य 3त □ध त त द N व द द प प र च □ प □म द द म fl म म" इ त । अ प च द श T म इ त र 3म न श T य T $च त स :द ह व र ध व भ व त च त त T न ण य क 3य न म अ ध र ह त इ त व N □□ह प र ण - न ण य 3अ व श T ण स द □ :त ह भ र त क त ....। इ त । म क ह य प र ण अ प द य त अ 3य □श स –

द व त न य थ □स @प द □□ण व र
आ य ध न य थ व N म ध न य थ य व ।।
त थ व स व श T ण म ह भ र त म f म म ।। इ त ।

प □ठ क –

त □□क :म क म ह भ र त अ न क न त :व न न □प त न । अ न क स म 3य न श T य ण स म ध न म उ प □य न □प ण स □ द fl न भ व :त । अ ह स –अ स त य –श च द –अ न क ध म 3य ध म 3य

- स ह W ध क ग द न क :व प क अ ह क ण य व :प भ क न भ वत | द न 3य ल ण मत त 3अ :व प र :य ग प व क पर 3अ :व प द न म | 3अ :व म = अ भ म न, द न न :त र म प द fl व 3त न म य द fl म द म "इ त व र व र 3म य त च त प 5स ए व भ वत |
- त द न व ष य त , द न 3अ क त @ख आ ग त स क ल :त र द द न त प व न | ए व स व म अ & द :व प व ण द त म इ द न क म प न व श , त 3म द त म क ड प अ :य आ ग :य प च त 'इ त च :त न 3त इ :य च :त य त | अ न य त द न त द श भ व न स @व त न &द न 3य न ज [प ण] प प , त 3य ॥
- व स म न 3त अ प व र थ म @व र द द पर :त त य व ध द त न म न C क र | क त व र म अ 3म ए व द h म ''इ त र 3क र भ त म न स 3अ क त व न | त T थ म @त य द न न म fl म अ भ वत , ए व य A य त इ त F :व प अ द :व अ ध क प य न ल भ |
- श ब C ण sय 3अ प Tज व म व अ द न प ण प च त इ त F :व प , म न स ख द त श भ व न व fl प र 3अ य स व 3अ 5त प ण व ष य अ स ह न व त क र भ व व अ क :व व न त ए व अ भ त | क ण 3य 3अ प Tम स भ ण द क म प त ध य भ वन व च र :व , स व 3म न स ग म न त ह स :व न त र य अ व व न |
- श ब च र त द ' व च क त ण क थ मत :स व त स R व म भ त इ त प श व न द fl स म ध न म अ 3म क म ग द श क भ वत | स म :य त च न न, त ष म उ प द श इ :य N अ ध न त न न म अ न द र भ व त | प र :त य आ :म न य sय त स अ व प N न म उ प र ग र व स प द य त इ त श ब अ 3म न प ड य त |
- श ब म ह :व क थ न व ल य न र द न 3अ क त 3य आ :म व म श क भ व 3य प अ भ N अ T ज य त | स व sप प रष प र :म व म श त प व 3अ :म व म श 8फ त त इ त स :द श अ न न उ प य न न ट भ व थ त |

उ प स ह र –

भ ग व 5त य क थ य ँ F द न त प C व प व न न म न ष ण म " इ त द न 3य व श म ह :व म अ 3अ :य श य म ड ल त | य F त प स स ह द न व fl भ व त च त त न न र ह र त ष भ व त त अ न स :थ व ष य | य h प द न व ष य अ न क क थ प र ण द स ल ए ड अ ध न त न क ल स ल C स :त | त थ प व ष य स प थ म ए त व त व र य त | इ त श म |

प र म :थ

१ म ह भ र त म व द स
२ व ष ण प र ण म व द स
३ म :म ह भ र त त :प य न ण य म R व च य
४ ग रहु प र ण म व द स

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म न ª य ज :म स क :य ध म स

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सार: (ABSTRACT)

म न ª य य ज ण भ त न व स :य :व न व न व स श ग त थ , ज व ज र ल ण द ह व ह य क य :त र श त । द ह 3य न श अ 3त क :त ज व 3य न श न 3त । न ज य त य त व क द च त "इ त भ ग व त व च न न स र य ज व 3य ण न ज य त । म र ण म य न त । अ य ज व ए क श र र व ह य द ह :त र त । द ह ह :य म न ऽ य ज व न ह :य त । अ य ज व अ न द न :य । द ह :य N म इ A छ न 3त च द प र ण द ह :य :व न त न श र र त ए व । ए न ज व श T ण न छ :द :त , प व क न द ह त । ए न म आ प न त द य :त , म र त न श ष य त च । अ न क ज :म न त र र प ण य व श त ज व म न थ श र र त

3त व न

qÉlÉwrÉeÉlqÉ AiÉÏuÉ ´É¸qÉ | ÌMüqÉjÉ cÉiÉ ÌlÉÉMü AÉWirÉ cÉiÉUzÉÏÌiÉÌlÉ¤ÉmÉpÉSÉÈ xÉÎliÉ | iÉwÉ qÉlÉwrÉ ÌuÉWÉrÉ zÉUÏUÉliÉUxrÉ mÉÉÍhÉlÉÉ uÉ£ü xÉÉqÉjrÉ lÉÉÎxiÉ | oÉÎ®zÉÌ£üÈ, MüqÉxÉ MüÉzÉlÌÉ cÉ qÉlÉwrÉ LuÉ mÉpÉuÉiÉÈ | AiÉÉ qÉÉlÉuÉzÉUÏU ´É¸pÉuÉÌiÉ | MüwhÉÈ aÉÏiÉÉrÉÉ uÉSÌiÉ-

uÉÉxÉÉÍxÉ eÉÏhÉÉÌlÉ rÉjÉÉ ÌuÉWÉrÉ lÉuÉÉÌlÉ aÉºÉÎiÉ lÉUÉmÉUÉÍhÉ |

iÉjÉÉ zÉUÏUÉÍhÉ ÌuÉWÉrÉ eÉÏhÉÉlrÉlrÉÉÌlÉ xÉrÉÉÎiÉ lÉuÉÉÌlÉ SWï || CÌiÉ |

qÉlÉwrÉÈ rÉjÉÉ eÉÏhÉÏpÉiÉÉÌlÉ uÉÉxÉÉÍxÉ irÉYiuÉÉ, lÉuÉÏlÉ uÉÉxÉÉÍxÉ aÉºÉÌiÉ | iÉjÉÉ eÉÏuÉÈ eÉUÉUÉaÉÉÌSÍpÉÈ eÉÏhÉSW ÌuÉWÉrÉ MüÉrÉÉliÉU mÉÌuÉzÉÌiÉ | SWxrÉ lÉÉzÉÈ AÎxiÉ, ÌMüliÉ eÉÏuÉxrÉ lÉÉÎxiÉ | `lÉ eÉÉrÉiÉ ÍqÉrÉiÉ uÉÉ MüSÉÍcÉiÉ' CÌiÉ pÉaÉuÉiÉÈ uÉcÉlÉÉlÉxÉÉUiÉÉÅrÉ eÉÏuÉÈ xuÉÃmÉhÉ lÉ eÉÉrÉiÉ | qÉUhÉqÉÌmÉ lÉ mÉÉmlÉÉÌiÉ | ArÉ eÉÏuÉ LMü zÉUÏU ÌuÉWÉrÉ, SWÉliÉU mÉÉmlÉÉÌiÉ | SW WlrÉqÉÉlÉÅÌmÉ eÉÏuÉÉ lÉ WlrÉiÉ | ArÉ eÉÏuÉÈ AlÉÉÌSÌlÉirÉÈ | SW irÉ£üqÉ CcNÉ lÉÉÎxiÉ cÉSÌmÉ mÉUÉhÉ SW irÉYiuÉÉ, lÉiÉlÉ zÉUÏU mÉÉmlÉÉÌiÉ LuÉ | LlÉ eÉÏuÉ zÉx§ÉÉÍhÉ lÉ ÍNlSÎliÉ, mÉÉPMüÉ lÉ SWÌiÉ | LlÉqÉ AÉmÉÈ lÉ YÌÉSrÉÌiÉ, qÉÉÂiÉÈ lÉ zÉÉwÉrÉÌiÉ cÉ | AlÉMü eÉlqÉÉliÉUmÉhrÉuÉzÉÉiÉ eÉÏuÉÈ qÉlÉwrÉzÉUÏU mÉÉmlÉÉÌiÉ | `qÉlÉwrÉeÉlqÉxÉÉTüÌrÉ MüuÉÌlÉ kÉqÉxÉuÉlÉÉiÉ |' CÌiÉ aÉÂQmÉUÉhÉuÉcÉlÉÉiÉ, qÉlÉwrÉxrÉ kÉqÉmÉÉUmÉÉÌlÉlÉqÉ AirÉuÉzrÉ pÉuÉÌiÉ |

eÉÉiÉxrÉ ÌW kÉuÉÉ qÉirÉkÉuÉ eÉlqÉ qÉiÉxrÉ cÉ |

iÉxqÉÉSmÉÉUWÉrÉÅjÉ lÉ iuÉ zÉÉÍcÉiÉqÉWÍxÉ ||

pÉaÉuÉiÉÉ uÉcÉlÉÉlÉxÉÉUÉiÉ eÉÏuÉxrÉ eÉlÉlÉqÉUhÉ mÉuÉÌlÉhÉÏiÉ LuÉ | LiÉÎxqÉlÉ ÌlÉÉMü AxqÉÉÍpÉÈ SzrÉiÉ cÉ | AiÉÉ qÉUhÉÌuÉWÉrÉ SÈZÉ lÉ MüUhÉÏrÉqÉ | MüU…È zÉoSlÉ, qÉÉiÉ…È xmÉzÉlÉ, mÉiÉ…É SÏmÉxrÉ ÃmÉhÉ, qÉÏlÉÈ aÉlkÉlÉ, qÉUhÉ mÉÉmlÉuÉÎliÉ ÌW | LMüMüqÉuÉ aÉhÉqÉlÉpÉrÉ

mÉÌcÉmÉÉÍhÉlÉÈ qÉUhÉ mÉÉmlÉuÉÎliÉ | qÉlÉwrÉÈ mÉÌcÉaÉhÉÉlÉÌmÉ LMüSuÉÉlÉpÉuÉÌiÉ AiÉÉ qÉlÉwrÉxrÉ qÉUhÉÌuÉwÉrÉ ÌMüqÉÉ¶ÉrÉqÉ? `qÉlÉwrÉzÉUÏU xÉÉkÉlÉzÉUÏU kÉqÉxÉÉkÉlÉqÉ' ClÌiÉ uÉcÉlÉqÉÌmÉ mÉÍxÉ®qÉ| `kÉqÉÉ U¤ÉÌiÉ UÍ¤ÉiÉÈ' | AxqÉÉÍpÉÈ kÉqÉÈ mÉÉÌrÉiÉ cÉiÉ iÉSÉ kÉqÉ LuÉ AxqÉÉlÉ U¤ÉÎliÉ |

AÎxjÉUÉÍhÉ zÉUÏUÉÍhÉ ÌuÉpÉuÉÉ lÉuÉ zÉÉµÉiÉÈ |

ÌlÉirÉ xÉÍ³ÉÎWiÉÉ qÉirÉÈ MüiÉurÉÉ kÉqÉxÉÌcÉrÉÈ ||

ClÌiÉ mÉUÉhÉuÉÉYrÉÉlÉxÉÉUÉiÉ, AxqÉÉMü zÉUÏUqÉzÉÉµÉiÉ, xÉqmÉSÌmÉ lÉ zÉÉµÉiÉ ÌiÉ¸ÌiÉ | qÉirÉÈ AxqÉÉMü AÎliÉMü LuÉ uÉiÉiÉ | AiÉÉ kÉqÉxÉÌcÉrÉÉÅxqÉÉÍpÉÈ MüiÉurÉÈ | A§É kÉqÉÉ lÉÉqÉ MüÈ? CirÉxrÉ mÉ©mÉUÉhÉ `kÉÉUhÉÉiÉ kÉqÉ' EcrÉiÉ CirÉ£üqÉ | iÉjÉuÉ iÉ§É,

´ÉrÉiÉÉ kÉqÉxÉuÉxuÉ ´ÉiuÉÉ cÉiÉimÉkÉÉrÉiÉÉqÉ |

AÉiqÉlÉÈ mÉÎliÉMüÌÉÉÎlÉ mÉUwÉÉ lÉ xÉqÉÉcÉUiÉ ||

LuÉ xÉcÉrÉÎliÉ | kÉqÉxrÉ xÉÉU xÉqrÉMü ´ÉiuÉÉ, iÉxrÉ kÉÉUhÉqÉ AuÉzrÉ MüÉrÉqÉ | AxqÉÉMü mÉÌiÉMüÌÉ iÉjÉÉ cÉÉlrÉwÉÉ mÉÌiÉMüÌÉqÉÌmÉ MüÉrÉ lÉ MüUhÉÏrÉqÉ | mÉUmÉÏQlÉqÉ AlÉjÉÉrÉ pÉuÉÌiÉ | xÉÈ AkÉqÉ AxqÉÉlÉkÉÈ mÉÉiÉrÉÎliÉ | AiÉÈ xÉuÉjÉÉ AkÉqÉ irÉYiuÉÉ kÉqÉqÉÉaÉ aÉliÉ AxqÉÉÍpÉÈ mÉrÉ¦ÉÉÅuÉzrÉ MüUhÉÏrÉÈ | rÉÉaÉÈ, iÉmÉÈ, SÉlÉqÉ, SrÉÉ, mÉUÉmÉMüÉUÈ LiÉ xÉuÉ kÉqÉÉÈ pÉuÉÎliÉ | qÉlÉwrÉÈ xuÉÌuÉÌWiÉxÉqmÉÉÌSiÉkÉqÉÉhÉÉ qÉÉaÉÉiÉ xuÉaÉ rÉÉÌiÉ | ``xuÉÌmÉqÉmrÉxrÉ kÉqÉxrÉ §ÉÉrÉiÉ qÉWiÉÉ pÉrÉÉiÉ |'' ClÌiÉ | iÉjÉÉ-

kÉqÉÉ pÉuÉirÉkÉqÉÉÅÌmÉ MüiÉÉ pÉ£üxiÉuÉÉcrÉiÉ |

mÉÉmÉ pÉuÉÎliÉ kÉqÉÉÅÌmÉ rÉÉ lÉ pÉ£üÈ MüiÉÉ WU || ClÌiÉ |

ClÌiÉ cÉ pÉaÉuÉ²ÉYrÉlÉ AkÉqÉÉ pÉ£üÈ MüiÉÉÅÌmÉ xÉ kÉqÉÉ pÉuÉÎliÉ | ApÉ£ülÉ kÉqÉ MüiÉÅÌmÉ xÉÉÅkÉqÉÉ pÉuÉÎliÉ | AiÉÉ kÉqÉ MüiÉ pÉaÉuÉ°Ì£üUÉuÉzrÉMü pÉuÉÌiÉ ClÌiÉ mÉqÉÉhÉqÉÎxiÉ | SuÉiÉÉÍpÉÈ uÉ§ÉWirÉÉÌS mÉÉmÉMüqÉ MüiÉÌcÉSÌmÉ ÌÉÉMüU¤ÉhÉÉjÉ, mÉUqÉÉiqÉlÉÈ mÉÌirÉjÉÌcÉ pÉYirÉÉ MüiÉqÉ | AiÉÈ mÉÉmÉMüqÉÉÌmÉ mÉhrÉmÉSqÉpÉiÉ | qÉÉlÉuÉÉÈ TüÌÉÉmÉ¤ÉhÉuÉ MüqÉqÉÉcÉUÎliÉ, iÉxqÉÉiÉ mÉÉmÉMüqÉhÉÉÈ mÉÉmÉpÉÉapÉuÉÌiÉ, mÉhrÉMüqÉhÉÉ mÉhrÉpÉÉYcÉ | AxÉUÉÈ pÉaÉuÉS²wÉhÉuÉ xÉuÉ MüqÉ MüuÉÎliÉ, AiÉxiÉÈ MüiÉmÉhrÉMüqÉÉhrÉÌmÉ mÉÉmÉMüqÉÉhrÉuÉ eÉÉrÉliÉ | xÉÉÌuÉUÉeÉÈ ´ÉÏMüwhÉxrÉ ÌlÉaÉWÉjÉ UÉeÉxÉrÉrÉÉaÉ mÉuÉ¨ÉÈ, AiÉxiÉxqÉ AkÉÉaÉqÉlÉ mÉÉmiÉqÉ ClÌiÉ S¹ÉliÉ AÎxiÉ | iÉxqÉÉ°aÉuÉ°Ì£üÈ AÉuÉzrÉMüqÉ | `pÉYirÉÉ iuÉlÉlrÉrÉÉ zÉYrÉ AWqÉuÉ ÌuÉkÉÉÅeÉlÉ' ClÌiÉ xuÉiÉÈ pÉaÉuÉÉlÉ ´ÉÏMüwhÉÉÅeÉlÉ mÉÌliÉ uÉSÌiÉ| AiÉÉ pÉÌ£üqÉÉ¤ÉÉjÉ mÉUqÉxÉÉkÉlÉ pÉuÉÎliÉ | qÉlÉwrÉUlÉMümÉhrÉMüqÉÉÍhÉ cÉÏrÉliÉ cÉiÉ, iÉSÉ lÉlÉ xuÉaÉTüÌÉqÉuÉÉmrÉiÉ | mÉÉmÉÉiÉ lÉUMüÉÌS pÉuÉÎliÉ, mÉÉmÉ SÉÉU4xÉqpÉuÉ, SÉÉU4qÉ AmÉSÉlÉlÉ pÉuÉÌiÉ |

iÉxqÉÉiÉ SÉlÉ mÉU pÉuÉÌiÉ | iÉ¬ÉlÉqÉÌmÉ kÉqÉMüÉrÉqÉuÉ | AiÉxiÉ¬ÉlÉ pÉaÉuÉiÉÈ mÉÏirÉjÉ pÉYirÉÉ ÌstürÉiÉ cÉiÉ, pÉaÉuÉiÉiÉÉÅlÉaÉWÈ mÉÉmrÉiÉ LuÉ | lÉÉqÉ§É ÌW xÉWÉrÉÉjÉ ÌmÉiÉÉ, qÉÉiÉÉ, mÉ§ÉÏ, SÉUÉÈ, ¥ÉÉÌlÉlÉ¶É ÌiÉ¸ÎliÉ | ÌMüliÉ xÉWÉrÉÉjÉ MüuÉÌÉÉ kÉqÉÎxiÉ¸ÌiÉ | rÉjÉ¤ÉWiÉÉÈ xÉÍÌÉÌÉ ÌlÉwÉÍcÉiÉ, iÉhÉÉÌlÉ uÉÌÌÉÏUÌmÉ cÉ xuÉÏMüuÉÎliÉ | LuÉ lÉUÉ kÉqÉmÉjÉ rÉzÉÈ, MüÉqÉÉlÉ, uÉxÉÌlÉ cÉ xÉÉÅzlÉiÉ | qÉÉlÉuÉÈ xuÉeÉÏÌuÉiÉxÉqÉrÉ xÉqmÉÉÌSiÉÉÌlÉ rÉÉÌlÉ kÉlÉÉÌlÉ xÉÎliÉ, iÉÉÌlÉ pÉqÉÉ mÉWÉrÉ mÉUÌÉÉMü aÉcNÌliÉ | AxqÉÉÍpÉÈ mÉÉÌwÉiÉÉÈ mÉzÉuÉ AÌmÉ qÉUhÉxÉqÉrÉ AxqÉÉÍpÉÈ xÉW lÉÉrÉÉÎliÉ, aÉÉ¸ LuÉ uÉxÉÎliÉ | qÉUhÉÉlÉliÉU pÉÉrÉÉSrÉÉ aÉWxrÉ ²ÉUmÉrÉliÉqÉ AÉaÉcNÎliÉ | oÉlkÉeÉlÉÉÈ zqÉzÉÉlÉmÉrÉliÉqÉ AÉuÉeÉÎliÉ| AxqÉÉMü SWÉÅÌmÉ ÍcÉiÉÉmÉrÉliÉqÉuÉ | ÌMüliÉ mÉUÌÉÉMüqÉÉaÉ

MüqÉÉlÉaÉÉ aÉcNÌiÉ eÉÏuÉ LMü LuÉ | `mÉUÉmÉMüÉUÈ mÉhrÉÉrÉ, mÉÉmÉÉrÉ mÉUmÉÏQlÉqÉ' CÌiÉ mÉÍxÉ®ÉÌ£üÈ | AiÉÈ mÉUÉmÉMüÉUÉÅÌmÉ kÉqÉÉ pÉuÉÌiÉ | qÉWÉmÉhrÉmÉpÉÉuÉhÉ qÉÉlÉwrÉ eÉlqÉ ÌÉprÉiÉ | rÉÉ qÉÉlÉwÉ eÉlqÉ mÉÉmrÉ kÉqÉïcÉUiÉ, xÉ rÉÉÌiÉ mÉUqÉÉ aÉÌiÉqÉ | AuÉ¥ÉÉrÉ lÉUÉ kÉqÉ SÈZÉqÉÉrÉÉÌiÉ rÉÉÌiÉ cÉ | AiÉÉ qÉlÉwrÉÈ kÉqÉxÉuÉlÉ MüiÉurÉqÉ AuÉzrÉqÉ| MüxrÉ mÉ§ÉÉ¶É? mÉÉ§ÉÉ¶É? MüxrÉ pÉÉrÉÉ kÉlÉ cÉ uÉÉ? MüÈ MüxrÉÉmÉMüÉUÈ? iÉxqÉÉiÉ xuÉrÉ WxiÉlÉ SÉlÉÉÌSMü mÉSÌrÉiÉÉqÉ? CirÉÌ£üuÉiÉ mÉuÉeÉlqÉMüiÉÉiÉ SÉlÉÉS§É oÉWkÉlÉ ÌÉokÉqÉ |

iÉxqÉÉSuÉ mÉËU¥ÉÉrÉ kÉqÉÉjÉ SÌrÉiÉÉ kÉlÉqÉ | kÉqÉÉiÉ xÉÉÎiuÉMüÉÅjÉÈ xÉÌeÉÉrÉiÉ | kÉqÉÉiÉ xÉiMüÉrÉÉÅÍpÉeÉÉrÉiÉ | kÉqÉÉiÉ qÉÉ¤ÉÌcÉ mÉÉmlÉÉÌiÉ lÉUÈ | iÉxqÉÉS kÉqÉ xÉqÉÉcÉUiÉ| pÉYirÉÉ ´É®rÉÉ cÉ kÉÉrÉiÉ kÉqÉÈ | lÉ oÉWÍpÉÈ AjÉUÉÍzÉÍpÉÈ kÉqÉÈ kÉÉrÉiÉ | AiÉÉ kÉlÉWÌlÉÉ GwÉrÉÈ ´É®rÉÉ kÉqÉ kÉiuÉÉ xuÉaÉ aÉiÉÉÈ| ÌuÉ±É ÌuÉlÉrÉ SSÉÌiÉ | ÌuÉlÉrÉÉiÉ mÉÉ§ÉiuÉÉS kÉlÉqÉÉmlÉÉÌiÉ| kÉlÉÉS kÉqÉ iÉiÉÈ xÉZÉ mÉÉmlÉÉÌiÉ qÉÉlÉuÉÈ | ÍpÉ¤ÉMüÈ, Mü¶ÉlÉ uÉSÍ³ÉuÉ ÌiÉ¸ÌiÉ, `AW eÉlqÉÉliÉU SÉlÉ kÉqÉïcÉÉMüiuÉÉ, CW eÉlqÉÌlÉ SËUSÉÅpÉuÉÍqÉÌiÉ rÉÉcÉlÉÅÎxqÉ, iuÉ eÉlqÉÉliÉU ESÉU kÉqÉ MüiuÉÉ CW eÉlqÉÌlÉ xÉqmÉSÉ rÉ£üÉ aÉWÏ xÉliÉÉwÉhÉ AÎxiÉ | AkÉlÉÉÅÌmÉ SÉlÉ kÉqÉïcÉÉMüiuÉÉ qÉÉSzÉÉ qÉÉ pÉÈ, SÉlÉ kÉqÉïcÉ MüiuÉÉ, iuÉ kÉqÉ¥ÉÉ pÉuÉ' CÌiÉ | mÉÉ§ÉmÉÉhÉrÉÈ ÍpÉ¤ÉMüÉÈ ÌÉÉMü SzrÉliÉ LuÉ | kÉqÉhÉ WlrÉiÉ urÉÉÍkÉÈ | kÉqÉhÉ AÉrÉÈ mÉuÉkÉiÉ | `rÉ¥ÉSÉlÉiÉmÉÈ MüqÉ lÉ irÉÉerÉ MüÉrÉqÉuÉ iÉiÉ |' rÉ¥ÉÉ SÉlÉ iÉmÉ¶ÉuÉ qÉlÉÍÌwÉhÉÉ zÉUÏUÉÍhÉ, eÉlqÉÉÌlÉ cÉ mÉÉuÉlÉÉÌlÉ MüuÉÎliÉ | kÉqÉÉ ÌuÉµÉxrÉ eÉaÉiÉÈ mÉÌiÉ¸É| rÉlÉ kÉqÉxrÉ lÉÉzÉÉ pÉuÉÌiÉ, iÉ mÉÂwÉ kÉqÉ LuÉ WÎliÉ | `xuÉÌuÉÌWiÉuÉ¨rÉÉ pÉYirÉÉ pÉaÉuÉSÉUÉkÉlÉqÉuÉ mÉUqÉÉ kÉqÉÈ iÉÌ²Â®È xÉuÉÉÅÌmÉ AkÉqÉÈ' CÌiÉ aÉÏiÉÉiÉÉimÉrÉaÉljÉ ´ÉÏqÉlqÉkuÉÉcÉÉrÉÉÌ£üÈ | eÉlÉÉÈ mÉhrÉ¤É§É pÉÉUiÉSzÉeÉlÉlÉ mÉÉmrÉ, A§É zÉpÉÉlÉÉqÉzÉpÉÉlÉÉ cÉ MüqÉhÉÉ TüÏÉ pÉÌeÉiÉ | AiÉ AxqÉÉMü pÉÉUiÉSzÉÈ MüqÉpÉÍqÉÈ, kÉqÉÉhÉÉ xÉÉkÉlÉpÉÍqÉ¶É AÎxiÉ | xÉqÉxiÉeÉÏuÉUÉzÉrÉÈ xÉuÉrÉÉÌlÉwÉ MüqÉ pÉÌeÉiÉ, ÌuÉzÉwÉiÉÈ qÉÉlÉuÉÉÈ xÉuÉrÉÉÌlÉwÉ pÉqÉÎliÉ | eÉÏuÉÈ MüMüqÉhÉÉ pÉuÉÉÌSUÉaÉÏ, zÉpÉMüqÉhÉÉ AUÉaÉÏ cÉ pÉuÉÌiÉ | eÉÏuÉÈ kÉqÉMüqÉhÉÉ SÏbÉeÉÏuÉÏ, xÉZÉÏ cÉ pÉuÉÌiÉ | eÉÏuÉ AkÉqÉMüqÉhÉÉ ¤ÉÏhÉÉrÉÈ, SÈZÉÏ, AlkÉÈ, A…ÌWÏlÉ¶É pÉuÉiÉ | qÉlÉwrÉÈ xÉuÉÉiMü¹lÉ kÉqÉMüqÉhÉÉ xÉMüÌÉ¹ÍxÉSkrÉÉÌSMüqÉ AuÉÉmiÉ zÉYrÉiÉ | pÉÉUiÉ xÉuÉeÉÉÌiÉwÉ SÌÉpÉÉ qÉÉlÉuÉÏ eÉÉÌiÉÈ, AiÉÈ qÉlÉwrÉ eÉlqÉ AiÉÏuÉ ´É¸qÉ| eÉÏuÉlÉ MüiÉ zÉpÉÉÅzÉpÉ MüqÉ AuÉzrÉqÉuÉ pÉÉ£üurÉqÉ | CS qÉlÉwrÉzÉUÏU kÉqÉxrÉÉÅrÉiÉlÉqÉ, iÉxqÉÉiÉ rÉ¦ÉÉÌSS zÉUÏU mÉËUmÉÉÌÉrÉiÉ | kÉqÉ xÉÎS³ÉÌmÉ ÌW, lÉ iÉ AkÉqÉ xÉqÉÉcÉUiÉ | xÉuÉwÉ eÉliÉwÉ kÉqÉÉ ÌW pÉaÉuÉÉlÉ, xÉ LuÉ aÉÌiÉ¶É | SÉlÉxrÉ kÉqÉxrÉ cÉ mÉÉ§ÉqÉÉxÉÉ± zÉÌ£üiÉÈ ÌlÉwÉuÉiÉ | rÉiÉ EmÉÉxrÉiÉ iÉ iÉimÉÉ§É xÉuÉiÉxiÉÉUrÉÌiÉ | mÉUqÉÉmÉ5iÉlÉÉÌmÉ xiÉrÉ lÉ MüÉrÉqÉ | xiÉrÉÉSmrÉÍkÉMü AkÉqÉÈ MüÍ¶É³ÉÉÎxiÉ CÌiÉ xqÉÌiÉaÉÏÌiÉÈ | qÉÌiÉqÉÉlÉ qÉlÉwrÉÈ, MüÈ kÉqÉÈ? MüÈ AkÉqÉÈ? LiÉÌ²cÉÉrÉ kÉqÉ xÉXaÉWqÉÉcÉUiÉ | lÉÉlÉÉÌluÉkÉlÉUMüxÉqmÉÉiÉÉS EÎijÉiÉÈ mÉÂwÉÈ xjÉÉuÉUÉÌSiÉlÉ ÌÉpÉiÉ | eÉÏuÉÉ pÉÉarÉuÉzÉÉiÉ mÉlÉÈ qÉÉlÉwÉeÉlqÉ ÌÉpÉiÉ | iÉ§É aÉpÉuÉÉxÉ AÌiÉSÈZÉSÈ| iÉiÉÈ MüqÉuÉzÉÉiÉ eÉliÉÈ rÉÌS uÉÉ eÉÉrÉiÉ pÉÌuÉ oÉÉÌrÉÉÌSoÉWSÉwÉhÉ mÉÏÌQiÉÉ uÉiÉiÉ | mÉlÉÈ rÉÉuÉlÉqÉÉxÉÉ± iÉ§ÉÉÌmÉ SÉÈU4hÉ, UÉaÉhÉ, AlÉÉuÉw≲ÉÌSlÉÉ uÉÉÅÌmÉ mÉmÉÏŽiÉ | mÉlÉÈ uÉÉkÉYrÉlÉ AÌlÉuÉÉcrÉÉ ÌÉpÉimÉÏQÉqÉ | iÉiÉÉ qÉlÉwrÉÉ lÉlÉ qÉUhÉqÉuÉÉmlÉrÉÉiÉ | iÉxqÉÉlqÉlÉwrÉ AÍkÉMü SÈZÉ xÉxÉÉU AlÉpÉrÉiÉ | iÉiÉÈ MüqÉuÉzÉÉiÉ eÉliÉÈ mÉlÉUuÉ mÉeÉÉrÉiÉ |

eÉÉrÉiÉ ÍqÉrÉiÉ eÉliÈÈ eÉÉrÉiÉ ÍqÉrÉiÉ mÉlÈÈ |
kÉlÉ rÊÌS pÉuÉS aÉW U¤ÉhÉÉiÉ iÉxrÉ ÌMü TüÎÉqÉ ||

kÉqÉÉiÉ mÉU ÌMüqÉÌmÉ lÉÉÎxiÉ AiÉÉ kÉqÉMüÉrÉwÉ kÉlÉxrÉ EmÉrÉÉaÉÈ MüUhÉÏrÉÈ | SÉlÉ xuÉaÉxrÉ xÉÉmÉÉlÉqÉ | SÉlÉ ÌMüÎÌoÉwÉlÉÉzÉlÉÎcÉ | xÉirÉ, zÉÉcÉ, ¤ÉqÉÉ, zÉÉÎliÉÈ, iÉÏjÉmÉhrÉÉÌSMüÈ kÉqÉ¶É, mÉÉÍÎÉiÉÉ rÉlÉ, iÉxrÉ SWì UÉaÉÉ lÉ eÉÉrÉiÉ | MüÎÉuÉU mÉÏQÉ cÉ lÉ eÉÉrÉiÉ | lÉ ´ÉqÉÈ | lÉ cÉ uÉ aÎÉÉÌlÉÈ | lÉ cÉ xuÉSÉ, pÉqÉ¶É iÉxrÉ eÉÉrÉiÉ | qÉlÉwrÉÈ UÉ§ÉÉ MüÉqÉÉÌalÉmÉËUmÉÏÌQìiÉÉ ÌlÉSÉ lÉ MüÂiÉ| ÌSuÉÉuÉÉÌmÉ AjÉÉmÉÉeÉlÉÍcÉliÉrÉÉ | iÉiÈÈ MüiÉÈ xÉÉZrÉqÉ? qÉlÉwrÉÉ eÉUÉÍpÉpÉiÉÉÅÌmÉ mÉ¦ÉÏ mÉ§ÉÉÌSoÉÉlkÉuÉUzÉ£üiuÉÉ¬UÉcÉÉUÈ pÉirÉÈ SÈZÉ mÉËUpÉrÉiÉ | kÉqÉ, AjÉ, MüÉqÉ, qÉÉ¤É cÉ eÉUrÉÉ lÉ xÉÉÍkÉiÉ zÉYrÉiÉ | iÉxqÉÉiÉ rÉuÉÉ zÉ£üÈ xÉÉkÊlrÉiÉ kÉqÉ xÉqÉÉcÉUiÉ | uÉÉiÉÌmÉ¨ÉMüTüÉSÏlÉÉ uÉwÉqrÉ urÉÉÍkÉÂcrÉiÉ | uÉÉiÉÉSÏlÉÉ xÉqÉWìlÉ ArÉ SWÈ mÉËUMüÌliÉiÉÈ | iÉxqÉÉSÉiqÉlÉ CS zÉUÏU urÉÉÍkÉqÉrÉ ¥ÉrÉqÉ | qÉirÉlÉÉ mÉÏÌQìiÉ lÉU mÉËU§ÉÉiÉ lÉÉwÉkÉ, lÉ iÉmÉÈ, lÉ SÉlÉ, lÉ qÉl§ÉÉÈ oÉÉlkÉuÉÉ¶É lÉ zÉYlÉuÉÎliÉ| MüqÉxÉX¤ÉrÉÉiÉ, AjÉÉiÉ MüqÉÉlÉxÉÉUÉiÉ eÉÏuÉÈ, TüÎÉqÉlÉpÉrÉ SWpÉSlÉ ÌuÉrÉÉaÉ mÉÉmlÉÉÌiÉ | qÉUhÉ iÉ iÉxrÉ ÌlÉÌS[1] pÉuÉÌiÉ, lÉ lÉÉzÉÈ mÉUqÉÉjÉiÉÈ | qÉlÉwrÉÉ qÉUhÉMüÉÎÉ oÉÉlkÉuÉÈ mÉËUirÉ£üÈ, ÌmÉrÉ¶É mÉËUuÉÉËUiÉÉ SÏbÉhÉ ÌlÉÈµÉxÉlÉ qÉirÉqÉÉmlÉÉÌiÉ | qÉUhÉMüÉÎÉ xÉÈ zÉrrÉÉliÉÈ mÉËUuÉiÉ¶É qÉ½iÉ cÉ qÉWìqÉWÈ | rÉÉcÉqÉÉlÉ¶É xÉÍÎÉÎÉ zÉwMüMühPÉ¸iÉÉÎÉMüÈ, ÍcÉliÉrÊÌiÉ cÉ, ÌuÉ¨ÉÉÌlÉ ``MüxrÉiÉÉÌlÉ qÉiÉ qÊÌrÉ'' ClìiÉ | AjÉxrÉ EmÉÉeÉlÉ SÈZÉ, AÉÎeÉiÉxrÉ U¤ÉhÉ SÈZÉ, lÉÉzÉ SÈZÉ, urÉrÉ SÈZÉ, iÉxqÉÉiÉ AjÉxrÉuÉ MüiÉÈ xÉZÉqÉ? ClìiÉ mÉ©mÉUÉhÉ ÌuÉuÉhÉÉÌiÉ | iÉjÉÉ cÉ AlÉÉjÉ ÌuÉMüÎÉ, SÏlÉ, oÉÉÎÉ, uÉ®, ¤ÉkÉÉiÉU lÉÉlÉMüqmÉÎliÉ rÉ qÉRÉÈ, iÉ lÉUMü rÉÉÎliÉ | rÉÉ lÉUÈ xuÉrÉ kÉqÉqÉkÉqÉ uÉÉ MüqÉ MüUÉÌiÉ, xÉÈ iÉiTüÎÉ pÉ‡ | lÉÍpÉÈ zÉpÉÉzÉpÉTüÎÉ cÉ A§É pÉerÉiÉ | AÉWÉU, ÌlÉSÉ, pÉrÉ, qÉjÉlÉÉÌlÉ xÉÉqÉÉlrÉqÉiÉÉÌlÉ mÉzÉÍpÉlÉUÉhÉÉqÉ | ÌuÉuÉMü LMüÉÅÍkÉMüÉ qÉlÉwrÉÅÎxiÉ| ÌuÉuÉMüWÌlÉÉ qÉlÉwrÉÈ mÉzÉÍpÉÈ xÉqÉÉlÉÉ pÉuÉÌiÉ| AiÉÈ ÌuÉuÉMümÉuÉMü xÉqrÉMü kÉqÉ ÌuÉÌSiuÉÉ AuÉzrÉ MüUhÉÏrÉÈ |

FkuÉoÉÉWÌuÉUÉqrÉwÉÈ lÉ cÉ MüÍ¶ÉiÉ ´ÉhÉÉÌiÉ qÉÉqÉ |
kÉqÉÉSjÉ¶É MüÉqÉ¶É xÉ ÌMüqÉjÉ lÉ xÉurÉiÉ || ClìiÉ |

CSliÉ pÉaÉuÉiÉÉ uÉSurÉÉxÉxrÉ uÉcÉlÉqÉ | `qÉlÉ LuÉ qÉlÉwrÉÉhÉÉ MüÉUhÉ oÉlkÉqÉÉ¤ÉrÉÉÈ', AiÉÉ qÉlÉÈmÉuÉMü rÉ¬ÉlÉkÉqÉÉÌSMü ÌstürÉiÉ, iÉlÉ qÉÌ£üÈ mÉÉmrÉiÉ | rÉÉ lÉ MüUÉÌiÉ xÉ xÉxÉÉU iÉmiÉqÉÉlÉÉÅiÉÏuÉ SÈZÉqÉlÉpÉuÉÌiÉ | iÉxqÉÉlqÉlÉwrÉeÉlqÉ AiÉÏuÉ bÉÉU SÈZÉÉiqÉMüÎcÉÉÎxiÉ | rÉ±xqÉÉÍpÉkÉqÉÉ lÉ ÌstürÉiÉ cÉiÉ, iÉSÉ AÉaÉÉÍqÉÌlÉ eÉlqÉÌlÉ SÈZÉqÉlÉpÉrÉiÉ mÉÉmÉuÉzÉÉiÉ | pÉYirÉÉ rÉSÉ kÉqÉÍqÉW eÉlqÉÌlÉ AÉcÉrÉiÉ, iÉSÉ AÉaÉÉÍqÉÌlÉ eÉlqÉlrÉÌmÉ xÉZÉqÉlÉpÉrÉiÉÅxqÉÉÍpÉÈ AiÉÉ `qÉlÉwrÉeÉlqÉxÉÉTüÎrÉ MüuÉÎÉ kÉqÉxÉuÉlÉlÉuÉ | iÉxqÉÉiÉ kÉqÉÉcÉUhÉqÉ AuÉzrÉ MüiÉurÉqÉ | xÉuÉÅmrÉuÉ kÉqÉqÉÉaÉhÉ aÉliÉ pÉaÉuÉÉlÉxqÉÉMü qÉlÉÈ mÉrÉiÉÉqÉ ClìiÉ mÉÉjÉlÉÉ MüUÉÍqÉ ||

AÉMüUaÉljÉÉÈ

	aÉljÉlÉÉqÉÈ	UcÉÌrÉiÉÉUÈ	mÉMüÉzÉMüÉÈ
1.	´ÉÏqÉWÉpÉÉUiÉiÉÉimÉrÉÌlÉhÉrÉÈ	´ÉÏqÉkuÉÉcÉÉrÉÈ	mÉhÉmÉ¥ÉÌuÉ±ÉmÉÏPìqÉ, oÉ…ÌVìÂ	
2.	aÉÂQmÉUÉhÉqÉ	´ÉÏuÉSurÉÉxÉÈ	cÉiÉuÉÌSxÉuÉÉ OìxOì, oÉ…ÌVìÂ	

3. ´ÉÏqÉºaÉuÉ5Ïi ÉÉ ´ÉÏuÉSurÉÉxÉÈ DzÉÉuÉÉxrÉmÉÌiÉ¸ÉlÉqÉ, EQÌmÉ |
4. mÉ©mÉUÉhÉqÉ ´ÉÏuÉSurÉÉxÉÈ eÉrÉcÉÉqÉUlS aÉljÉU¦ÉqÉÉÏÉÉ, qÉxÉÂ |
5. oÉ¼uÉuÉiÉmÉUÉhÉqÉ ´ÉÏuÉSurÉÉxÉÈ eÉrÉcÉÉqÉUlS aÉljÉU¦ÉqÉÉÏÉÉ, qÉxÉÂ |
6. pÉÉaÉuÉiÉmÉUÉhÉqÉ ´ÉÏuÉSurÉÉxÉÈ ´ÉÏmÉeÉÉuÉU AkÉÉ¤ÉeÉqÉPÈ, EQÌmÉ |

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Paper 19

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सार: (ABSTRACT)

अ hत न □क त ग ण क य :T म व स व F□प य □त । म न ष य :T ष □न □ । य :T□क □र ण व 3त न □प □र च य भ व □त । त 3अ □म □ष च 3व □□ष त । ग ण क य :T म □प म □न व स □:त □त त 3अ □म □ण य म □ग क त 3प □त य □न श □ष त । उत द □प र म □ण (उ र स) □व श न अ F□प F□व अ प र □त F क त क □र त ग ण क य :T□द क म □प अ य थ □थ व द त । □क :त क ष ण □त □:य □स ø:व □त □म □ण म व । क ष य □व द □थ □व F□न न व 3त 3व □प त 3अ ग ण थ म □ण त 3अ द श क □त प □र म □ण च ज □न □:त 3म । त □त व द 3अ □थ व द □:त □:य □ व म श क व □:त 3म ।

mÉÌPMÉ

sÉÉMü iÉ ¥ÉÉÌlÉlÉÉ oÉWuÉÈ xÉÎliÉ | ÌMüliÉ ÌuÉ¥ÉÉÌlÉlÉÉÅsmÉÉ LuÉ | ¥ÉÉlÉ lÉÉqÉ xÉÉqÉÉlrÉ¥ÉÉlÉqÉ | uÉxiÉlÉÈ lÉÉqÉÃmÉÉÎS¥ÉÉlÉ xÉÉqÉÉlrÉ¥ÉÉlÉqÉ | iÉ²xiÉlÉÈ MüÉUhÉÉÌSuÉSlÉqÉ EmÉÉSÉlÉÏpÉiÉmÉUqÉÉhÉlÉÉ uÉSlÉ xÉw§ÉÌSMüÉsÉurÉÉÎmiÉ¥ÉÉlÉqÉuÉ ÌuÉ¥ÉÉlÉqÉ | AiÉxiÉ ÌuÉzÉwÉ¥ÉÉlÉ ÌuÉ¥ÉÉlÉqÉ | CÌiÉ ÌuÉ¥ÉÉlÉxrÉ xÉÉqÉÉlrÉmÉÉUcÉrÉÈ |

mÉÉcÉÏlÉMüÉsÉ GwÉrÉ LuÉ ÌuÉ¥ÉÉÌlÉlÉ AÉxÉlÉ | iÉ lÉ MüuÉsÉ uÉxiÉlÉÉ ÌMüliÉ uÉxiÉmÉUMüÉÍpÉqÉÉÌlÉSuÉiÉÉrÉÉÈ ÍcÉlliÉlÉqÉÎmÉ MüuÉÎliÉ xqÉ | iÉlÉ SuÉiÉÉlÉaÉWÉhÉ uÉxiÉlÉÈ xÉqÉaÉ¥ÉÉlÉ mÉÉmlÉuÉÎliÉ xqÉ | iÉSliÉaÉiÉpÉaÉuÉe¥ÉÉlÉlÉ uÉxiÉlÉÈ xÉqmÉhÉÌuÉzÉwÉ¥ÉÉlÉqÉÌmÉ mÉÉmlÉuÉÎliÉ xqÉ |

``iÉ§É iÉ§É ÎxjÉiÉÉ ÌuÉwhÉxiÉiÉcN£üÏÈ mÉoÉÉkÉrÉlÉ |"

–CirÉ£üÌSzÉÉ ``pÉaÉuÉiÉÈ MüÉ zÉÌ£üU§É AÍpÉurÉ£üÉ?'' CirÉÉÌSMü ¥ÉÉlÉSwÉ§É ÌuÉÌSiuÉÉ uÉxiÉlÉÈ ÌuÉzÉwÉ¥ÉÉlÉ xÉqmÉhÉiÉrÉÉ mÉÉmlÉuÉÎliÉ xqÉ | iÉxqÉÉiÉ iÉ LuÉ ÌuÉ¥ÉÉÌlÉlÉÈ lÉ MüuÉsÉ ¥ÉÉÌlÉlÉÈ| CSÉlÉÏ iÉ ÌuÉ¥ÉÉÌlÉzÉoSÈ MüuÉsÉ ÃRÉjÉMüÈ, lÉ rÉÉÌaÉMüÈ |

ÌuÉuÉUhÉqÉ

A±iÉlÉÌuÉ¥ÉÉÌlÉlÉÈ aÉhÉMürÉlÉxÉWÉrÉlÉ uÉxiÉlÉÈ ÃmÉ mÉÉUqÉÉhÉ, ÌuÉxiÉÏhÉ aÉÂiuÉ cÉ eÉÉlÉÎliÉ| LuÉqÉ AlÉqÉÉlÉlÉ iÉxrÉ mÉÉqÉÉhrÉqÉ A...ÏMüuÉÎliÉ | mÉÉcÉÏlÉMüÉsÉ GwÉrÉxiÉ xuÉrÉÉaÉzÉYirÉuÉ uÉxiÉSwÉ§É xmÉzÉlÉ uÉÉ iÉiMüÉUhÉÏpÉiÉmÉgcÉpÉiÉÉlÉÉ mÉÉUqÉÉhÉ eÉÉlÉÎliÉ xqÉ | S¨ÉliÉÉjÉ bÉOmÉSÉjÉ xuÉÌMüqÉÈ | bÉOxrÉ E®UhÉqÉÉ§ÉhÉ AprÉÉxÉoÉsÉlÉuÉ A§É MüÌiÉ mÉqÉÉhÉiÉrÉÉ eÉsÉÉzÉqÉÎxiÉ CÌiÉ zÉÏiÉxmÉzÉ¥ÉÉlÉlÉ eÉsÉxrÉ mÉqÉÉhÉqÉ AlÉpÉuÉÎliÉ xqÉ | EwhÉxmÉzÉÉlÉpÉuÉlÉ iÉeÉxÉÉzÉ uÉSÎliÉ xqÉ | ``xÉg¥ÉÉqÉÎliÉYsÉÎmiÉxiÉ ÌlÉuÉiMüuÉiÉ EmÉSzÉÉiÉ'' CÌiÉ oÉ¼xÉ§ÉÉlÉxÉÉUhÉ xÉuÉuÉxiÉWÉ mÉÍjÉuÉÏeÉsÉiÉeÉxÉÉ mÉqÉÉhÉpÉÉuÉÉiÉ eÉÉlÉÎliÉ xqÉ | iÉjÉÉ iÉxrÉ aÉÂiuÉsÉbÉiuÉaÉhÉ¥ÉÉlÉlÉ AÌlÉsÉÉzÉ eÉÉlÉÎliÉ xqÉ | iÉxrÉ zÉoS ´ÉiuÉÉÅÅMüÉzÉzÉ qÉluÉiÉ xqÉ |

GwÉÏhÉÉ MüiÉ iÉ uÉSqÉl§ÉÉ LuÉ aÉhÉMürÉl§ÉxjÉÉlÉÏrÉÉ AÉxÉlÉ | rÉjÉÉ A± aÉhÉMürÉl§ÉxÉÉ½lÉ uÉxiÉlÉÈ aÉhÉkÉqÉÉÌSMü eÉÉlÉÎliÉ iÉjÉÉ GwÉrÉÈ uÉSqÉl§ÉÉjÉoÉÉkÉlÉ uÉxiÉÎxjÉiÉpÉaÉuÉSìmÉÉmÉUÉ¤rÉhÉ eÉÉlÉÎliÉ xqÉ | rÉjÉSÉlÉÏ SUSzÉlÉxÉWÉrÉlÉ SìzÉÉlÉÚÎxjÉiÉuÉxiÉ mÉzrÉÎliÉ iÉjÉÉ rÉÉaÉxjÉWÉrÉÈ WÌS ÌuÉ±qÉÉlÉpÉaÉuÉ±ÉaÉlÉ xÉuÉ mÉzrÉÎliÉ xqÉ | AjÉuÉÉ rÉÉaÉqÉÉaÉihÉ rÉ§É uÉxiÉ uÉiÉiÉ i§É qÉlÉÈ mÉWÉrÉÎliÉ xqÉ | i§É qÉlÉÈ xuÉcÉ¤ÉWÉÉ uÉxiÉ SwOuÉÉ mÉÌiÉÎlÉuÉiÉiÉ | CirÉuÉ mÉirÉ¤ÉhÉ SUxjÉuÉxiÉ mÉzrÉÎliÉ xqÉ | rÉjÉÉÅ± SUuÉÉhÉÏxÉWÉrÉlÉ SUxjÉzÉoS ´ÉÉiÉ zÉYrÉiÉ iÉjÉÉ rÉÉaÉxjÉ qÉlÉÈ ´ÉuÉhÉxÉWÉrÉlÉ ´ÉÉiÉ xÉqÉjÉ pÉuÉÎliÉ xqÉ |

A±iÉlÉÉlÉÉ MüiÉ aÉhÉMürÉl§ÉqÉuÉ xÉuÉ ¥ÉÉmÉrÉÎliÉ | qÉlÉwrÉÈ rÉl§ÉÉkÉÏlÉÈ | rÉl§ÉÉMüÉUhÉ uÉxiÉlÉÈ mÉËUcÉrÉ pÉuÉÎliÉ iÉxrÉ mÉÉqÉÉhrÉ cÉ xuÉÎl¢ürÉiÉ | aÉhÉMürÉl§ÉqÉÎmÉ qÉÉlÉuÉxÉÌ¬iuÉÉiÉ iÉxrÉ mÉÉqÉÉhrÉ A…ÍÏMüiÉ xmÉ¬iÉrÉÉ lÉ zÉYrÉiÉ | EiÉ S¬mÉUqÉÉhÉ(uÉUxÉ)mÉuÉzÉlÉ A¥ÉÉsmÉ¥ÉÎuÉmÉUÏiÉ¥ÉMüiÉMüÉËUiÉ aÉhÉMürÉl§ÉÉÌSMüqÉÎmÉ ArÉjÉÉjÉ uÉSiÉ | ÌMüliÉ GwÉÏhÉÉ iÉ mÉirÉ¤ÉÍxÉ®iuÉÉiÉ mÉqÉÉhÉqÉuÉ |

GwÉrÉÈ uÉSÉjÉÌuÉ¥ÉÉlÉlÉ uÉxiÉxuÉÃmÉ iÉxrÉ aÉhÉkÉqÉÉÍhÉ iÉxrÉ SìzÉMüÉsÉmÉËUqÉÉhÉ cÉ eÉÉlÉÎliÉ xqÉ | iÉ iÉ uÉSxrËÉjÉ uÉSÉliÉaÉljÉÈ ÌuÉqÉzÉ MüuÉÎliÉ xqÉ | oÉ¼qÉÏqÉÉxÉÉzÉÉx§ÉhÉ uÉSqÉl§ÉÉhÉÉqÉjÉ ÌlÉhhÉÏrÉ rÉjÉÉjÉ¥ÉÉ ApÉuÉlÉ |

uÉSÉlÉ xÉWÉrÉiÉrÉÉ xuÉÏMüuÉiÉÉqÉwÉÏhÉÉ iÉSuÉsÉqoÉlÉÉiÉ iÉxrÉÉmÉÉqÉÉhrÉlÉ uÉxiÉlÉÈ ArÉjÉÉjÉmÉiÉÌiÉÉ AuÉMüÉzÉÉ lÉÉÎxiÉ | uÉSÉlÉÉqÉmÉÉÂwÉrÉiuÉÉiÉ xuÉiÉÈ mÉÉqÉÉhrÉqÉ…ÍÏMüiÉqÉ |

``AlÉÉÎSÌlÉkÉlÉÉ ÌlÉirÉÉ uÉÉaÉixÉ¬É xuÉrÉqpÉuÉÉ'' ClÌiÉ ´ÉirÉuÉ AmÉÉÂwÉrÉiuÉ ÍxÉSkrÉÌiÉ | mÉÉqÉÉhrÉxrÉ xuÉiÉxiuÉÉ…ÍÏMüÉUÉiÉ iÉS£üÌSzÉÉcÉUhÉlÉ TüsÉÉÎSMü xuÉÉlÉpÉuÉÍxÉ®iuÉÉiÉ lÉ mÉlÉÈ AÉiqÉÉ´ÉrÉÉÎSSÉwÉmÉxÉÎ£üÈ |

uÉS iÉ xÉuÉuÉxiÉÌuÉwÉrÉMüÌuÉzÉwÉmÉËUcÉrÉÉ uÉiÉiÉ | mÉUqÉqÉZrÉiÉrÉÉ pÉaÉuÉÉlÉ ÌuÉwhÉÈ xÉuÉuÉSmÉÌiÉmÉÉ±È | AqÉZrÉiÉrÉÉ SuÉiÉÉÈ mÉÌiÉmÉÉ±ÉÈ | cÉUÉcÉUÉiqÉMü eÉaÉiÉ xÉuÉ SuÉiÉÉÍpÉqÉlrÉqÉ | pÉaÉuÉSlÍpÉiÉgcÉ | iÉSuÉ EmÉÎlÉwÉÌS xmÉ¬iÉrÉÉ E£üqÉ |

``LMüÌuÉ¥ÉÉlÉlÉ xÉuÉÌuÉ¥ÉÉlÉ pÉuÉÎliÉ'' ClÌiÉ |

xÉuÉmÉkÉÉlÉÈ ÌuÉwhÉÈ uÉiÉiÉ ClÌiÉ ¥ÉÉlÉlÉuÉ xÉuÉuÉxiÉlÉÉ ÌuÉzÉwÉ¥ÉÉlÉ pÉuÉÎliÉ |

``rÉjÉÉ xÉÉqrÉMülÉ qÉÎimÉhQlÉ xÉuÉ qÉlqÉrÉ ÌuÉ¥ÉÉlÉ xrÉÉiÉ | rÉjÉÉ xÉÉqrÉMülÉ sÉÉWqÉÍhÉlÉÉ xÉuÉ sÉÉWqÉrÉ ÌuÉ¥ÉÉiÉxrÉÉiÉ | rÉjÉÉ xÉÉqrÉMülÉ lÉZÉÌlÉMüliÉlÉlÉ xÉuÉ MüÉwhÉÉrÉxÉ ÌuÉ¥ÉÉiÉ xrÉÉiÉ'' ClÌiÉ |

rÉjÉMülÉ qÉÎimÉhQ¥ÉÉlÉlÉ iÉixÉSìzÉ xÉuÉ qÉÌ²MüÉU ÌuÉ¥ÉÉiÉ pÉuÉÎliÉ iÉjÉÉ pÉaÉuÉe¥ÉÉlÉqÉÉ§ÉhÉ ¥ÉÉlÉÉlÉlSÃmÉiuÉlÉ iÉixÉSìzÉÉÈ xÉuÉeÉÏuÉÉ ÌuÉ¥ÉÉiÉÉ pÉuÉÎliÉ |

rÉjÉMülÉ mÉkÉÉlÉÏpÉiÉqÉ£üÉqÉÍhÉ¥ÉÉlÉlÉ xÉuÉ AmÉkÉÉlÉÉÈ sÉÉWÉ ÌuÉ¥ÉÉiÉÉ pÉuÉÎliÉ | iÉjÉÉ mÉkÉÉlÉmÉÂwÉÉ¨ÉqÉpÉaÉuÉe¥ÉÉlÉlÉ AmÉkÉÉlÉ cÉUÉcÉUÉiqÉMü eÉaÉiÉ ÌuÉ¥ÉÉiÉ pÉuÉÎliÉ |

``xÉuÉ uÉSÉ rÉimÉSqÉÉqÉlÉÎlÌiÉ iÉmÉÉÍxÉ xÉuÉÉÍhÉ cÉ rÉ²SÎlÌiÉ |'' CirÉÉÌS ´ÉirÉÉ pÉaÉuÉe¥ÉÉlÉÉixÉMüÉlÉÉ ÌlÉwMüÉqÉMüÍqÉhÉÉiÉ AlrÉ¥ÉÉlÉlÉ ÌMü mÉrÉÉeÉlÉÍqÊÌiÉ cÉiÉ xÉuÉÌuÉwÉrÉMü¥ÉÉlÉ pÉaÉuÉSmÉUÉ¤ÉMüÉUhÉÍqÊÌiÉ uÊÌ£ü | `Á AÍpÉurÉ£üÉÙÌiÉ AÉzqÉUjrÉÈ Á' ClÌiÉ oÉ¼xÉ§ÉhÉ xmÉ¬ÏpÉiÉqÉ |

rÉjÉMülÉ AsmÉÏpÉiÉlÉ MüÉrÉpÉiÉlÉ lÉZÊÌlÉMülÌiÉlÉlÉ iÉe¥ÉÉlÉlÉ xÉuÉxrÉ mÉkÉÉlÉÏpÉiÉxrÉ oÉWxjÉÉlÉaÉiÉxrÉ MüÉUhÉpÉiÉxrÉ MüÉwhÉÉrÉxÉxrÉ ¥ÉÉlÉ pÉuÊÌiÉ, iÉjÉÉ AsmÉzÊÌ£ürÉiÉxrÉ AsmÉxjÉÉlÉaÉiÉxrÉ MüÉrÉpÉiÉxrÉ eÊÏuÉeÉQ¥ÉÉlÉlÉ xÉuÉzÊÌ£ürÉiÉ mÉÉkÉÉlrÉlÉ uÉiÉqÉÉlÉ xÉuÉaÉiÉ xÉuÉMüÉUhÉpÉiÉ oÉ¼ÌuÉ¥ÉÉiÉ pÉuÊÌiÉ | CirÉiÉÉuÉiÉÉ GwÉÏhÉÉ xÉuÊÌuÉwÉrÉMüÌuÉ¥ÉÉlÉqÉÉxÉÎÌSÌiÉ oÉkrÉiÉ | iÉiMüjÉÍqÉirÉ§É ÌMüÎgcÉiÉ mÉzrÉÉqÉ | xÉuÊÌuÉwÉrÉMüÌuÉ¥ÉÉlÉ uÉSÉSpÉuÊÌiÉ uÊÌiÉ mÉzrÉÉqÉ iÉÉuÉiÉ |

``mÉÉ£ülÉÉÈ xjÉÉuÉUwÉ eÊÏuÉpÉÉuÉ lÉ qÉlrÉliÉ xqÉ | iÉÉlÉ eÉQÉ ClÌiÉ qÉlrÉliÉ xqÉ |'' CirÉuÉ A±iÉlÉÉÈ mÉUÉhÉMüÉsÉ SwÉrÉÎlÌiÉ | xjÉÉuÉUwÉ eÊÏuÉxrÉ AÎxiÉiuÉ MüÍ¶ÉiÉ `eÉaÉSÏzÉcÉlS oÉÉxÉlÉÉqÉMüÈ' xÉÉÍkÉiÉuÉÉlÉ ClÌiÉ A±iÉlÉÉ qÉlrÉliÉ | iÉÝÉ rÉ£üqÉ | AlÉÉÌSÍxÉ®´ÉiÉÉ iÉ eÉ...qÉuÉiÉ xjÉÉuÉUÉhÉÉqÊÌmÉ eÊÏuÉpÉÉuÉÈ ÍxÉ®È | xÉÉ cÉ ´ÊÌiÉxiÉ–

Á AÉwÉkÉrÉÈ xÉ uÉSlÌiÉ xÉÉqÉlÉ xÉW UÉ¥ÉÉ | rÉxqÉ MühÉÉÌiÉ oÉÉ¼hÉxiÉ UÉeÉlÉ mÉÉUrÉÉqÉÍxÉ ||

rÊÌS aÉWxjÉÈ rÉeÉqÉÉlÉÈ xuÉuÉkÊÌrÉiÉ uÉ¤ÉÉlÉ yimÉuÉMü xmÉzÉiÉ iÊÌWi uÉ¤ÉÉ AÌmÉ mÉÏirÉÉ xmÉlSlÉ MüuÉlirÉuÉ | xÉuÉSÎlÌiÉ cÉ CirÉuÉ xmÉ¬qÉ |

§ÉrÉÉSzÉzÉiÉMü iÉ ``AÉcÉÉrÉqÉkuÉÉÈ mÉÉrÉÉÌaÉMüÚÏirÉÉ WxiÉiÉsÉ oÉÏeÉlÉ uÉ¤ÉqÉ EimÉÉÌSiÉuÉliÉÈ'' ClÌiÉ ClÌiÉWÉxÉmÉOi xmÉ¬qÉ£ügcÉ | A±iÉlÉÉxiÉ ÌuÉ¥ÉÉlÉlÉÈ ClÌiÉWÉxÉqÉSwOuÉuÉ mÉÉuÉSÍÝÊÌiÉ iÉ xmÉ¬qÉ | iÉlÉÉxqÉÉMüqÊÌmÉ lÉÉ WÉÌlÉÈ | ÌMüliÉ ClÌiÉWÉxÉxiÉ ÌuÉxqÉiÉxiÉÈ | iÉwÉÉ ÍxÉ®xÉÉkÉlÉiÉÉSÉwÉ¶É |

``eÉaÉiÉÈ xÉÌ¬È MüSÉÅpÉiÉ?'' ClÌiÉ A±iÉlÉÉ ÌuÉ¥ÉÉlÉlÉÈ pÉiÉsÉxrÉ mÉUqÉÉhÉlÉuÉ¤rÉ Ì²zÉiÉMüÉÌOuÉwÉmÉuÉ eÉaÉiÉ xÉ¬ÍqÊÌiÉ uÉSÎlÌiÉ | iÉjÉÉ lÉÉzÉÉÅÌmÉ Ì²zÉiÉMüÉÌOuÉwÉÉlÉliÉU pÊÌuÉwrÉÌiÉ ClÌiÉ pÉhÉÎlÌiÉ cÉ | mÉÉcÉÏlÉwÉrÉxiÉ pÉÉaÉuÉiÉmÉUÉhÉqÉÉÍ´ÉirÉ iÉ§ÉÉ£ü eÉaÉiÉÈ AÉrÉÉUjÉ urÉÉWÌUÎlÌiÉ oÉ¼hÉ LMüÌSlÉ (UÉÌ§ÉMüÉsÉ ÌuÉWÉrÉ) 432 MüÉÌOuÉwÉÉÈ | CSÉlÉÏ iÉ Ì²zÉiÉMüÉÌOuÉwÉÉÈ ApÉuÉlÉ | 232 MüÉÌOuÉwÉÉ pÉuÉrÉÉUÌiÉ iÉSlÉliÉUqÉuÉ mÉVrÉÍqÊÌiÉ ÍxÉSkrÊÌiÉ | iÉjÉÉÅÌmÉ AÉkÊÌlÉMüÉÈ iÉSeÉÉlÉliÉ CSÉlÉÏqÉuÉ mÉVrÉpÊÏirÉÉ §ÉxiÉÉ pÉuÉÎlÌiÉ CirÉÉ¶ÉrÉqÉ |

xÉÉqÉÉlrÉiÉÉ sÉÉMüÉxiÉ §ÉrÉÈ | pÉÈ, pÉuÉÈ, xuÉÈ ClÌiÉ pÉSlÉ | pÉlÉÉqÉ pÉÍqÉÈ | AxqÉÉMü ÌlÉuÉÉxÉxjÉÉlÉqÉ | pÉuÉÉ lÉÉqÉ AliÉÉU¤ÉqÉ | xuÉlÉÉqÉ xuÉaÉsÉÉMüqÉ | AliÉÉU¤ÉsÉÉMüÅÌmÉ oÉWmÉpÉSÉÈ xÉÎlÌiÉ | iÉ§ÉÊÌmÉ eÊÏuÉxrÉ aÉqÉlÉÉaÉqÉlÉ pÉuÉiÉÈ | AÉqÉ, A±iÉlÉÉ ÌuÉ¥ÉÉlÉlÉÈ eÉQpÉiÉmÉUqÉÉhuÉÉlSÌuÉwÉrÉ ÌMüÎgcÉiÉ eÉÉlÉÎlÌiÉ lÉ cÉiÉlrÉÌuÉwÉrÉ | SWÉÎ°ÝÉÈ qÉUhÉÉlÉliÉU eÊÏuÉÈ Müş aÉcNÌliÉ? ClÌiÉ x§ÉÏaÉpÉ MüjÉ mÉÌuÉzÉiÉÏirÉ±iÉlÉÌuÉ¥ÉÊÌlÉlÉÈ xuÉxÉ¤qÉSzÉMüxÉWÉrÉlÉÉÌmÉ lÉ mÉzrÉÎlÌiÉ | mÉUliÉ ´ÉÌiÉxiÉ oÉÉkÉrÉÌiÉ | eÊÏuÉÈ xuÉMüiÉS¬MüqÉÉlÉxÉÉUhÉ, iÉiTüsÉÃmÉhÉ lÉUMü aÉiuÉÉ SÈZÉqÉlÉpÉrÉ iÉ§É xuÉMüiÉxÉiMüqÉÉlÉxÉÉU xuÉaÉ aÉiuÉÉ, xÉZÉqÉlÉpÉrÉ pÉÌuÉ eÉÉrÉiÉ |

xuÉaÉ iÉ cÉlSsÉÉMüqÉÉaÉhÉ aÉcNÌliÉ |

``kÉqÉÉSpÉqÉpÉÉSÉMüÉzÉqÉÉMüÉzÉÉŠIS\sÉÉMü rÉjÉiÉqÉÉMüÉzÉqÉ, AÉMüÉzÉÉ²érÉ uÉÉrÉpÉÌuÉÉ kÉqÉÉ pÉuÊÌiÉ kÉqÉÉ pÉiuÉÉÅpÉ pÉuÊÌiÉ ApÉ pÉiuÉÉ qÉbÉÉ pÉuÊÌiÉ qÉbÉÉ pÉiuÉÉ mÉuÉwÊÌiÉ'' CÌiÉ MüÉwÉÉrÉhÉ´ÉiÉÈ xÉ£üÊÌlÉ AÉcÉÉrÉiÈ xÉ§ÉpÉÉwrÉ xÉ...ÌWÌiÉÉÌlÉ |

Á rÉjÉiÉqÉlÉuÉ cÉ Á CÌiÉ urÉÉxÉÉÌ£ü¶É |

eÉÌuÉÈ xÉiMüqÉhÉÈ TüsÉ pÉÉ£ü kÉqÉsÉÉMü mÉÌuÉzÊÌiÉ | kÉqÉsÉÉMüÉSpÉ mÉÌuÉzÊÌiÉ | ApÉÉSÉMüÉzÉqÉ, AÉMüÉzÉÉŠIS\sÉÉMü mÉÌuÉzÊÌiÉ | cÉIS\sÉÉMüqÉÉaÉhÉ xuÉaÉ aÉiuÉÉ xÉZÉqÉlÉpÉuÊÌiÉ | CirÉuÉ, rÉjÉÉ aÉcNÌiÉ iÉjÉÉ eÉÌuÉÈ mÉlÉUÉuÉiÉiÉ uÉÉ CirÊÌmÉ ÌuÉcÉÉrÉiÉ | uÉSÉliÉzÉÉx§É rÉjÉÉ aÉcNÌiÉ iÉlqÉÉaÉhÉuÉ mÉlÉpÉÌuÉ AÉaÉcNÌiÉ AjÉuÉÉ cÉIS\sÉÉMüÉSÉMüÉzÉqÉ, AÉMüÉzÉÉ²érÉ, iÉiÉÈ kÉqÉsÉÉMü aÉiuÉÉ, ApÉ mÉÌuÉzrÉ ApÉÉiÉ qÉbÉ xÉqmÉ±iÉ | bÉlÉÌpÉiÉqÉbÉ rÉSÉ xÉrÉmÉMüÉzÉlÉ SuÉÌpÉrÉ uÉÌ¹UÉaÉcNÌiÉ iÉSÉ eÉsÉlÉ xÉÉMü mÉuÉwÊÌiÉ | iÉSlÉliÉU xjÉÉuÉUwÉ mÉÌuÉzÊÌiÉ | xjÉÉuÉUxjÉ TüsÉ ÌiÉAÌiÉ | rÉSÉ ÌmÉiÉÉ iÉiTüsÉ, kÉÉlrÉ uÉÉ ZÉÉSÌiÉ iÉSSU mÉÌuÉzrÉ UiÉÉ pÉuÊÌiÉ | iÉSiÉÉ qÉÉiÉU mÉÌuÉzÊÌiÉ |

``iÉiÉÉ UiÉÍxÉgcÉqÉuÉÉlÉmÉÌuÉzÉirÉjÉ qÉÉiÉUqÉjÉ mÉxÉrÉiÉ'' CÌiÉ MüÉhPlurÉ´ÉiÉÈ Á UiÉÈ ÍxÉarÉÉaÉÉÅjÉ Á CÌiÉ xÉ§ÉhÉ cÉ qÉUhÉÉlÉlÉiÉU eÉÌuÉxrÉ aÉqÉlÉÉaÉqÉlÉ ÌlÉ¶ÉÌrÉiÉ | CirÉuÉ mÉÉcÉÌlÉMüÉsÉxjÉqÉlrÉuÉaÉiÉ ´ÉirÉlÉxÉÉÉU eÉÌuÉÌuÉ¥ÉÉlÉqÉ |

lÉ eÉÌuÉÈ xuÉiÉ LuÉƒUÉÌiÉ | ÌMüliÉ eÉÌuÉÌlÉrÉÉqÉMüiuÉlÉ MüÉÅmrÉlrÉÈ MüUÉiÉÌirÉiÉÌixÉ®qÉuÉ | MüÈ xÉÈ? CÌiÉ mÉzlÉ mÉÉmiÉ, lÉÉUÉrÉhÉ LuÉ iÉ iÉwÉ iÉwÉ sÉÉMüwÉ lÉrÉÌiÉ | iÉSuÉ ´ÉirÉjÉÈ xÉ§ÉÉjÉ¶É| ÌuÉxiÉiÉiÉrÉÉ AÉÌSaÉÂhÉÉ uÉSurÉÉxÉlÉ xÉ...ÌWÌiÉÈ urÉÉWiÉ¶É ||

rÉScrÉiÉ ´ÉÌiÉwÉ, iÉ¨ÉjÉuÉ uÉSurÉÉxÉlÉ oÉ¼xÉ§ÉwÉ iÉixÉuÉ mÉÉrÉÉÌaÉMüÈ, rÉÌ£üÍxÉ®ÉliÉrÉÉ mÉqÉÉhÉÌÏMüiÉ¶É | CSÉlÉÌÏliÉlÉ uÉ¥ÉÉÌlÉMüiÉl§ÉeÉÉsÉwÉ xÉ¤qÉSzÉMüÉÌSlÉÉ SzrÉiÉ cÉiÉ mÉirÉ¤ÉÍxÉ®¶É pÉuÉ°ÌuÉwrÉÌiÉ | uÉiÉqÉÉlÉ cÉ xÉÌliÉ MücÉlÉ S¹ÉliÉÉÈ| AÉaÉqÉÈ mÉirÉ¤ÉÉiÉ mÉoÉsÉiÉUmÉqÉÉhÉqÉ | mÉirÉ¤ÉhÉ AÍxÉ®ÉÅÌmÉ AÉaÉqÉmÉÉqÉÉhrÉÉiÉ SWÍpÉÏÉeÉÏuÉxrÉ AÎxiÉiuÉ xÉuÉÅÌmÉ A...ÍÌMürÉUuÉ |

eÉÌuÉÉÈ MüÌiÉ xÉÎliÉ? iÉwÉÉ xÉXZrÉÉzÉÉx§É E£üÉ uÉÉ CÌiÉ cÉiÉ AÉqÉ |

``mÉUqÉÉhÉmÉSzÉÅÌmÉ ½lÉliÉÉ eÉÌuÉUÉzÉrÉÈ'' CÌiÉ xqÉrÉiÉ | iÉxqÉÉ< ÏuÉÉ AhÉuÉ CirÉuÉqÉuÉaÉqrÉiÉ |

eÉÌuÉÉÈ Mü? iÉwÉÉqÉÎxiÉiuÉ ÌMüqÉ? xuÉÃmÉ MüjÉ uÉiÉiÉ ? iÉwÉÉ mÉuÉ¨ÉÈ MüÉUhÉ ÌMüqÉ? iÉwÉÉ ÌuÉpÉÉaÉÈ MüjÉ Ì¢ürÉiÉ? CirÉÉÌS mÉzlÉÉÈ qÉlÉÍxÉ EimÉ±liÉ | uÉS iÉ xÉuÉmÉzlÉÉlÉÉqÉÌmÉ xÉqÉaÉiÉrÉÉ E¨ÉUÉÈ mÉS¨ÉÉÈ |

rÉ pÉaÉuÉSkÉÌlÉmÉuÉÌ¨ÉqÉliÉÈ iÉ eÉÌuÉÉÈ | iÉÅlÉliÉÉÈ | iÉ uÉxiÉiÉÈ xÉ¤qÉÉÈ | zÉUÏÏUÉÌSxÉqoÉlkÉlÉ iÉwÉÉ xuÉzÉÉUÏÏU aÉlkÉuÉiÉ urÉÉÎmiÉÈ rÉerÉiÉ | xjÉsÉzÉUÏUxÉqoÉ®eÉÌuÉÉ AlÉliÉÉ ÌuÉ±liÉ | zÉUÏUqÉÌmÉ ÍsÉ...ÌxÉ¤qÉxjÉsÉpÉSlÉ mÉÉrÉÎx§ÉÌuÉkÉqÉ|

eÉÌuÉxuÉÃmÉ zÉUÏU cÉ CÎlSrÉÉÍhÉ pÉuÉÎliÉ | iÉÈ eÉÌuÉÈ ¥ÉÉlÉ xÉqmÉÉSrÉÌiÉ | MüqÉ MüÂiÉ cÉ | ``xÉmiÉ mÉÉhÉÉÈ mÉpÉuÉÎliÉ iÉxqÉÉiÉ'' CÌiÉ ´ÉiÉÈ cÉ¤ÉzÉ´ÉÉ§ÉÎeÉÀÉÅbÉÉhÉiuÉ‰lÉÉoÉ®rÉÈ xÉmiÉÎlSrÉÉÍhÉ eÉÌuÉxrÉ ¥ÉÉlÉuÉkÉlÉ EmÉÉMüuÉÎliÉ | CirÉrÉ ``xÉmiÉaÉiÉÈ ÌuÉzÉÌwÉiÉiuÉÉŠ'' CÌiÉ xÉ§ÉÅÌmÉ xmÉ¹qÉ |

mÉgcÉMüqÉÎlSrÉÉÍhÉ | uÉÉMümÉÉÍhÉmÉÉSmÉÉrÉmÉxjÉÉ ClÌiÉ | iÉÈ eÉÏuÉÈ uÉcÉlÉaÉWhÉaÉqÉlÉ ÌuÉxÉeÉlÉÉÌS MüqÉ MüUÉÌiÉ | ``²ÉSzÉ uÉÉ LiÉ mÉÉhÉÉÈ'' ClÌiÉ MüÉÎhQlrÉ´ÉiÉÉ ²ÉSzÉÎlSrÉÉÍhÉ xÉliÉÎlÌiÉ mÉoÉSkrÉiÉ |

eÉÏuÉÉlÉÉqÉlrÉS¥ÉÃÌRlÉÉqÉ AÉiqÉlÌiÉ | AÉiqÉlÌlÉrÉÉqÉMüÈ mÉUqÉÉiqÉÉ | mÉUqÉÉiqÉÉ ¥ÉÉlÉÉlÉlSxuÉÃmÉMüÈ | iÉxrÉ mÉÉMüÌiÉMüzÉUÏUÉSÌÎlÉ lÉ ÌuÉ±liÉ | xÉÈ xÉuÉeÉÏuÉÌuÉsÉ¤ÉhÉÈ xÉuÉeÉÏuÉÉliÉrÉÉqÉÏ cÉ |

``iÉxqÉÉ²É LiÉxqÉÉÎ²¥ÉÉlÉqÉrÉÉiÉ AlrÉÉÅliÉU AÉiqÉÉÅÅlÉlSqÉrÉÈ | iÉlÉwÉ mÉhÉÈ xÉ uÉÉ LwÉ mÉÂwÉÌuÉkÉ LuÉ | iÉxrÉ mÉÂwÉÌuÉkÉiÉÉqÉ | AluÉrÉ mÉÂwÉÌuÉkÉÈ | iÉxrÉ ÌmÉrÉqÉuÉ ÍzÉUÈ | qÉÉSÉ SÍ¤ÉhÉÈ mÉ¤ÉÈ | mÉqÉÉS E¨ÉUÈ mÉ¤ÉÈ | AÉlÉlS AÉiqÉÉ | oÉ¼ mÉcN mÉÌiÉAÉ |'' CirÉuÉ iÉÌ¨ÉUÏrÉÉmÉÎlÉwÉÌS oÉ¼hÉÉ ¥ÉÉlÉÉlÉlSxuÉÃmÉ uÉÎ£ü | iÉxrÉ ¥ÉÉlÉÉlÉlSxuÉÃmÉxrÉ mÉÌiÉÎloÉqoÉÉÈ eÉÏuÉÉ AÌmÉ ¥ÉÉlÉÉlÉlSxuÉÃmÉuÉliÉÈ | rÉjÉÉÅxqÉÉMü SWxrÉ mÉÌiÉÎloÉqoÉÈ SmÉhÉ SWuÉiÉ SzrÉiÉ | mÉÌiÉÎloÉqoÉxrÉ eÉQiuÉÅÌmÉ eÉÏuÉÉkÉÏlÉiuÉ rÉjÉÉ ÌuÉ±iÉ iÉjÉÉ eÉÏuÉ AsmÉÈ pÉaÉuÉixÉSzÉÈ iÉSkÉÏlÉiuÉÉ°aÉuÉimÉÌiÉÎloÉqoÉÈ, ¥ÉÉlÉÉlÉlSxuÉÃmÉiuÉ LuÉ xÉÉSzrÉqÉ | mÉUqÉÉiqÉÉ xÉuÉ¥ÉÈ xÉqmÉhÉÉlÉlSuÉÉlÉ | eÉÏuÉxiÉ iÉimÉÌiÉÎloÉqoÉiuÉÉSsmÉ¥ÉÉÅsmÉxÉZÉÏ cÉ | SÉWÉrÉ£ü¶É |

ÃmÉ ÃmÉ mÉÌiÉÃmÉÉ oÉpÉuÉ iÉSxrÉ ÃmÉ mÉÌiÉcÉ¤ÉhÉÉrÉ || (G.xÉ. 6–57–18) ClÌiÉ ´ÉiÉÈ, eÉÏuÉxrÉ pÉaÉuÉimÉÌiÉÎloÉqoÉiuÉ ÍxÉSkrÉÎlÉ |

pÉaÉuÉiÉÈ mÉirÉMüxuÉÃmÉ mÉÌlÉ mÉÌlÉÃmÉÈ eÉÏuÉÈ mÉÌiÉÎloÉqoÉÉ oÉpÉuÉ | xÉÈ eÉÏuÉxiÉ AxrÉ ÃmÉ pÉaÉuÉixuÉÃmÉ, `mÉÌiÉcÉ¤ÉhÉÉrÉ' S¹qÉixÉMüÉ pÉuÉiÉ | AmÉUÉ¤É¥ÉÉlÉÉrÉ rÉiÉiÉirÉjÉÈ | eÉÏuÉxuÉÃmÉ mÉÌlÉ pÉaÉuÉixuÉÃmÉ ÌlÉrÉÉqÉMüiÉrÉÉ ÌoÉqoÉiuÉ lÉÉÎxiÉ CirÉjÉ¶É | iÉSxrÉ ÃmÉ eÉÏuÉxrÉ AmÉUÉ¤É¥ÉÉlÉÉrÉ ClÌiÉ oÉÉkÉrÉÎlÉ | lÉÉlrÉxrÉ pÉaÉuÉSmÉ AlrÉxqÉ AmÉUÉ¤ÉÏMüiÉ zÉYrÉiÉ CirÉÌmÉ oÉkrÉiÉ |

xÉÉÎ¨uÉMüUÉeÉxÉiÉÉqÉxÉpÉSlÉ Ì§ÉÌuÉkÉcÉiÉlÉÉÈ pÉuÉÎliÉ | xÉ¨uÉaÉhÉmÉcÉUÉÈ xÉªhÉuÉliÉÈ xÉiMüqÉMüiÉÉUÈ xÉ¯Î®qÉliÉÉ eÉÏuÉÉÈ xÉÉÎ¨uÉMüÉÈ | SuÉiÉÉÌSqÉlÉwrÉÉ¨ÉqÉmÉrÉliÉÉÈ | UÉeÉxÉÉÈ ÍqÉ´ÉoÉÎ®qÉliÉÈ xÉSxÉiMüqÉMüiÉÉUÈ | iÉÉqÉxÉÉ S¹É EaÉaÉÉÍqÉlÉÈ ÌuÉmÉUÏiÉ¥ÉÉlÉuÉliÉ¶ÉÉxÉUÉSrÉÈ |

AÉ MüwhÉlÉ UeÉxÉÉ uÉiÉqÉÉlÉÉ ÌlÉuÉzÉrÉÝÉqÉiÉ qÉirÉ cÉ |

ÌWUhrÉrÉlÉ xÉÎluÉiÉÉ UjÉlÉÉÅSuÉÉrÉÉÌiÉ pÉuÉlÉÉÎlÉ mÉzrÉlÉ ||

xÉrÉÈ pÉÎluÉ ÎxjÉiÉÉlÉ xÉiMüqÉMüiÉlÉ eÉÏuÉÉlÉ xuÉaÉ mÉÌiÉ lÉrÉÎiÉ | xuÉaÉxjÉÉlÉ eÉÏuÉÉlÉ pÉqÉÉ eÉÏuÉrÉÌiÉ cÉ ClÌiÉ qÉl§ÉÉjÉÈ |

xÉrÉÈ xuÉiÉeÉxÉzÉYirÉÉ xuÉÌMüUhÉlÉuÉ MüUÉÌiÉ |

xÉÉÎ¨uÉMücÉiÉlÉÉÈ, kÉlÉÉiqÉMüzÉÎ£üqÉliÉÈ (Positive energy) | iÉÉqÉxÉeÉÏuÉÉÈ GhÉÉiqÉMüzÉÎ£ürÉiÉÉÈ (Negative energy) | AxqÉÉMü mÉËUxÉU kÉlÉÉiqÉMüzÉÎ£ürÉiÉÉ SuÉiÉÉ pÉuÉrÉxiÉSÉ xÉiMüqÉ MüiÉ AÉzÉÉ E¯SkrÉiÉ | iÉSÉ xÉÈ zÉÉx§ÉÍcÉliÉlÉÉÌSMüqÉrÉiÉÉ pÉuÉÎliÉ | iÉSjÉqÉuÉ ´ÉlÌiÉxqÉÎliÉwÉ SuÉÉsÉrÉ eÉmÉÉÌSMüUhÉ AÉSzÉÉ S¨ÉÈ | iÉ§ÉuÉ qÉlÉxÉÈ xjÉrÉ

eÉÉrÉiÉ | rÉSÉ GhÉÉiqÉMüzÉÎ£ürÉiÉÉÈ SirÉÉSrÉÈ mÉËUxÉU pÉuÉrÉxiÉSÉ eÉÏuÉÈ S¯MüqÉÍhÉ mÉrÉ‡ü | iÉxrÉ S¯MüÉqÉ E¯krÉiÉ ÇüÉkÉÉÌSMü eÉÉrÉiÉ |

lÉ MüuÉsÉ SuÉSirÉÉSÏÌlÉÉ mÉpÉÉuÉÈ mÉËUxÉU | AxqÉÉMü SWÅÌmÉ SuÉiÉÉ AxÉUÉ¶É pÉuÉÎlliÉ | xÉ< ÏuÉlÉ SuÉiÉÉuÉzÉlÉ, iÉwÉÉ qÉlÉÈmÉUhÉlÉ oÉWxÉiMüqÉ ÌÇürÉiÉ | iÉxqÉ xÉg¥ÉÉlÉqÉÉÌluÉpÉuÉÌiÉ | rÉSÉ SirÉÈ qÉlÉÈmÉUrÉiÉ iÉSÉ S¯È xÉlÉ SwMüqÉ MüUÉÌiÉ | AlrÉÉlÉ mÉÏQrÉÌiÉ | iÉlÉÉkÉÉaÉcNÌiÉ xÉÈ | iÉxqÉÉiÉ SuÉiÉÉlÉÉqÉuÉ xÉimÉUhÉÉjÉ ´ÉÌiÉwÉ SuÉiÉÉxiÉÌiÉÈ urÉuÉÎxjÉiÉÉ | eÉÏuÉlÉ MüiÉrÉÉ SuÉiÉÉxiÉirÉÉ iÉwÉÉqÉlÉaÉWÉ pÉuÉÌSÌiÉ mÉjÉqÉiÉÈ `AÎalÉqÉÏV' CÌiÉ mÉÉUokÉÈ | xÉÉÅÎalÉSuÉÉ uÉÉÌaÉÎlSrÉmÉUMüÈ, iÉlÉuÉ eÉÏuÉÈ xÉlqÉÉaÉ rÉÉÌiÉ | AxÉUÉuÉzÉÉiÉ SqÉÉaÉ rÉÉxrÉÌiÉ | ``AxÉUÉ AzÉpÉwuÉuÉ MüÉqÉÉSUÍpÉqÉÉÌlÉlÉÉÈ| iÉ§É MüÉqÉÈ MüÉsÉlÉÍqÉÈ..... |'' CirÉÉÌS oÉ¼iÉMüuÉcÉlÉÉiÉ S¯MüÉqÉxrÉ MüÉsÉlÉÍqÉmÉUhÉÉiÉ S¯È SwMüqÉÍhÉ ÌlÉrÉ‡ |

EmÉxÉMÉUÈ

LuÉ mÉÉcÉÏlÉMüÉsÉ xÉuÉ xÉÉqÉÉlrÉiÉÈ LiÉixÉuÉ eÉÉlÉÎlliÉ xqÉ | xÉ< lÉxÉ...¡ MüuÉÎlliÉ xqÉ | SeÉlÉSUÏMüUhÉ cÉ | iÉxqÉÉ¨ÉwÉÉ qÉlÉÈ, WSrÉ SuÉaÉpÉaÉWÍqÉuÉÉxÉÎliÉ | irÉ£üMüÉqÉÉÌSlÉÉ, AlÉimÉÉÌSiÉ¢üÉkÉÉÌSlÉÉ iÉ ÌlÉkÉiÉMüsqÉwÉÉ AÉxÉlÉ | iÉlÉ iÉ ÌlÉirÉlÉÍqÉÌ¨ÉMüMüqÉÉÍhÉ xÉSÉÅÌuÉWÉrÉ MüuÉÎlliÉ xqÉ | MüqÉ pÉaÉuÉSÉUÉkÉlÉÃmÉhÉ ÌlÉuÉWÎlliÉ xqÉ | iÉlÉ pÉaÉuÉSlÉaÉW mÉÉmlÉuÉlÉ | ``ÌMüqÉsÉprÉ pÉaÉuÉÌliÉ mÉxÉÏÉ ´ÉÎÌlÉMüiÉlÉ? iÉwÉÉ MüiÉ xÉuÉ xÉsÉpÉiÉqÉqÉ | AÎZÉsÉÉxiÉ AÌlÉSÉÈ, AlÉsÉxÉÉÈ, zÉ®É AqÉixÉUÉ AÉxÉlÉ | iÉlÉ pÉaÉuÉSlÉaÉWhÉ pÉaÉuÉ¬zÉlÉÉiÉ pÉaÉuÉlliÉqÉuÉ mÉÉmlÉuÉlÉ | xuÉÃmÉÉlÉlSmÉÉÎmiÉÌlÉUliÉUÉ ÌlÉUuÉÍkÉMüÉ sÉokÉÉ iÉwÉÉqÉ |

uÉrÉ iÉ iÉÉlÉ ÌlÉlSÉqÉÈ | GwÉrÉÈ qÉÉlÉuÉÉÈ, AlÉÉaÉÉUMüÉ CÌiÉ | iÉ xÉWxÉÉÍkÉMüuÉwÉmÉrÉlliÉ lÉÏUÉaÉÉ eÉÏuÉÎlliÉ xqÉ | uÉrÉ zÉiÉÉrÉwqÉliÉÉÅÌmÉ UÉaÉpÉÌrÉAÉÈ, eÉUÉoÉÉÍkÉiÉÉ LuÉ | AÉrÉlÉ¯ÅÌmÉ, CÎlSirÉ¤ÉrÉÅÌmÉ, SliÉmÉÉiÉÅÌmÉ, AxqÉÉMü ÎeÉÀÉcÉÉmÉsrÉ lÉ lÉzrÉÌiÉ zÉÌ£ü¾ÍxÉiÉcÉ¤ÉwqÉliÉÉÅÌmÉ ÌuÉwÉrÉSzÉlÉsÉÉsÉxÉÉ lÉ ¾ÍxÉiÉÉ | rÉuÉÉlÉÉ ¥ÉÉÌlÉlÉÉÅÌmÉ ÌuÉ¥ÉÉÌlÉlÉÈ MüSÉ pÉuÉÎliÉ? rÉSÉ GÌwÉ qÉÉaÉSzÉMü qÉiuÉÉ iÉlÉuÉ qÉÉaÉhÉ uÉrÉqÉÌmÉ aÉliÉ mÉrÉ¦ÉÉÌSMü MüUuÉÉqÉ¶ÉiÉ iÉSÉ |

AxiÉ mÉrÉ¦ÉÈ | mÉrÉ¦ÉxiÉ eÉÏuÉÌlÉAÈ iÉlÉuÉ MüUuÉÉqÉ | ÌuÉsÉqoÉÉ qÉÉxiÉ | ``mÉrÉ¦ÉqÉMüqÉaÉiÉÉ ÌuÉkÉÉrÉ pÉÌiÉqÉÉmlÉrÉÈ'' CÌiÉ | pÉaÉuÉ²ÉhÉÏ AxqÉÉMü MühÉ mÉluÉzrÉ WSrÉ xÉSÉ urÉlÉlÉSiÉ | ¥ÉÉlÉÉjÉ zÉÉx§ÉÉkrÉrÉlÉ MürÉÉqÉ | AkrÉrÉlÉ lÉ MüuÉsÉ oÉÉsrÉmÉrÉliÉ, iÉ¨É eÉÏuÉlÉmÉrÉliÉ, eÉÏuÉmÉrÉliÉ cÉ | ``xuÉÉkrÉÉrÉmÉuÉcÉlÉÉprÉÉ lÉ mÉqÉÌSiÉurÉqÉ | iÉÎ® iÉmÉxiÉÎ® iÉmÉÈ |'' CirÉÉwÉuÉÉhÉÏ xqÉÉUrÉÌiÉ | zÉÉx§ÉÉkrÉrÉlÉqÉuÉ iÉmÉÈ | iÉlÉ iÉmÉxÉuÉ qÉÉlÉuÉÉ qÉlÉrÉÉÅpÉuÉlÉ | GwÉrÉÉ ÌuÉµÉÉÍqÉ§ÉÉSrÉ sÉÉMüÍqÉ§ÉÉSrÉÉÅpÉuÉlliÉwÉÉ xÉÉkÉlÉlÉ |

uÉrÉqÉÌmÉ iÉwÉÉ qÉÉaÉ xÉgcÉUÉqÉ | SÉliÉÉÈ zÉÉliÉÉ¶É pÉiuÉÉ uÉSÉliÉqÉiÉrÉÈ zÉÉx§É´ÉuÉhÉ xÉliÉÈ, xÉliÉiÉqÉlÉliÉÍcÉliÉMüÉÈ ´ÉiÉÉjÉ qÉlÉxÉÉ xqÉUliÉÈ xrÉÉqÉ | MüÉsÉÉliÉU xÉqmÉhÉÉ pÉuÉiÉ | krÉÉlÉxÉÉkÉÉjÉ mÉjÉqÉÍzÉsÉÉlrÉÉxÉÈ, CÎlSrÉÌlÉaÉWiÈ MüÉqÉÉÌSSÉwÉSUÏMüUhÉgcÉ | uÉrÉ iÉiMüiÉ zÉ£üÉÈ rÉlS cÉiÉÉ lÉÉ uÉzÉ lÉÉ uÉÉ uÉrÉ iÉ²zÉ uÉÌliÉ uÉrÉqÉuÉ mÉcNiqÉ |

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Paper 20

क ◻◻◻ द ◻◻ 3य क ◻◻ त ◻◻ श ªhम

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सार: (ABSTRACT)

म ह◻क व◻◻ स म◻◻ च क◻◻ स 3क त स ◻ह :य ◻R य न ष इ य स ◻N ◻◻य ◻◻ ;उ प म क◻◻ द ◻स 3य ' इ ◻◻ । य h◻य म ह◻क व क◻◻ द ◻स 3य क ◻◻ष अ न क ष श &द◻◻ ◻क र ◻ण ◻म य ◻◻ ◻क र ◻ण च ◻य ◻म द ◻य त । त थ ◻य म ह◻क व क◻◻ द ◻स ◻ उ प म ◻न ◻◻ ◻क र 3य 3व त र ◻ण ◻ख त ◻न क व ◻न ◻◻ श त । अ त ए व अ य क◻व ◻ 'उ अ प म स ◻◻ ' इ :य ◻म ष ◻य त । क◻◻ द ◻स 3य उ प म स प ण त ,र ◻य त ,व ◻व ष त च उ प त ◻य त । त द◻ श क व क ◻◻ व श ªhम ष न अ T ◻व च ◻य त

◻3◻ ◻◻ ◻

kÉluÉlliÉËU¤ÉmÉhÉMüÉqÉUÍxÉWzÉfÜuÉiÉÉ×ÉpÉOObÉOMümÉUMüÉÍ×ÉSÉxÉÉÈ |

ZrÉÉiÉÉ uÉUÉWÍqÉÌWUÉ lÉmÉiÉxxÉpÉÉrÉÉ U¦ÉÉÌlÉ uÉ uÉUÂÍcÉlÉuÉ ÌuÉstüqÉxrÉ ||

CÌiÉ | Axr É MüuÉÈ eÉlqÉxjÉÉlÉ MüÉzqÉÍÜÈ, uÉ...ÌpÉÍqÉÈ, UÉeÉxjÉÉlÉ, E < ÌrÉlÉÍ CÌiÉ ÌuÉÍpÉ×ÉiÉrÉÉ EssÉZÉrÉÍÌiÉ | iÉ§É ÌlÉSÉlÉ iÉ xÉÈ xuÉÍrÉ MüÉurÉ E < ÌrÉlÉÍ oÉWÌkÉÉ uÉÍhÉiÉuÉÉlÉ CÌiÉ | AiÉÈ MücÉlÉ LwÉÈ E < ÌrÉlÉÍÌeÉÉiÉÉÅrÉÍqÉÌiÉ | AmÉU MüÉzqÉÍÜmÉSzÉ LuÉ ÌuÉ±qÉÉlÉÉlÉÉ MüxÉUmÉwmÉÉlÉÉ uÉhÉlÉ xÉqrÉMü MüiÉuÉÉlÉ CÌiÉ LiÉ MüÉzqÉÍÜeÉ qÉlrÉliÉ | LuÉqÉuÉ qÉÉVÌuÉSzÉÍrÉÉlÉÉ uÉhÉlÉlÉ mÉpÉÉÌuÉiÉÉÈ eÉlÉÉÈ LiÉ qÉÉVÌuÉSÍzÉlÉ qÉlrÉliÉ | iÉjÉuÉ ÌuÉSpÉxrÉ uÉhÉlÉÉSÌmÉ iÉiÉÉÅxrÉ qÉWÉlÉpÉÉÌuÉlÉÈ eÉÌuÉlÉMüÉsÉÌuÉwÉrÉ CijÉÍqÉÌiÉ MüÍ¶ÉiÉ ÌlÉhÉrÉÈ lÉÉÍxiÉ | uÉxiÉiÉÈ ÌuÉ¢üqÉÉÌSirÉxrÉ MüÉsÉÉSuÉÉcÉÌlÉÈ pÉÉeÉÈ, AiÉ LiÉxrÉ MüÉsÉÅÌmÉ MüÉÍsÉSÉxÉÈ AÉxÉÍÎSÌiÉ E£üÈ ÌuÉÌlÉaÉqÉMü lÉÉÍxiÉ | AiÉÈ Axr É ÌuÉwÉrÉ oÉWÌuÉÈ MüjÉÉ MümÉÉsÉMüÎsmÉiÉÉ LuÉ | ÌMülÉiÉ iÉiÉ MüÉurÉÌuÉwÉrÉ MüxrÉÉÌmÉ ÌuÉmÉÌliÉmÉÌ¨ÉÈ lÉÉÍxiÉ | xÉxMüiÉ CÌiÉWÉxÉ iÉ¨ÉsrÉÈ MüÉÅÌmÉ MüÌuÉÈ lÉÉxÉÌiÉ | AiÉÈ MülÉÍcÉiÉ MüÌuÉlÉÉ E£üqÉ–

mÉUÉ MüuÉÌlÉÉ aÉhÉlÉÉmÉxÉ..Ì MüÌlÉÌAMüÉÍkÉÌAiÉ MüÉÍsÉSÉxÉÉ |

A±ÉÌmÉ iÉ¨ÉsrÉMüuÉUpÉuÉÉSlÉÉÍqÉMÉ xÉjÉuÉiÉÌ oÉpÉuÉ ||

CÌiÉ | MüÉÍsÉSÉxÉlÉ AÍpÉ¥ÉÉlÉzÉÉMüliÉsÉqÉ, ÌuÉ¢üqÉÉuÉzÉÌrÉqÉ, qÉÉsÉÌuÉMüÉÎalÉÍqÉ§ÉqÉ cÉ CÌiÉ §ÉÌÍhÉ ÃmÉMüÉÍhÉ, UbÉuÉzÉqÉ, MüqÉÉUxÉqpÉuÉqÉ CÌiÉ cÉ ² qÉWÉMüÉurÉ, GiÉxÉWÉUqÉ, qÉbÉSiÉqÉ CÌiÉ ² ZÉhQMüÉurÉ cÉ ÌuÉUÍcÉiÉÉÌlÉ | iÉxrÉ MüÉzÉsÉqÉ rÉjÉÉ mÉ±UcÉlÉÉrÉÉ iÉjÉuÉ lÉÉOMüwÉ uÉiÉiÉ | MüÉÍsÉSÉxÉxrÉ MüÉurÉ ÌMüÎgcÉSsÉÉÌMüMüqÉ AmÉuÉqÉ AxÉÉkÉÉUhÉgcÉ cÉÉÂiÉÉ SzrÉiÉ | iÉxrÉ MüÉurÉ AÉMüÉzqÉÍÜÉiÉ, AÉMülrÉÉMüqÉÉUÏ, Aé²ÉUMüÉrÉÉÈ AÉmÉÉaeÉÉÌiÉwÉqÉmÉuÉ xuÉÉpÉÉÌuÉMüecÉ xÉÉlSrÉuÉhÉlÉqÉ EmÉsÉprÉiÉ |

qÉWÉMüuÉÍlÉÉ xÉqÉÉsÉÉcÉMüÉlÉÉ xÉxMüiÉxÉÉÌWirÉÉkrÉiÉwÉ CrÉ xÉÌ£üÈ mÉZrÉÉiÉiÉqÉÉ ÌuÉ±iÉ | iÉjÉÌW– ``EmÉqÉÉ MüÉÍsÉSÉxÉxrÉ'' CÌiÉ | rÉ±ÌmÉ qÉWÉMüuÉÈ MüÉÍsÉSÉxÉxrÉ MüÉurÉwÉ AlÉMüwÉÉ zÉoSÉsÉƒÉUÉhÉÉqÉjÉÉsÉƒÉUÉhÉÉgcÉ mÉrÉÉaÉÉ SzrÉiÉ | iÉjÉÉÌmÉ qÉWÉMüÌuÉÈ MüÉÍsÉSÉxÉÈ EmÉqÉÉlÉÉqÉMüxrÉÉjÉÉsÉƒÉUxrÉ xuÉiÉUÉhÉÎZÉsÉÉlÉ MüuÉÍlÉÎiÉzÉiÉ | AiÉ LuÉ ArÉ MüÌuÉÈ `EmÉqÉÉxÉqÉÉO CirÉÍpÉkÉÌrÉiÉ | EmÉqÉÉrÉÉÈ xuÉÃmÉ ÌlÉÃmÉrÉlÉ xÉÉÌWirÉSmÉhÉMüÉUÈ ÌuÉµÉlÉÉjÉÈ mÉÉWÌ–

xÉÉqrÉ uÉÉcrÉqÉuÉkÉqrÉuÉÉYrÉYrÉ EmÉqÉÉ²rÉÉÈ |

ArÉqÉÉzÉrÉÈ rÉ±ÎxqÉlÉ uÉÉYrÉ uÉwÉqrÉ ÌuÉWÉrÉ EmÉqÉÉlÉÉmÉqÉrÉrÉÉÈ xÉÉkÉqrÉqÉÉ§É uÉÍhÉiÉ pÉuÉÎliÉ | xÉrÉqÉmÉqÉÉ qÉWÉMüÌuÉMüÉÍsÉSÉxÉxrÉ xÉqmÉhÉ xÉÉÌWirÉ ÌuÉ±ÌSuÉ ÌuÉ±ÉiÉiÉiÉqÉÉqÉ | MüÉÍsÉSÉxÉÉ qÉWÉMüÌuÉ EmÉqÉÉrÉÉÈ mÉrÉÉaÉ AmÉuÉ uÉzÉÉU±É ÌoÉpÉÎliÉ | MüÉÍsÉSÉxÉxrÉ EmÉqÉÉxÉ mÉhÉiÉÉ, UqrÉiÉÉ, ÌuÉÎuÉkÉiÉÉ cÉ xÉuÉ§É EmÉsÉprÉiÉ | rÉ±ÌmÉ qÉWÉMüuÉÈ MüÉÍsÉSÉxÉxrÉ MüÉurÉwÉ xÉuÉ§É EmÉqÉÉrÉÉÈ mÉrÉÉaÉÈ SzrÉiÉ | iÉjÉÉÌmÉ UbÉuÉzÉ mÉrÉ£üÉ EmÉqÉÉ xÉuÉÉÌliÉzÉÌrÉlÉÏ uÉiÉiÉ | MüÉÍsÉSÉxÉxrÉ UbÉuÉzÉÏrÉÉmÉqÉÉrÉÉÈ mÉrÉÉaÉmÉÍxÉ®É qÉWÉMüÌuÉÈ ``SÏmÉÍzÉZÉÉMüÉÍsÉSÉxÉÈ'' CÌiÉ lÉÉqlÉÉ mÉZrÉÉiÉÉ oÉpÉuÉ | ClSqÉirÉÉÈ xuÉrÉuÉU xÉqÉÉaÉiÉÉÈ xÉqÉ UÉeÉÉlÉÈ AÉzÉÉÎluÉiÉÉÈ xÉÎliÉ rÉS ClSqÉiÉÏ qÉqÉuÉ MühP eÉrÉqÉÉsÉÉ xjÉÉmÉÌrÉwrÉiÉÎliÉ | ClSqÉiÉÏWxiÉ uÉUqÉÉsÉÉqÉÉSÉrÉ rÉSÉ uÉU uÉhÉÏiÉqÉ AaÉ cÉcÉÉsÉ iÉSÉ xÉqÉ UÉeÉÉlÉÈ xÉÉiMüÎhPiÉÉ ApÉuÉlÉ | ClSqÉiÉÏ xuÉrÉ xÉgcÉÉÉUhÉÏ SÏmÉÍzÉZrÉuÉ uÉiÉiÉ | rÉxrÉÉÈ xÉqÉ¤É UÉeÉÉlÉÈ xÉmÉMüÉzÉÉ pÉuÉÎliÉ | ÌMüliÉ rÉ rÉ UÉeÉÉlÉ xÉÉ urÉiÉÏrÉÉrÉ xÉ xÉ UÉeÉÉ iÉlÉuÉ mÉMüÉUhÉ lÉUÉzrÉqÉalÉÉ ApÉuÉlÉ rÉlÉ mÉMüUhÉ ÌSmÉÍzÉZÉÉrÉÉ ÌlÉaÉiÉÉrÉÉ xÉirÉÉ qÉÉaÉÉWÉÈ ÌuÉpÉÉrÉÉ AlkÉMüÉU ÌlÉqÉalÉÉÈ pÉuÉÎliÉ | iÉjÉÉ cÉÉW qÉWÉMüÌuÉMüÉÍsÉSÉxÉÈ–

xÉgcÉÉUhÉÏ SÏmÉÍzÉZrÉuÉU§É rÉ rÉ urÉiÉÏrÉrÉ mÉliÉuÉUÉ xÉÉ |

lÉUlSqÉÉaÉÉW CuÉ mÉrÉS ÌuÉuÉhÉpÉÉuÉ xÉ xÉ pÉÍqÉmÉÉsÉÈ ||

ClÌiÉ | UxÉÍxÉ®xrÉÉxrÉ MüuÉÏµÉUxrÉ qÉÌWqÉÉ iÉSÏrÉ MüÉurÉUuÉ ¥ÉÉrÉiÉ | iÉxrÉ MüÉurÉxrÉ xuÉsmÉxÉqÉÉxÉÉÈ xuÉpÉÉuÉxÉUsÉÉ cÉ zÉsÉÏ xÉuÉÉlÉuÉ xÉSÉ AÉMüwÉrÉÌliÉ | iÉxrÉ MüurÉxrÉ mÉÉUzÉÏsÉlÉlÉ uÉS–zÉÉx§É–mÉUÉhÉwÉ iÉxrÉ AÉaÉÉkÉ mÉÉÎhQirÉqÉ AÉxÉÎÌSÌliÉ ¥ÉÉrÉiÉ | MüsmÉlÉÉcÉÉiÉrÉi, mÉSÉlÉÉ qÉÉkÉrÉi, mÉÉ§ÉxÉÌuÉkÉÉlÉlÉmÉhrÉ, UxÉÉssÉÉxÉÈ, sÉÍsÉiÉÉÎlÉ qÉlÉÉWUÉÍhÉ uÉcÉlÉÉÎlÉ CirÉÉÌSÍpÉÈ xÉaÉhÉUxrÉ MüuÉÈ MüÉurÉÉÎlÉ xÉuÉeÉlÉÉSUhÉÏrÉÉÎlÉ | iÉjÉÉ ÌW– ``ÉÌiÉÉUuÉÉjÉ xqÉÌiÉUluÉaÉcNiÉ'' CÌiÉ A§É qÉWÉMüuÉÈ uÉSÌuÉwÉÌrÉMüÉ¥ÉÉlÉ xmÉ¬ pÉuÉÎliÉ | rÉlÉ mÉMüÉUhÉ xqÉÌiÉÈ ´ÉiÉUjÉÉlÉÉqÉ AlÉxÉUhÉ MüUÉÎliÉ iÉlÉuÉ mÉMüÉUhÉ xÉSÍ¤ÉhÉÉ lÉÎlSIrÉÉ AlÉxÉUhÉ cÉMüÉU | LwÉÈ MüqÉÉUxÉqpÉuÉ mÉÉuÉirÉÉÈ uÉhÉlÉ ´ÉqÉ lÉ mÉzrÉÎliÉ CuÉ pÉÉÎliÉ | rÉiÉÈ–

AlrÉÉlrÉqÉimÉÏQrÉSimÉsÉÉ¤ÉÉÈ xiÉlÉ²rÉ mÉÉhQ iÉjÉÉ mÉuÉ®qÉ |

qÉkrÉ rÉjÉÉ zrÉÉqÉqÉZÉxrÉ iÉxrÉ qÉhÉÉsÉxÉ§ÉÉlirÉUqÉmrÉsÉprÉqÉ ||

CirÉ§É iÉjÉuÉ ||

lÉÉaÉlSWxiÉÉiuÉÎrÉMüMüzÉiuÉÉSMüÉliÉzÉirÉÉiÉ MüSsÉÎlÚÉzÉwÉÈ |

sÉokuÉÉ ÌW sÉÉMü mÉÉUhÉÉlWÃmÉ eÉÉiÉÉxiÉSuÉÉÂmÉqÉÉlÉ oÉ½ÉÈ ||

CirÉuÉ ÌlÉUÉrÉÉxÉlÉ uÉhÉrÉlÉ | AliÉ–

xÉuÉÉmÉqÉÉSurÉxÉqÉS rÉlÉ rÉjÉÉmÉSzÉ ÌuÉÎlÉuÉÍzÉiÉlÉ |

xÉÉ ÌlÉÍqÉiÉÉ ÌuÉµÉxÉeÉÉ mÉrÉ¦ÉSMüS§É xÉÉlSrÉlSS¤ÉrÉuÉ ||

LuÉ uÉhÉrÉ ÏÉmÉxÉWUÌliÉ | AxrÉ MüuÉÈ uÉhÉlÉÉzÉsÉÏ AÌmÉ EiMü¬É uÉiÉiÉ | uÉSpÉÏUÍÎliÉÈ MüÉÍsÉSÉxÉÉSuÉ mÉÍxÉ®É CuÉ pÉÉÎliÉ | ShQÏ MüÉurÉÉSzÉ–

zsÉwÉÈ mÉxÉÉSxÉqÉiÉÉ qÉÉkÉrÉ xÉMüqÉÉUiÉÉ |

AirÉurÉÎlÉü ESÉUiuÉ AÉeÉÉ MüÉÎliÉxÉqÉÉkÉrÉÈ ||

CÌiÉ uÉSpÉqÉÉaÉxrÉ mÉÉhÉÉÈ SzÉaÉhÉÉÈ xqÉiÉÉÈ |

LiÉÉSzÉÉ SzÉaÉhÉÉ AÌmÉ MüÉÍsÉSÉxÉÏrÉMüÉurÉwÉ S¬ zÉYrÉiÉ lÉÉlrÉ§É CÌiÉ iÉxrÉÉÍpÉmÉÉrÉÈ | AiÉ LuÉ–

AÌmÉ ÌCürÉÉjÉ xÉÍqÉiMüzÉ [?] eÉsÉÉlrÉÌmÉ xlÉÉlÉÌuÉÍkÉ¤ÉqÉÉÍhÉiÉ |

AÌmÉ xuÉzÉYirÉÉ iÉrÉÍxÉ mÉuÉiÉxÉ zÉÚÏÌUqÉÉ± ZÉsÉ kÉqÉxÉÉkÉlÉqÉ ||

AÎxqÉlÉ zsÉÉMü iÉjÉuÉ–

iuÉqÉuÉ iÉÉuÉiÉ mÉÉUÍcÉliÉrÉ xuÉrÉ MüSÉÍcÉSiÉ rÉÎS rÉÉaÉqÉWiÉÈ |

uÉkÉSMüsÉ MüsÉWxÉsÉ¤ÉhÉ aÉeÉÉÎeÉlÉ zÉÉÍhÉiÉÌlÉÉlSuÉÌMÉ [?] cÉ ||

LuÉqÉÉÌSwÉ xÉuÉiwÉ zsÉÉMüwuÉÌmÉ xÉWÌSrÉÉÈ SzÉaÉhÉÉlÉÌmÉ AÉxuÉÉSrÉÎliÉ | LwÉÈ xuÉ GiÉxÉWÉU¡—

MüÉzÉÉzÉMüÉ ÌuÉMücÉmÉ©qÉlÉÉeÉuÉY§ÉÉ xÉÉlqÉÉSWxÉ xuÉlÉmÉUlÉÉSUqrÉÉ |

AÉmÉYuÉzÉÉÍsÉÂÍcÉUÉlÉiÉaÉÉ§ÉrÉÌ¶È mÉÉmiÉÉ zÉUÌ¢ÉuÉuÉkÉÉUuÉ ÃmÉUqrÉÉ ||

zÉUSìiÉuÉhÉlÉqÉuÉ xÉÃÌmÉhÉ MüìiÉuÉÉlÉ | iÉjÉuÉ qÉbÉSìiÉÀÌmÉ—

AÉsÉÉMü iÉ ÌlÉmÉiÉÎliÉ mÉUÉ xÉÉ oÉÍsÉurÉÉMüsÉÉ uÉÉ

qÉixÉÉSzÉ ÌuÉUWiiÉlÉ uÉÉ pÉÉuÉaÉqrÉ ÍsÉZÉliÉÎ |

mÉcNliÉÎ uÉÉ qÉkÉUuÉcÉlÉÉ xÉÉÉUMÉ mÉgeÉUxjÉÉ

MüÍ¶É°iÉÈ xqÉUÍxÉ UÍxÉMü iuÉ ÌW iÉxrÉ ÌmÉrÉliÉ ||

CirÉÎxqÉlÉ zsÉÉMü ÌuÉUÌWìhÉÎ rÉ¤ÉmÉ¦ÉÎqÉÍ¤ÉxÉÉÎS Ì§ÉiÉuÉÉlÉ | ÌmÉrÉÉ ÌuÉUÌWìiÉxrÉ rÉ¤ÉxrÉÉÌmÉ ÌuÉUWÉ±ÉaÉ WìSrÉÌuÉSÉuÉMü S¶ zÉYrÉiÉ | rÉjÉÉ—

iuÉÉqÉÉÍsÉZrÉmÉhÉrÉMüÌmÉiÉÉ kÉÉiÉUÉaÉÈ ÍzÉsÉÉrÉÉqÉ

AÉiqÉÉlÉ iÉ cÉUhÉmÉÌliÉiÉ rÉÉuÉÌScNÉÍqÉ MüiÉqÉ |

AxÉxiÉÉuÉlqÉWÂmÉÍcÉiÉSÌ¶UÉsÉmrÉiÉ qÉ

CÌüxiÉÎxqÉ¶ÉÌmÉ lÉ xÉWiÉ xÉ..qÉ lÉÉ (lÉÈ?) MüiÉÉliÉÈ ||

CÌiÉ | LiÉÉSìzÉÉlÉ ÌuÉÍzÉ¶ÉlÉ zsÉÉMüÉlÉ SwOuÉÉ MüwhÉMüÌuÉUÌmÉ—

Axmɶ¶SÉWÉÉ lÉÍsÉlÉÎiuÉ SwOuÉÉ WÉUÉuÉsÉÎuÉ aÉÍjÉiÉÉ aÉhÉÉbÉÈ |ÌmÉrÉÉƒmÉÉsÉÎuÉ

ÌuÉqÉSW±É lÉ MüÉÍsÉSÉxÉÉSmÉUxrÉ uÉÉhÉÎ ||

CÌiÉ xuÉÉÍpÉmÉÉrÉ qÉhQrÉÎliÉ | ÌMü oÉWìlÉÉ A±iÉlÉwÉ ÌSuÉxÉwuÉÌmÉ ÌuÉuÉÉWÉÎS qÉWÉixÉuÉwÉ MülrÉÉSÉlÉxÉqÉrÉ uÉÉ ÌuÉuÉÉWÉlÉ uÉÉ mÉUÉÌWìiÉÉÈ uÉkÉ mÉÌlÉ MüÉÍsÉSÉxÉxrÉ—

zÉ´ÉwÉxuÉ aÉÃlÉ MüÂ ÌmÉrÉxÉZÉÎ uÉÎ¨É xÉmÉ¦ÉÎeÉlÉ

pÉiÉÎluÉmÉMüiÉÉÌmÉ UÉwÉhÉiÉrÉÉ qÉÉ xqÉ mÉiÉÌmÉ..qÉÈ |

pÉÎrÉA pÉuÉ SÍ¤ÉhÉÉ mÉÉUeÉlÉ pÉÉarÉwuÉlÉixÉÎMülÉÎ

rÉÉlirÉuÉ aÉÌWhÉÎmÉS rÉuÉiÉrÉÉ uÉÉqÉÉÈ MüsÉxrÉÉkÉrÉÈ ||

CirÉÉSÏlÉ zsÉÉMüÉlÉYiuÉÉ ´ÉuÉhÉqÉkÉUÉlÉmÉSìzÉÉlÉ rÉjÉÉ MühuÉÈ zÉMüliÉsÉÉ oÉÉÍkÉiÉuÉÉlÉ iÉjÉÉ oÉÉkÉrÉliÉÉ SìzrÉliÉ | zÉMüliÉsÉÉrÉÉÈ uÉhÉlÉxÉqÉrÉ MüìuÉÈ—

qÉÉlÉwÉÎlwÉ Müjɬ uÉÉ xrÉÉSxrÉ ÃmÉxrÉ xÉqpÉuÉÈ |

lÉ mÉpÉÉiÉUsÉ erÉÎliÉÂSìiÉ uÉxÉkÉÉiÉsÉÉiÉ ||

AxÉÉkÉÉUhÉ ÌlÉÃmÉrÉÎliÉ | AiÉÈ qÉÎssÉlÉÉjÉÈ—

MüÉÍsÉSÉxÉÎaÉUÉxÉÉU MüÉÍsÉSÉxÉÈ xÉUxuÉiÉÎ |

cÉiÉqÉZÉÉÅjÉuÉÉ xÉ¤ÉÉS ÌuÉSlÉÉlrÉ iÉ qÉÉSzÉÉÈ ||

CÌiÉ MüÉÍsÉSÉxÉuÉÉÍhÉwÉ ÌuÉ±qÉÉlÉ xuÉÉÍpÉmÉÉrÉ ÌlÉpÉrÉ mÉMüOrÉÎliÉ |

xÉxMüiÉuÉÉ%orÉ Mü¶ÉlÉ MüìuÉÈ cÉ¢ü CÌiÉ xÉÉÅÌmÉ MüÉÍsÉSÉxÉ oÉWì qÉlÉiÉ xÉ Cijɬ—

mÉÉcÉiÉxÉ rÉÉ eÉaÉliÉ mÉÃRÉ rÉÉ mÉÌwmÉiÉÉ xÉirÉuÉiÉÎMüqÉÉU |

rÉÉ MüÉÍsÉSÉxÉ TüÍsÉiÉÉ MüuÉÎlÉÉqMüÉmÉqÉÉlÉ MüìuÉiÉÉsÉiÉÉpÉiÉ ||

AlrÉÅÌmÉ xÉÎliÉ pÉuÉpÉliÉqÉUÉÈUqÉÉbÉ´ÉÎWìpÉÉÈUìuÉqÉZÉÉÈ mÉÉjÉiÉÉÈ MüuÉÎlSÉÈ |

iÉwÉÉ mÉzÉÉxÉlÉÎluÉkÉÉ mÉOiÉÉ MüiÉÈ xrÉÉ¨É¨É lÉ qÉ rÉSiÉ rÉÎiÉ cÉ iÉÉSzÉiuÉqÉ || CÌiÉ lÉuÉUxÉÂÍcÉUÉ MüÉÍsÉSÉxÉuÉÉcÉ xÉSÌ£ÉülpÉuÉhÉlÉ xÉÉjÉÌwÉMüiÉÉqÉÎmÉ CÌiÉ cÉ¢üMüuÉÈ uÉÉ¤uÉuÉ ¥ÉÉrÉiÉ | MüÉÍsÉSÉxÉxrÉ MüÉurÉ rÉ¥ÉÌuÉwÉÌrÉMüÉ EmÉqÉÉ AÎxiÉ | iÉjÉÉ ÌW—

´É®É ÌuÉ¨É ÌuÉÍkÉ¶ÉÎliÉ ÌSÉiÉrÉ iÉixÉqÉÉaÉiÉqÉ |

rÉlÉ mÉMüÉUhÉ rÉ¥É ´É®ÉrÉÉÈ, Ìuí¨ÉxrÉ, ÌuÉkÉ¶É xÉqÉÉWÉUÉ pÉuÊlïÉ, iÉlÉuÉ mÉMüÉUhÉ lÉmÉÉ SìwrÉliÉÈ zÉMüliÉsÉÉ pÉUiÉ¶ÉÊlïÉ §ÉrÉ CqÉ iÉ§É LMüÌ§ÉiÉÉ ApÉuÉlÉ | iÉjÉÉ cÉ– ``AkuÉUxrÉuÉ SÍ¤ÉhÉÉ'' ÌSsÉÌmÉxrÉ mÉ¦ÉÏ xÉSÍ¤ÉhÉÉ rÉ¥ÉxrÉ SÍ¤ÉhÉÉ CuÉ UÉ¥ÉÉ xÉWÉxÉÎlïÉ | iÉjÉÉ ÌWí– ``xuÉÉWrÉuÉ WÌlUÉpÉeÉqÉ |'' xuÉÉWÉlÉÉqlrÉÉ mÉ¦rÉÉ xÉqÉÎluÉiÉ AÎalÉÍqÉuÉ AÂlkÉiÉÎÌluÉÍzÉ¬ uÉÍxÉA SSzÉ UÉeÉÉ ÌSsÉÌmÉÈ | MüÉÍsÉSÉxÉlÉ mÉMüÌlïÉÈ qÉÉlÉuÉxÉWcÉÉUÏÃmÉhÉ uÉÍhÉiÉÉ | rÉSÉ iÉxrÉ mÉÉ§ÉÉÍhÉ WìwrÉÎlïÉ iÉSÉ mÉMüÌlÉÚÌmÉ mÉTüssÉÉ pÉuÉÎlïÉ | rÉSÉ iÉxrÉ mÉÉ§ÉÉÍhÉ SÈÎZÉiÉÉÎlÉ pÉuÉÎlïÉ iÉSÉ mÉMüÌlÉÚÌmÉ UÉSiÉÏuÉ | AÍpÉ¥ÉÉlÉzÉÉMüliÉsÉ cÉiÉjÉÂƒ zÉMüliÉsÉÉ rÉSÉ MühuÉÉ´ÉqÉ irÉYiuÉÉ mÉÌlÉaÉWì mÉrÉÉÎlïÉ iÉSÉ iÉxrÉÉÈ ÌuÉrÉÉaÉlÉ qÉaÉÉÈ bÉÉxÉcÉuÉhÉ ÌuÉxqÉUÎlïÉ, qÉrÉUÉÈ iÉxrÉÉÈ zÉÉMülÉ lÉirÉ irÉeÉÎlïÉ | ÌMüqÉlrÉïÉ uÉ¤ÉÉÈ sÉiÉÉ¶ÉÉÌmÉ ÂSÎlïÉ mÉ§ÉÃmÉÉÍhÉ A´ÉÍhÉ cÉ mÉÉiÉrÉÎlïÉ |

EªÍsÉiÉSpÉMüuÉsÉÉÈ qÉaÉÉÈ mÉÉUirÉÉüÉïÉlÉÉÈ qÉrÉUÉÈ |

AmÉxÉïÉmÉÉhQmÉ§ÉÉÈ qÉgcÉlirÉ´ÉhÉÎluÉ sÉiÉÉÈ ||

CÌlÉ | iÉjÉÉ cÉ uÉsMüsÉlÉÉmrÉÉuÉiÉÉ zÉÉMüliÉsÉÉ iÉlÉuÉ mÉMüÉUhÉ UqÉhÉÏrÉÉ AÉxÉÎlïÉ rÉlÉ mÉMüÉUhÉ zÉuÉsÉlÉÉÎlmÉ mÉÉUuÉiÉÉ MüqÉÍsÉlÉÏ xuÉsÉÉuÉhrÉ lÉ ÌuÉeÉWÉÎlïÉ | iÉjÉÉ ÌWí– ``xÉUÍxÉeÉqÉlÉÎluÉ®ì zÉuÉsÉlÉÉÌmÉ UqrÉqÉ'' CÌlÉ | MüPÉUaÉpÉÉì zÉMüliÉsÉÉ AÎalÉaÉpÉÉì zÉqÉÏluÉÉxÉÏlïÉ | ``AuÉÌWì iÉlÉrÉÉ oÉ¼ÝÉÎalÉaÉpÉÉì zÉqÉÏÍqÉuÉ ||'' zÉMüliÉsÉÉrÉÉÈ zÉUÏUì MüxÉqÉÍqÉuÉÉÎlïÉqÉlÉÉ¥ÉqÉÉxÉÏlïÉ |

uÉmÉUÍpÉlÉuÉqÉxrÉÉÈ mÉwrÉÎlïÉ xuÉÉ lÉ zÉÉpÉÉ

MüxÉqÉÍqÉuÉÉÎlïÉqÉlÉÉ¥ÉqÉÉxÉÏlïÉ |

rÉuÉÉ UbÉÈ mÉeÉÉxÉ AiÉÏuÉ mÉZrÉÉiÉÉ oÉpÉuÉ | ``TüsÉlÉ xÉWìMüÉUxrÉ mÉwmÉÉªqÉ CuÉ mÉeÉÉÈ |''

qÉWÉMüuÉÈ MüÉÍsÉSÉxÉxrÉÉxÉ EmÉqÉÉxÉ LuÉ uÉÍzÉwS xÉuÉ§É SaaÉÉcÉUÏ pÉuÊlïÉ rÉSmÉqÉÉlÉÉmÉqÉrÉrÉÉÈ xÉuÉ§É ÍsÉ...luÉcÉlÉrÉÉÈ xÉÉqrÉ SìzrÉiÉ | rÉjÉÉ–

``xÉgcÉÉÉUhÉÏ SÏmÉÍzÉZÉuÉ UÉ§ÉÉ'' CirÉÉÌS uÉÉYrÉ EmÉqÉÉlÉÉmÉqÉrÉrÉÉÈ SÏmÉÍzÉZÉÉ– ClSqÉirÉÉÈ ÍsÉ...luÉcÉlÉrÉÉÈ xÉÉqrÉ uÉiÉiÉ | ``AÉxÉÎlÉ qÉWìÏÍ¤ÉiÉÉqÉÉ±È mÉhÉuÉzNìlSxÉÉÍqÉuÉ'' rÉlÉ mÉMüÉUhÉ qÉl§ÉmÉÉPìxrÉÉSÉ mÉhÉuÉxrÉÉS ÉUhÉ ÌCürÉiÉ iÉjÉuÉ xÉuÉwÉ UÉeÉxÉ AÉ±É qÉWÉUÉeÉÉ qÉlÉUÉxÉÎlïÉ | CirÉ§ÉÉÌmÉ qÉlÉ–mÉhÉuÉrÉÉÈ qÉWÏÍ¤ÉiÉ–NìlSxÉÉÈ ÍsÉ...luÉcÉlÉrÉÉÈ xÉÉqrÉ uÉiÉiÉ | CrÉ qÉWÉMüuÉÈ qÉWìÉÏ xÉ¤qÉÍ¤ÉMüÉ uÉiÉiÉ |

pÉÉUiÉuÉwÉxrÉ U¦ÉaÉpÉÅrÉ uÉxÉlkÉUÉ kÉlrÉÉÎxiÉ rÉ§É ÌuÉµÉMüÌluÉ´ÉAÈ MüÉÍsÉSÉxÉÉ eÉÉiÉÈ | uÉrÉ iÉqÉuÉ `ÌmÉrÉMüÌluÉÈ' MüÌluÉMüsÉaÉÂuÉÉ MüjÉrÉÉqÉÈ | MüÉurÉMüsÉÉUÎzqÉÍpÉpÉÉxÉqÉÉlÉÉÅrÉ qÉWÉMüÌluÉÈ lÉ MüuÉsÉ xÉxMüiÉeÉaÊlïÉ AÌmÉ iÉ ÌuÉµÉxÉÉÌWìrÉÅÌmÉ pÉÉxMüUÉÅÎxiÉ | xÉuÉ eÉlÉÉÈ iÉiMüiÉMüÉurÉÉqÉiÉUxÉxuÉÉSlÉ AÉmsÉÉÌluÉiÉÉÈ xÉÎlïÉ | Axrɬ qÉWÉlÉpÉÉuÉxrÉ uÉSwrÉmÉhÉmÉÊlïÉpÉÉmÉpÉÉuÉ xÉuÉÅÌmÉ eÉÉlÉÎlïÉ | MüÉurÉqÉqÉ¥ÉUÌmÉ iÉiMüÉurÉxÉÉ¬uÉ qÉ£üMühPìlÉ mÉzÉÍxÉiÉqÉÎxiÉ | iÉjÉÉÌWí– ``pÉÉxÉÉ WÉxÉÈ MüÌluÉMüsÉaÉÂÈ MüÉÍsÉSÉxÉÉ ÌuÉsÉÉxÉÈ'' CÌlÉ LiÉSMü uÉÉÎauÉsÉÉxÉuÉiÉÈ MüuÉÈ MüÉurÉÉÎlÉ mÊlPìuÉÉ AÉxÉÉSÌrÉiuÉÉ AxqÉÉÍpÉÈ xÉuÉ ``qÉlWìwÉ SÍkÉ xÉzÉMüU mÉrÉÈ MüÉÍsÉSÉxÉMÌluÉiÉÉ lÉuÉ uÉrÉÈ zÉÉUSlSUoÉsÉÉ cÉ MüÉqÉsÉÉ xuÉaÉzÉwÉqÉmÉpÉgeÉiÉ eÉlÉÈ CÌlÉ | LuÉgcÉ–

ÌlÉaÉiÉÉxÉ lÉ uÉÉ MüxrÉ MüÉÍsÉSÉxÉxrÉ xÉ£ÉwÉ |

mÉÊlïÉqÉkÉUxÉÉlSÉxÉ qÉgeÉUÍlwuÉuÉ eÉÉrÉiÉ ||

LuÉqÉcrÉiÉ | AiÉ LiÉÉSzÉ MüÌluÉqÉuÉqÉ–

xÊluÉµÉuÉl±É qÉWìÉÉ MüuÉÊlÉÉ aÉÂqÉlÉïwÉï MüÌluÉMüÉÍsÉSÉxÉÈ |

rÉxrÉ MüÉurÉmÉÊirÉwÉ UxÉmÉuÉÉWxuÉÉSÉÍqÉiÉÉlÉlSqÉrÉÉ ÌWí sÉÉMüÈ ||

CÌlÉ xiÉuÉlïÉÈ MüuÉÈ MüÉzÉsrÉlÉÉxqÉÉMü ¥ÉÉlÉqÉmrÉqpÉÍxÉ iÉsÉÌoÉlSÏUuÉ ÌuÉMüÉxÉ mÉÉmlÉÉÎïuÉÌlïÉ pÉÉuÉlÉrÉÉ ÌuÉUqÉÉÍqÉ ||

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Paper 21

स 3क त व □य आ □म च त □य म

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सार: (ABSTRACT)

भ रत य स 3क त स हi :य ब हव □श □त प दत □ । त ष □व षय प □म च त □ य म य :य त म म । भ रत य न □ ज व न श ल □त व श □ □□च । व F□न क □य ष □ ज व न श ल □ अ 3य □ ज व न श :य □व य न ग ण क □च ø व 3थ □ क त □य □ 3म त क र □ । त □व 3थ □म आ □म ' इ त प द न □व ह र :त । श त य व ' प₹ष " इ त □त व □य :व न म न व 3य आ य □ श त व ष ण □त न ण □क त ब ध □ क :त श त व ष प य :त स व ऽप न ज व :त । प र :त स व ऽप श त व ष प य :त ज ज व श य Z त श 3त T । अ त व त A छ त व ष :म क म न व ज व □त ध व भ N म । त च :व र □व भ ग □ आ □म प द :व न □स ø□।

□3त व न □-

भ रत म त □ श त □ध क भ ष ण □ ज :म द □T□ अ 3त । अ T श त □ध क भ ष □□ म त भ □ष □:व न व र ज :त । त ष स 3क त भ ष □ अ प □□ 3थ न म व ह त । □प □3य □च न स □हi :य स 3क त स □हi :य □म त त ल क व द त म व । अ □3म न स 3क त स □हi :य ब ह व ध क त य 3स □:त । व द स □हi :य द र □प अ hव न य न त न क □प य :त अ न क क त य □व र ज म न 3स □:त । क □□ ए व @□व R५ □□ श □म □ । त □□-द □य □त । □□क □□ व भ ग Tष ग h-प h-च □प □र त । द □य क □ त द श व ध □प क □ण । त थ □ व द □, उ प न ष द □, 3म त □, इ त ह स □, प र ण न, इ :य □द ब ह व ध स □हi :य □क र □□ द □य :त । ए त स व ऽप स □हi :य □क र □ भ रत य स 3क त म व □त प द य :त □त त न □3त स श य ल श ऽप ।

भ रत य स 3क त स □हi :य ब ह व □श □□ □त प द त □□ । त ष □व ष य प □म च त □य म □य :य त म म । भ रत य न □ ज व न श ल □ त □व श □ □□ च । व F□न क □य ष □ ज व न श ल □ अ 3य □ ज व न श :य □ व य न ग ण क □च ø व 3थ □ क त □ य □ 3म त क र □ । त □व 3थ □म आ □म ' इ त प द न □व ह र :त । श त य व ' प₹ष " इ त □त व □य :व न म न व 3य आ य □ श त व ष ण □त न ण □क त ब ध □ क :त श त व ष प य :त स व ऽप न ज व :त । प र :त स व ऽप श त व ष प य :त ज ज व श य Z त श 3त T । अ त व त A छ त व ष :म क म न व ज व □त ध व भ N म । त च :व र □व भ ग □ आ □म प द :व न □स ø□।

त □□च य ग ह 3थ व न □3थ स :य स □ इ त । अ T क □ न □म आ □म इ त च :त य म C त " □य :त 3व 3व त प □ च र :त अ T" इ त व N श □य त अ T, आ ड उ प स ग प व क □म ध त □□ घ ज □:य य य ग आ □म श &द 3य न थ □f1भ व □व । "□य :त त प □ क व :व इ त आ □म " इ :य □य □3त □ □य □ । आ □म च त □य व व ष य □ न □प त □ म ह क व न □ क □त द स न र घ व श □म ह क □□ । त T र घ क त स f त न □ न प त न □ ज व न व व र ण स द भ उ N इ द म □ -

श श व □य 3त व h न □, य व न व ष य श ण □म ।।

व ध क □ म न व fl न □, य □ न □:त त न :य ज □म ।। (र घ . १ .८)

अ 3य थ □ ए व म □ – र घ व श 3व न प □□ स व द □ आ □म न स र ज व न य □ न क त व :त □ श श व □व h□य स क :व □, य व न व ष य न र □ण □ भ :व □, व ध □य व न न व स न भ :व □, य □ स थ न @र □ ज व न स म □य :त 3म ।

(मनु. २/१७५,१७७,१७८,१७९)

एवं □□चर्य संस्कृतभाषायां □□:वेदाध्ययनं □□दनरतानां भ:वे गरीयः □ □□नेरतानां अRयायिकयाद□तेनयमः।
आ□म□3मनः न□कमपकवणं□मेत□@वधमः। न□क□□चर्य□ह3थ□□मि□गः तेन□हतेः उपकवणं□ह3थ□□□गः तेमहतेः □क:तेवस्तुनेसधमसेT चतेवधमN□गयेT□□□जेपे:यन□कCतेः कमपरणंऽयेN□3तं□□चर्य□□मनेयमः-

"□नेःयम5थतपणं3यते सेःRयचरितसमः□:वतेः।
आ3यते□मेतचN3सनआसते□भमखंगरः□।
□ते□वणसंभषेशयनंनसमचरतेः।
आसनेनचतेप्रेवेउf1□नवेपरः□मखं॥
नचशZयसेन□3यसवदंगरंस□धः।
गर□Cच□षःवषयंनयथ□सेनभवतेः।"

एवंकमपरणं3य६७तमंअRयायं□सेमहषणं□□चर्य□मं3यंकत□:यं:तंखुतेनेः।

२.गह3थ□मः-

□@तेयं□मं□3तेगह3थ□मः। सवंच□मषःगह3थंमवं□□मतेः□तेपं□दतेःशT□कंरः। □कमथंमेःयN, धनंनेजयेःवेः अःयं:Tनेंमेःयंतेयतमंपेतेएवं अधकं□रणं इःयN:वतेः। जनः□□चर्य□तेसमtयंनःतेरंवदवं□हेतंभःवेवदं□हेतेः3यंकवं:तेः। यंवेःतेCसखुंपभंगेः अभलषतेमनथं3यं तंवेःतेयथंवदनभं□Nमनमतेअ□3मनः आ□मः। □क:तेसखुंपभंगे3तेसमजेहेत3यंअवरधंनसधनंयं□इतेतंनेयमं□।अतेसमजेहेतजनकं□:यंवकंयं□णंवेहेत□नेः।

*गह3थपद□थः-

य□ग□□□ग□□णंकमं□णं,□ते□□ते□कमं□णंकरं□तेसंगह3थः। प□णं□हणंनेःतेरं गह3थंगह3थधमंनेनसरंतेः। □हेःतेते□तेते□ह3थः।

*गह3थंनेयमः-

गह3थं□मंवषयंबहवंनेयमंउ□:तेखुतें□बधः।

यथं "गह3थंकरंतेग□□□ग□□णंकमं□णं। ऋतेरं□□T□3थंभयेमंपगAछंतेः। भयेयं□सेहन□□तेः। असं:यंवदंवजय$। गह3थ3तंवे:सवं□□णंहेत3स□□हणंवजंवेतेः। "इतेवस्तुनेसधमसेT उ□:तेखुतेमः।

धमंगतं□□यधनंयज$,दh□:सदंवतेथं□:भंजय$।
अनंदंदनेC परंरदंf1,सषंगह3थंपनंष:परं□णंः। (आ□दं९१३) "

इतेवं□णतंआ□दंपरं□णंगह3थं□मंनेयमः।

*समजंधरंकंगह3थं□मः-

चतषंअ□मषंगह3थं□मं□□□तेवदं□:तेशT□कंरः। धमं3यंउहशं3तेसमजंहेतेएवं। अतेयं□समजंहेतंयंजंवेतेसं□□भंवेथंतेसमजंः। अ□3मनंगह3थं□मंकत□ :वनंवसमजंहेतंसधनं□नेकमं□णंवेहेतेनेः। अ3समजंहेतंयंसमजंधरंणंयंचगह3थंएवंअःयं:तं□पंरं□मं□करंतेः। कं□तेदंसमहंकंवनं□वेरंचतेरंधवंशमहंक□कथनंयंकंरंधंकं□:सेकंशतं□पAछं:□-कंतें□पंसं□□□@तेयंसवं□पंकरं□ममं□मं:तेः। (५.१०) इतेः तेनFयेतेयं:सवं□पंकरं:वं:तेगह3थं□म3यं□धंनेतं□पंमतेः। अतेआ□मंयंमं:यंनेंमं□मंTयं□णंमें□पंदतें□इतेतंसे3थं□मवः।

*ऋणमचेनंकंतंयंमं□मः-

मनवंनf:मेऋणंTयंयNमवंभवतें:यN:तेf1रंयंसहेतंयं, यंजमनंवं□□णंTमं ऋणंऋणवंनेंजयतें" इतेः। तथवंऋणमचेनमंगं□पंसचेतंवतेतंअं□मपं□Nवंवं"□चर्यणंऋणंयं यFनंदवं□यं□जयं□पंतं□यं"इतेः। अTTयंऋणंउNऋणंदवंपंतंणंCतेः। तTथमनंऋणंनंवमAयतें

□□च य □त प □र प □ल न न । □□च य इ :य N इ :□य ज य इ :य □प व N श □य त । □@ □य □ द व क्ष ण □ द व क्ष ण 3त य F□न □न न □व म A य त । त त □य □ □प त क्ष ण □ □प त क्ष ण 3त : ध म □ज □स □प f1@ □ □व म A य त । ए ष : क्ष ण T य ष द व क्ष ण 3य त थ □ □प त क्ष ण 3य □व म □:य थ ग ह 3थ □म : ए व अ व क श □ द f1□ । क म ठ □म म □स □ष □W क □ □□त प □h □ य त । '□□त 3म □त क म स □ द □प :य □3स ह □ध क □ र □' इ □त । त न F□य त : य □ य □ध □त न □ □A य म ण द □न -द व त □प ज न - स □ग त □क र ण □द □क म स □ ग ह 3थ □न □म व □ध क □ र □त । य F□न □ □न 3त : ग ह 3थ न व भ व त । अ त द व क्ष ण 3य म □च न :त ग ह 3थ □म : ए व । □व व ह क □त : द व □□ □@ ज स □ □ध □व व व द □त क :य □ □प त □ ध म □ ज □स R य थ □म म □क :य □□द □3य □म " इ □त । अ त □ ध म □ ज □स □ø र □प ग ह 3थ □म 3थ क त □: । ए व □प त ण म □च न □न क □त □य □ग ह 3थ □म □ ।

*प □म ह □य F□ -

ग ह 3थ □म 3य □त □प □म ह □य F□3त □न :य क म :व न □व ह त □□ त ष □□व व र ण :त □त f1र □य □र □य क □@त □य अ R य य □ उ :त □ख त □य त । - प □ व □ ए त □म ह □य F□3स त त □त □य :त स त त स □:त ऽ :त द व य F□ □प त य F□ भ त य F□ म न □थ य F□ □□य F इ □त । "

त थ □च □N य □F व :□य 3म त □ - □ □त क म 3व ध ह □म 3व □R य □य □त □ध स □:□य □□ भ त □प T म र □□म न ै य □ण □ म ह □य F□□ । " इ □त ।

म न न □ क □ध त □य त । - अ R य □प न □□□य F□ □प त य F3त □ त प ण □ ।

ह □म □ द व □ ब □त भ □त □ न य F□त □ध प ज न म □ । " ए व □ च द व य F□प त य F म न □थ य F□□य F भ त य F□त प □म ह □य F□न □क त □ व ह त म □3त ग ह 3थ □म □ ।

*व &द व □ -

ए त द □प ग □□व व स □भ व थ म □ण □क म □3त । प □स द □ष प □र ह र □ध व &द व □□□□ व ह त □ । ए त द □प ग ह 3थ □म 3य क त □च :य त म □

ए व □ग ह 3थ □म 3स व च □य □म ष □ष □न □म □त त न □3त स श य □ । अ □3म :□ध □न आ □म ब ह व 3स □:त क त □ □□□ अ :य □न □म □न □ न □म □□च व □न □3थ स :य □स □म □न □ र □ण प ष ण त ग ह 3थ □न □म व क त □□ । □क म थ □म :य N अ R य य न □R य □प न य ज न य ज न द □न □त □ह ष ष □3त □प क म स ग ह 3थ □न □म व □ध क □ र □ न त अ :य ष □म ।

*ग ह 3थ □न □ □न :य क म □ -

ग ह 3थ □न □ □ष □न त य □ ग □□□प □र च य □ ए व □न :य क म :व न □व ध य त । त T □त □द न म □प □य □य □स न ह □म □ N □ व द , श □T च । □त 3त थ □ स □य म □प □स न म N □न :य क म :व न । व &द व □□□□□□□ □न :य क म :व न व □व ह त □

*ग ह 3थ □म □त □□च य प □ल न म □ -

ष ै h □म □प □द श □:@ द श □ च त द श □म □ ।

□□च □र □ भ व □:य □□ण 3स य त □:□य □ ॥ "

इ □त क म प र ण □ ६ ८ त म □ अ R य □य □ १ २ □क □ उ :त □ख त म □3त । अ त □ ह 3थ □म ऽ प □ न य म □ ब ह व 3स □:त । ऐ ह क स ख □tय थ म व क श □ द f1:य न न व क र ण न य थ □ क थ □@ व त □श □ य त ।

ए व □ग ह 3थ □म 3स व प क □र 3स न य 3स व □□त □न □C त म ।

३ .व □न □3थ □म □ -

ग ह 3थ □म □स व □न प भ □ग □:भ □:व □ य द □ श र □र 3य ब त 5स □ भ व थ □त त द □ ग ह 3थ भ □र □प T ष □न □□य य □ य □ग स ध न थ □व न □□व श □त स □ व □न □3थ □ स ए व व □न □ध □□म □ । अ य म व त त □य □□म □ । अ T व न स म □□:य 3व क त □प र □ भ :व □ च त थ □म 3य प व स ø □ क त □□ अ थ व □ प □य ज न थ :त थ □T स :द श न □क त □ म थ व □ स म ज स व म व न □र □य ण स व त म :व □ □प □ह त य क □य □क र ण □य म □त क त □:य N :य □3म □□म । त थ व अ □द श स प र ण ष ए क 3म □□प र ण □ उ N य त -

उपसंहार :-

एवम् ऑनलाईन शिक्षण पद्धतीने विद्यार्थ्यांच्या शैक्षणिक समस्या, ऑनलाईन शिक्षणाचे फायदे, ऑनलाईन शिक्षणाचे तोटे, ऑनलाईन शिक्षणाचे उद्देश, ऑनलाईन शिक्षणाचे कारण, ऑनलाईन शिक्षणाचे दृष्टीने विद्यार्थ्यांचे मत, ऑनलाईन शिक्षणाने होणारे परिणाम

Paper 22

□ीम@ागवतम

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सार: (ABSTRACT)

यथा □श्रीFानाथ नारायण उपास्थितः । तदा तपCयाःतले तत्र गायतीम:T३य िव&ाि◌मTण सय सा□Fानम
अभवत त३य । त३मात गायतीम:T३य ऋ◌ा िव&ाि◌मTः, नारायण ता इित वय वदामः । गायतीछ:दः, सय ो दव
अनन □कारे चत- य३य उ:पि◌flः अभवत । तT े दश म□डलाि◌न- ाि◌न- १०,६०० ण वद ऋ□वद १०२८ सN म:Tाः
िवh:ते । एव दे ३य ६६३ म:Tाः िवh:ते, तथाि◌प गh ाः:मक:वात िभ्तया यजव ऋ□वद िनश्चय:ते । एव
सामवेदे गान ाः:मकरी:या म:Tाः िनश्चिपताः । पर:तु एतषा म:Tाणा पठने क□ठ३थीकरणे च असमथाः
अिधकाररिहताः ३वमो□ाथ ँक कुयः इित िवचारे- ाणाना □वणेन मो□ः तषा वेदत्ः:याना परतथा पठनन
िवhते इित ासमह*षणा उAयते । त३मात एव ासमह*षणा वदानाम अि◌प सा□ी:या स□हः कतः । तथव
अ◌ादश पराणाि◌न च ीयवणायान ा ाणाना □वणे सित मो□ः ला◌सीरन कताि◌न। तर ा यष पर इित । पर:त
मो□ि◌वषयेऽ ि◌प िभ्मतयः िवh:ते े भगवतः □श्र३य (अT भगव:त ३वीकत्म) Fान । यथा अ@त □श्रपदन
सित मो□ः लभते "अह □ श्रा◌ि३म" इित Fान३य स@ावे सित । पर:तु @तमते तु भगवतः नारायण३य िच◌flे य६द
म□ः अ३य दात्म इित यदा आगAछति तदा त३य मो□ः ला◌यते । अ३त्... तदव सवषा कथम◌ि◌प मो□ः लभ्मत३थापनाचायाणामिभमतम ।

□३तावना-

इह ज ग ते अ 3म क ज :म भ म भ र त म अ :य :त □□त म म । क म थ म ते च त अ T म □ध न द व अ य अ व त र :त । अ व त र स :य प क म -□ध -त भ -म ह -म द -म :स र द स :व ते म □म ग त ष म न व च ल त । य त आ □च न क ल त न र द द य म ह ष य म न व न □म थ त थ म □□द न थ द व न र य ण म प स :य त T-त T त @ व त 3य अ र ष 5व ग 3य न म ल न य प र ह र न य A छ :त 3म । त 3म ते भ र त य ष अ 3म स म □थ ब ह व स ध क व ष य स :त ।
प र :त त :स व F त म अ श N क त क :म ष □ण न ं य त T म न न व श य त भ म 3थ □ह ण ज न प ज क र य :त त प र म :म न प

3. ☒ च ▯ स ▯म ▯ने A छ :द ▯▯स प र ▯ण :य ज ष ▯स ह
4. अ ▯A छ ▯▯f▯F▯ स व ▯द ▯व द व ▯ ▯द ▯व ▯▯त ▯▯ (१ १ .७ .२ ५)
5. ग ▯य थ ▯▯▯ण प र ▯ण ▯ने 3म प :त –
6. "ए व ▯म म ▯स व ▯व द ▯▯ ▯ने ▯म त ▯▯ स क :प ▯▯ स र ह 3य ▯▯ स ▯▯▯ण ▯▯ स ▯प ▯त ष :क ▯▯ स ▯त ह ▯स ▯▯ स ▯:व य ▯▯▯य ▯त ▯▯ स प र ▯ण ▯▯ स 3अ र ▯▯ । "(▯थ म , प ▯.२)
7. श त प थ ▯▯▯ण -स ▯य ▯म ▯त ▯क ▯▯त प र ▯ण म ▯व ▯त (१ ३ .४ .३ .१ ३)
8. ब ह द ▯र ▯य क -ई ▯त ह ▯स प र ▯ण ▯व h▯ ▯ ▯ग ▯त ष द ▯ (२ .४ .१ १)
9. छ ▯:द ▯▯य -☒ ▯व द ▯ भ ग व ▯ R य ▯म ···:ई ▯त ह ▯स प र ▯ण प ▯म व द ▯ग ▯ व द म ।
10. आ प 3त ▯भ ध म स T – प र ▯ण 3य ▯:त ख ए व न क व ल ▯ ▯प त ▯क स ▯य ▯▯य N▯ ।
11. अ थ प र ▯ण ▯क ▯न द ह र ▯:त अ ▯▯श ▯▯त स ह W▯▯ ई ▯त " (२ .२ २ .३ ५)
12. श ▯क र ▯च ▯य ▯▯ क म ▯▯र ल भ ▯C प र ▯ण ▯:य 5ध त व :त ▯ । ब ▯▯ भ ▯C ह ष च ▯▯र त -प र ▯ण ष व ▯य ▯ल ▯प त म "
ई :य ▯ह ।
प ▯प र ▯ण ☒ थ श ▯ग 3य प 5व fl व ▯य त त :म ह ▯भ ▯▯र त ऽ ▯प ▯▯य त ।
त ▯द म ▯▯ने स व ▯▯▯ण त :व ▯▯ने प र ▯ण ▯ने ▯ व द ▯क क ▯ल अ ▯प अ 3अ :व स म थ य :त । ई स व ▯य श त क ▯त ष ट श त क ▯प व त न क ▯ल प र ▯ण ▯ने ▯म अ 3अ :व आ स ▯द ▯त क ▯ :प न ऽ ▯प स :य ▯ने म ▯ह त ▯ । इ द ▯त स :य ▯य त प र ▯ण 3य ▯द म ▯ ▯प ▯ स ▯▯▯त न ल ▯य त ▯ । प र ▯ण क द ▯▯च त ए क T स म य ▯ न ▯ A व त । स म य ▯ स म य ▯ त T▯R य ▯▯ प ▯▯ज त ▯▯ । ग ▯क ▯ल प य :त ▯ त ष ▯ व त म ▯ने ▯प म प प ▯म स ▯त । स ▯प ▯द ष य ▯ म त भ द ▯ न ▯▯3अ ,
स व व ▯द ▯स ø त ष ▯ अ ▯द श :व म , त h थ ▯-
म @य भ @य च व ▯T प व च त , य म ।
अ न ▯प ▯ल ▯ग क 3क ▯ने प र ▯ण ▯▯ने ▯च ▯त ।

- म @य म -म क ▯र ▯द प र ▯ण @य म - "म :3य प र ▯ण म , म क ▯ह य प र ▯ण म "।
- भ @य म - भ क ▯र ▯द प र ▯ण @य म - "भ व ष्य :प र ▯ण म , भ ग व त प र ▯ण म "(द व ▯भ ग व त म , ▯म @ग व त म ई :य ▯प न ▯म ▯:त र म)।
- ▯T य म -▯क ▯र ▯द प र ▯ण T य म - "▯▯▯ह प र ▯ण म , ▯▯प र ▯ण म , ▯▯व व त प र ▯ण म "।
- व च त ▯य म -व क ▯र ▯द प र ▯ण च त ▯य म -व ▯म न प र ▯ण म , व र ह प र ▯ण म , व ष्ण प र ▯ण म , व य प र ▯ण म "।
- अ -अ ▯प र ▯ण म ,
- न ▯ -न ▯र द प र ▯ण म ।
- प -प ▯प र ▯ण म ।
- ▯ल -▯ल ▯ग प र ▯ण म ।
- ग -ग रुड प र ▯ण म ।
- क -क म प र ▯ण म ।
- 3क -3क :ध प र ▯ण म ।

ए त :प र ण ात ि र N ान अ ◌ृद श प र ण ान अ य आ ि य य :त -

• आ ◌ृद प र ण म । (स न :क म र)	• □□ ◌ृह प र ण म ।
• न र ◌ृस ह प र ण म । (न ◌ृस ह)	• व ◌ृण प र ण म । (व ◌ृण)
• न :द प र ण म । (क म र)	• क ात क प र ण म । (स त)
• श व ध म प र ण म ।	• म ◌ृह &ा प र ण म । (व स □)
• आ C य प र ण म । (द व स)	• स ◌ृव प र ण म । (आ ◌ृद :य)
• न र द प र ण म । (न र द)	• स र प र ण म । (स य)
• क प ल प र ण म । (क प ल)	• प र श र प र ण म । (प र श र N म)
• म न व प र ण म । (म न)	• म र च प र ण म । (भ ग व त)
• औ श न प र ण म । (उ श न)	• भ ग व प र ण म । (व स □)

*अ T स प र च ह न ान य N ान न म ान त ◌ृभ ◌ृ व N ान इ :य थ । ए व म :य श त ध क ान प र ण ान स :त । त T भ ग व त 3य व ष य ज ान म । भ ग व त इ द भ ग व त म इ त , य :श T स □ @व त □ प म व भ व त त @ग व त म । प □प र ण भ ग व त 3य @ द श 3क :ध भ ग व त 3य न र य ण 3य @ द श □ग ान भ व :त त □त प ◌ृद त म । प र :त क श क स ह त य ए व म उ A य :त -

प ◌ृद ◌ृज ान प य :त □थ म 3क :ध ई र त । त द R व क र प य :त @त य 3क :ध उ A य त । त त य न ◌ृभ र :य NC त ध उ द र म त म । प □म 5द य □N ष □क □ठ 3अ व इ क म । स व त □ण स य N स □म म ख म A य त । अ □म च □ष व ण क प ल भ क र प र ।

द श म □□र :□□ म न ए क द श 3अ त । आ :म त @ द श 3क :ध □क ण 3य क □त त ।

□क ण 3य आ ब :य त त ख त अ 3य □म ख व ष य भ व :त । द ण व ान म प ज □म , प व Tत म प र ण म , प र □□ त प ◌ृद क म , F ान व र य भ N स म :व त म , ान क म क म स प ◌ृद त म , भ N स 3य अ म :य श व ध अ 3त "□म @ग व त म" । त द N म -

□म @ग व त प र ण म म त य @ ण व ान □य म ।
य 3म न प र म ह 3य म क म म त F ान प र ग य त । त T
F ान व र ग भ N स ह त न क □य म व क त म ।
त छ व न व प ठ न व च र ण प र भ :य व म A य □र । (□म @ग व त म - १ २ .१ ३ .१ ८)

म ह र ज य प र □त य श क द व न □व त □स व र च त ◌ृय □ :ध स ध न F ान म - स øF ान म - स ध न भ N - स øभ N - म य द म ग म - अ न □ह म ग म - @त - अ @त - व श □@त द श न ान म प व स म :व य आ :म क ◌ृR य :म F ान प य त । अ य स क त व h स र भ त ◌ृ3त । ह य □व व h - व fl व ध क थ - ग य T र ह 3य च य T त :व क द ◌ृh व ण त म ◌ृ3त भ ग व त 3क :ध प र ण उ A य त -

□ :थ ◌ृ□द श स ह W @ द श 3क :ध स □म त ।
ह य □व □□व h य T व T व ध 3त थ ।
ग य :य च स म र □भ 3त @ भ ग व त व द ◌ृ। (3क :ध प र ण)

□म @ग व त □□स T ण स र भ म , म ह भ र त व ष य □त प ◌ृद क म , ग य T भ थ □प म , प र ण ान म स र भ त इ त ग R ह प र ण क य :त -

अ थ ◌ृय □□स T ण भ र त थ व ान ण य । ग य T भ थ □प ◌ृस व द थ □त ब ह त । प र ण ान स र □प स □ @ग व त ◌ृद त । (ग R ह प र ण)

भगवत उय रचनकार - सुप्रसिद्ध कन्नड साहित्यकार डॉ. एस.एल. भैरप्पा (५ ५ ७.५ ६ १ ए.डी) द्वारा रचित उय कन्नड @गवत उय (१/६/३५; १//५२) | उ flारंभदलि दलित वर्गक्कि सेरिद भगवत उय दशमस्कंधद (१०/१४/४) | अंत ुप्पिन हंतद कथेयन्नु @गवत उय रचनेयाग्दिदे वN शैलियल्लि | दयानंद सरस्वतिय Tयदर्शनशास्त्रक्कि वप्पदवनु एंदु हेचिसिकोळ्ळुवुदरिंद यदA यंत तदपर उस्मरणेयन्नु नीडिकोळ्ळुवुदु | भगवत उय वैष्णव उ – हिंदू @गवत ा महापुराणद सम्मदियिंद १/००० कंद्ग वेh:ते | अंत उय नाम अन्वर्थवाग सूचिसुवंते" इदे | अT @दर्श उक्त ग्रंथद, उय उपजातिय पद्यगळु सेर्पडिसिवे | ईवाT @दर्श उक्त ग्रंथद उपजातिय अRयगळु-

उक्त ग्रंथद	अRयगळु	उक्त ग्रंथद	अRयगळु
प्रथम उक्त ग्रंथ	११ अRयगळु	अन्य उक्त ग्रंथ	२४ अRयगळु
@ंत्य उक्त ग्रंथ	१० अRयगळु	नवम उक्त ग्रंथ	२४ अRयगळु
तृतीय उक्त ग्रंथ	३३ अRयगळु	दशम उक्त ग्रंथ	प.४१ उ.४१
चतुर्थ उक्त ग्रंथ	३१ अRयगळु	एकादश उक्त ग्रंथ	३१ अRयगळु
पञ्चम उक्त ग्रंथ	२६ अRयगळु	@दि उक्त ग्रंथ	१३ अRयगळु
षष्ठ उक्त ग्रंथ	११ अRयगळु		
सप्तम उक्त ग्रंथ	१५ अRयगळु		

एरडनेय उक्त ग्रंथद उत्तरार्धद श्लोकगळिंद चतुर्मुखनादं नारायणनु भगवद@णनाद, अवतारकथेयन्नु हेळुवंते, भगवद$रितेयं, विस्तारवादुदरिंद, पुराणोक्तवेनिसिद, अंकनेयं दृढीकरिसुवंते, कृतियन्नु रचिसिद ऋषिगळ, भगवंतन @राधनेयं, कृष्णनवतारगळ, यादवकुलद उग्रहणेयं, पुराणोक्त कतेगळनेल्ल हेळि, पुराणद शैलियं, गद्यगतेदंतेवसे, त उय सम्पूर्ण शुकदेव उय गमनेयं इत्यादिय विषयगळ विस्तृत वागि हेळल्पटिदे | @दनेय उक्त ग्रंथद महापुरुषरु उय, वेणुधारणेकथे, विविधरादसुवंदे, पुराणोक्त शुकस्तवदे, अवतारचरितेयं, पुराणलक्षणं, सृष्टिक्रियेयंदिक विषयगळ लक्ष्यवेनिसिवे | तृतीय उक्त ग्रंथद ऋषिगळु ब्रह्मनिंद सृष्टिंदिद, उ ब्रह्मनु विदुरनिगे ब्रह्मांडवर्णनेयं, @ंडिक वर्णनेयं, कुरुवंशद हिरिमेय सम्मानगळु, सृष्टियगळ दृढीकरिसुवंदिक विषयगळ विस्तृतवागि हेळल्पटिवे | चतुर्थ उक्त ग्रंथद पूर्वार्धद, पृथुचरितेय, पृथुचरितेय पूर्वार्धद कथेयं | पञ्चम उक्त ग्रंथद पूर्वार्धद, ध्रुवचरितेय @गतनेय चित्रणनेयं, भवनकर्मय अ5तवर्णनेयन्नु वेh:ते | षष्ठ उक्त ग्रंथद अजामिळचरितेयं, दक्षसृष्टिनिरूपणेयं, वृत्रासुरचरितेयं, मरुत्तचरितेय कथेयं | सप्तम उक्त ग्रंथद हिरण्यकशिपुचरितेयं, मनुधर्मगळु, वर्णाश्रमधर्मगळु, अवधूतनंतेहुसिद, गृहस्थधर्मगळु, मोक्षनिरूपणेय पद्यगळु | अष्टम उक्त ग्रंथद उय मन्वन्तरगळ चरितेयं मनुष्योत्पत्तिनिरूपणेयं, गजेंद्रमोक्ष, समुद्रमंथनेयं, बलिबंधनेयं, मोहिनीविलासिय अT आकर्षकवाद | नवम उक्त ग्रंथद सृष्टिविशेषगळं, इक्ष्वाकुवंशनेयं, सगरचरितेयं, रघुवंशनेयं, शZयंतकथे, मनुपुत्रर वंशकथे, नभगनुपुत्रर वंशकथे,

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Paper 23

सरवाणीसागरे स ध्यर□ाि न

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सार: (ABSTRACT)

सि:त लोके बहव: कवय: । सि:त भयाि स का्याि न च । सि:त भूियै◌ा नायकाा: । ाक:तु वा:मीाकसम:
किवनाि3त जगतीतले । रामायणसमान का् न ि◌vhते क3यामिप भाषायाम । रामतु:यो नायकोऽपरो न वतत इितहासे । अतो वा:मीाकरे वाादकि◌व: । रामायणमवादकाम् । राम एव आदशनायको मनु यकु ल3य ।
कथासि◌वधाने □कितवणनाया ि◌N:वि◌चाणे च वा:मीाक: सवषा गु◌र: ।
दशरथन:दन3य रामय कथा
क3माि$ु◌F◌ातवान स रामः ा स5गुणानाम खिनः ।
वा:मीाकर◌ित चत सवष

□3तावना

eÉaÉirÉÎxqÉlÉ SzÉxrÉÉxrÉ aÉÉUqÉÉ xÉuÉ eÉÉlÉlirÉuÉ | iÉ§É ÌlÉSÉlÉ²rÉ uÉiÉiÉ, rÉiÉÉÌW-pÉÉUiÉxrÉ mÉÌiÉ¸ ² xÉxMüiÉ xÉxMüÌiÉxiÉjÉÉ ClÌiÉ | rÉjÉÉxrÉ xÉx MüÌiÉÂiMü¹É uÉiÉiÉ iÉjÉÉ xÉxMüiÉqÉÌmÉ | ``pÉÉwÉÉxÉ qÉZrÉÉ qÉkÉUÉ ÌSurÉÉ aÉÌuÉÉhÉpÉÉUiÉÌ" CirÉ£üÌSzÉwÉÉ SuÉÉlÉÉ pÉÉwÉÉ AÌmÉ | LiÉÉSauÉÍzÉw≦ xÉUuÉÉhÉÌ xÉÉÌWirÉxÉÉaÉU xÉÉUU¦ÉÉÌlÉ SzrÉliÉ | iÉ cÉ-

eÉÉiÉ eÉaÉÎliÉ uÉÉ≥qÉÌMüÉ MüÌuÉÉUirÉÍpÉkÉÉÅpÉuÉiÉ |
MüuÉÉÎliÉ cÉ iÉiÉÉ urÉÉxÉ MüuÉrÉÎxiuÉÎliÉ SÎhQÌlÉ ||

CirÉ£üUÏirÉÉ AÉSÉ AÉÌSMüÌluÉ mÉzrÉÉqÉ-

ि◌वषय□3तु तः

xÉÎliÉ ≥ÉÉÉMü oÉWuÉÉÈ MüuÉrÉÈ | xÉÎliÉ pÉrÉÉÍxÉ MüÉurÉÉÌlÉ cÉ | xÉÎliÉ pÉÌrÉ¸É lÉÉrÉMüÉÈ | ÌMüliÉ uÉÉ≥qÉÏÌMüxÉqÉÈ MüÌuÉlÉÉÎxiÉ eÉaÉiÉÏiÉ≥É | UÉqÉÉrÉhÉxÉqÉÉlÉ MüÉurÉ lÉ ÌuÉ±iÉ MüxrÉÉqÉÌmÉ pÉÉwÉÉrÉÉqÉ | UÉqÉiÉ≥rÉÉ lÉÉrÉMüÉÅmÉUÉ lÉ uÉiÉiÉ ClÌiÉWÉxÉ | AiÉÉ uÉÉ≥qÉÏÌMüUuÉÉÌSMüÌuÉÈ | UÉqÉÉrÉhÉqÉuÉÉÌSMüÉurÉqÉ | UÉqÉ LuÉ AÉSzÉlÉÉrÉMüÉ qÉlÉwrÉMü≥ÉxrÉ | MüjÉÉxÉÌuÉkÉÉlÉ mÉMüÌiÉuÉhÉlÉÉrÉÉ urÉÌ£üiuÉÍcÉ§ÉhÉ cÉ uÉÉ≥qÉÏÌMüÈ xÉuÉwÉÉ aÉÂÈ | SzÉUjÉlÉlSlÉxrÉ UÉqÉxrÉ MüjÉÉ MüxqÉÉÎ≦e¥ÉÉiÉuÉÉlÉ uÉÉ≥qÉÏÌMüÉUÌiÉ cÉiÉ xÉ UÉqÉÈ xÉuÉwÉÉ xÉ5hÉÉlÉÉ ZÉÌlÉÈ | UÉqÉÉrÉhÉxrÉÉUqpÉ LuÉ uÉÉ≥qÉÏÌMülÉÉUS xÉuÉ≥ÉÉMüxÉ≥cÉÉÉUhÉ mÉcNÌiÉ-

MüÉÅluÉÎxqÉlÉ xÉÉqmÉiÉ ≥ÉÉMü aÉhÉuÉÉlÉ Mü¶É uÉÌrÉuÉÉlÉ |
kÉqÉ¥É¶É MüiÉ¥É¶É xÉirÉuÉÉYrÉÉ SRuÉiÉÈ ||
cÉÉÉU§ÉhÉ cÉ MüÉ rÉ£üÈ xÉuÉpÉiÉwÉ MüÉ ÌWiÉÈ |
ÌuÉ²ÉlÉ MüÈ MüÈ xÉqÉj¶É Mü¶ÉMüÌmÉrÉSzÉlÉÈ ||

AÉiqéuÉÉlÉ MüÉ ÎeÉiÉstuÉkÉÉ ±ÌiÉqÉÉlÉ MüÉÅlÉxÉrÉMüÈ |
Müxré ÌoÉprÉÎiÉ ÌÍÉMüÉ¶É eÉÉiÉUÉwÉxrÉ xÉrÉaÉ ||

A§É MüÍjÉiÉÉÈ wÉÉQzÉaÉhÉÉÈ mÉÂwÉwÉ mÉjÉMü mÉjÉMü EmÉŸÉprÉliÉ | xÉuÉwÉÉ aÉhÉÉlÉÉ xÉqÉuÉÉrÉ LMü§É lÉ SzrÉiÉ | AiÉ LuÉ mÉzlÉ ´ÉiuÉÉ lÉÉUSÉ oÉpÉÉhÉ-

oÉWuÉÉ SŸÉpÉÉ¶ÉuÉ rÉ iuÉrÉÉ MüÍjÉiÉÉ aÉhÉÉÈ |

qÉlÉ oÉuÉÏqrÉW oÉSkuÉÉ iÉrÉ£üÈ ´ÉrÉiÉÉ lÉUÈ ||

CliÉ | LiÉÉSzÉxÉMüŸÉxÉ5hÉrÉ£ü C¤uÉÉMüuÉzÉmÉpÉuÉÈ UÉqÉ LuÉ lÉÉlrÉ ClìÉ lÉÉUSlÉ xÉirÉqÉuÉÉ£üqÉ | mÉÂwÉÉ¨ÉqÉÉrÉ UÉqÉÉrÉ lÉÌiÉiÉiÉrÉÈ ||

uÉÉŸqÉÏÌMülÉÉ ŸÉÉMüÉ¨ÉUÉ UÉqÉMüjÉÉ mÉxiÉiÉÉ | MüjÉÉxÉÌuÉkÉÉlÉ uÉÉŸqÉÏÌMüÈ Al²iÉÏrÉÈ | AiÉ LuÉ zÉiÉzÉÈ xÉWxÉzÉÉ ŸÉ¤ÉzÉÈ | MüÍjÉiÉÉmÉÏrÉ MüjÉÉ lÉuÉiuÉ lÉ irÉeÉÌiÉ | SzÉUjÉxrÉ cÉiÉwÉmÉ§ÉwÉ erÉ¸È ´É¸¶É UÉqÉÈ | iÉ xÉSÉlÉaÉiÉuÉÉlÉ pÉÉiÉÉ ŸÉ¤qÉhÉÈ | mÉUqÉuÉÏUÉ erÉ¸pÉÉiÉÉU pÉÌ£üqÉliÉÉ pÉUiÉzÉ§ÉblÉÉ | UÉqÉxrÉÉSÉ¨ÉiuÉ oÉÉŸrÉ LuÉ urÉerÉiÉ | rÉ¥ÉU¤ÉÉrÉ ÌuÉµÉÉÍqÉ§ÉÉqÉWÌwÉÈ FlÉwÉÉQzÉuÉwÉqÉÌmÉ UÉqÉ mÉwÉÌrÉiÉ SzÉUjÉ rÉrÉÉcÉ | xÉzÉrÉÉlÉ UÉeÉÉlÉ SzÉUjÉ ÌuÉµÉÉÍqÉ§ÉEuÉÉcÉ-

AW uÉÍ© qÉWÉiqÉÉlÉ UÉqÉ xÉirÉmÉUÉstüqÉqÉ |

uÉÍxÉ¸ÉÅÌmÉ qÉWÉiÉeÉÉ rÉ cÉqÉ iÉmÉÍxÉ ÎxjÉiÉÉÈ |

LuÉ UÉqÉqÉÉWÉiqrÉ lÉÉOMüÉrÉÉÈ uÉkÉ, AWŸrÉÉrÉÉ E®ÉU, ÍzÉuÉkÉlÉpÉ... cÉ urÉ£ü pÉuÉÌiÉ | xÉÏiÉÉMüŸrÉÉhÉ qÉlÉÉWU uÉxiÉ | iÉiÉÈ mÉlÉÈ mÉUzÉUÉqÉaÉuÉpÉ...È ´ÉÏUÉqÉxrÉ mÉUÉstüqÉÉÌiÉzÉrÉ urÉŸeÉrÉÌiÉ | ArÉÉkrÉÉMüÉhQ UqÉÉrÉhÉxrÉ WSrÉqÉ | iÉ§É MüÂhÉUxÉxrÉ mÉUÉ MüÉ¸É mÉzrÉÉqÉÈ | SzÉUjÉlÉ UÉqÉmÉOOÉÍpÉwÉMümÉrÉ¦ÉÈ, MüMürrÉÉÈ uÉUrÉÉcÉlÉÉ, xÉÏiÉÉUÉqÉŸÉ¤qÉhÉÉlÉÉ uÉlÉmÉrÉÉhÉ, aÉWxÉqÉÉaÉqÉÈ, SzÉUjÉxrÉ UÉqÉÌuÉrÉÉaÉiÉmiÉxrÉ ÌlÉkÉlÉ, pÉUiÉlÉ UÉerÉÉzÉÉUÌWiÉlÉ ArÉÉkrÉÉqÉÉaÉirÉ UÉerÉ zÉÉkÉÏÌiÉ UÉqÉxÉÍ³ÉkÉÉ rÉÉcÉlÉÉ- ClìÉ LMüMüÉÅÌmÉ ÌuÉwÉrÉÉ WSrÉ...qÉÈ | UÉqÉxiÉ ÌmÉiÉuÉÉYrÉmÉËUmÉÉŸÉMüÉ lÉÉ...ÏMüUÉÌiÉ | cÉiÉSzÉ uÉwÉÉÍhÉ uÉlÉ uÉixrÉÉqÉÏÌiÉ xÉ uÉSÌiÉ | UÉqÉmÉÉSMürÉÉÈ mÉOOÉÍpÉwÉMüÈ ÌstürÉiÉ pÉUiÉlÉÌiÉ xÉuÉ ŸÉÉMü¤ÉqÉÉrÉ | AUhrÉMüÉhQ qÉÉrÉÉqÉaÉmÉxÉ...È, xÉÏiÉÉmÉWUhÉ eÉOÉrÉwÉÉ qÉUhÉ cÉ SÈZÉqÉ ElqÉÏŸÉrÉiÉÏÌiÉ uÉÉŸqÉÏÌMüMüiÉ MüjÉÉxÉÌuÉkÉÉlÉ UqÉhÉÏrÉqÉ ||

ÌMüÎwMülkÉÉMüÉhQ xÉÏiÉÉqÉluÉwÉqÉÉhÉrÉÉ UÉqÉŸÉ¤qÉhÉrÉÉÈ ÌMüÎwMülkÉÉrÉÉqÉÉaÉqÉlÉ, WlÉqÉiÉÉ iÉrÉÉSzÉlÉ, xÉaÉÏuÉxÉZrÉ, uÉÉÍŸÉuÉkÉÈ, xÉÏiÉÉluÉwÉhÉÉrÉ uÉÉlÉUÉhÉÉ xÉuÉÉxÉ ÌS¤É mÉwÉhÉ cÉ uÉhrÉliÉ | xÉlSUMüÉhQ WlÉqÉiÉÈ xÉqÉSÉŸŸÉ†lÉ, ŸÉƒrÉÉ iÉlÉ xÉÏiÉÉSzÉlÉ, AzÉÉMüuÉlÉiÉÂhÉÉ kuÉxÉÈ, A¤ÉMüqÉÉUuÉkÉÈ, UÉuÉhÉxjÉÉlÉSzÉlÉ, ŸÉƒÉSWlÉŸcÉ UÉcÉMüiÉrÉÉ uÉÍhÉiÉÉÌlÉ | iÉiÉÉ rÉ®MüÉhQ xÉiÉoÉlkÉÈ, ÌuÉpÉÏwÉhÉzÉUhÉÉaÉÌiÉÈ, rÉ® MüqpÉMühÉÉSÏlÉÉ qÉUhÉ, UÉqÉUÉuÉhÉrÉÉÈ xÉqÉUÌuÉzÉwÉÈ, UÉqÉhÉ UÉuÉhÉxrÉ uÉkÉÈ, xÉÏiÉÉrÉÉÈ AÎalÉmÉUÏ¤ÉÉ, ÌuÉpÉÏwÉhÉxrÉ mÉOOÉÍpÉwÉMüÈ, mÉwmÉMüÌuÉqÉÉlÉ xÉÏiÉÉUÉqÉŸÉ¤qÉhÉÉlÉÉqÉ ArÉÉkrÉÉaÉqÉlÉ, ´ÉÏUÉqÉmÉOOÉÍpÉwÉMüÈ, mÉeÉÉlÉÉqÉÉlÉlSÈ CirÉiÉ²hrÉiÉ | E¨ÉUMüÉhQ xÉÏiÉÉmÉËUirÉÉaÉÈ, uÉÉŸqÉÏÌMüqÉWwrÉÉ´ÉqÉ ŸÉuÉMüzÉrÉÉeÉlqÉ, iÉÉprÉÉqÉrÉÉkrÉÉrÉÉ UÉqÉÉrÉhÉaÉÉlÉ, UÉqÉÉµÉqÉkÉÈ, xÉÏiÉÉrÉÉÈ pÉmÉuÉzÉÈ, UÉqÉÌlÉuÉÉhÉŸcÉ uÉhrÉliÉ | LwÉÉ MüjÉÉ A±ÉÌmÉ eÉlÉÉlÉÉ ÌmÉrÉÉ | MüjÉÉxÉÌuÉkÉÉlÉ xÉlSUiÉqÉqÉ | MüjÉÉrÉÉÈ LMüMü pÉÉaÉqÉÉÍ´ÉirÉ MüÌuÉÍpÉÈ qÉWÉMüÉurÉÉÌlÉ lÉÉOMüÉÌlÉ cÉ UÍcÉiÉÉÌlÉ | AiÉ LuÉ ÍcÉUliÉlÉ ´ÉÏqÉSÉqÉÉrÉhÉqÉ |

rÉÉuÉixjÉÉxrÉÎliÉ ÌaÉUrÉÈ xÉÉUiÉ¶É qÉWÏiÉŸÉ |

iÉÊuÉSÉqÉÉrÉhÉMüjÉÉ ÌÉÉMüwÉ mÉcÉÉUwrÉÌiÉ ||

mÉMüÌiÉÍcÉ§ÉhÉ uÉÉÌqÉÏÌMüUmÉÌiÉqÉÈ | mÉMüÌiÉxÉÉlSrÉ rÉjÉÉxqÉÉMü cÉ¤ÉwÉÈ mÉUxiÉÉiÉ qÉÌiÉqÉS pÉuÉiÉ iÉjÉÉ xÉÈ zÉoSÈ ÍcÉ§ÉrÉÌiÉ | ´É¸ÉÈ ÌuÉqÉzÉMüÉÈ uÉÉÌqÉÏMüÈ zÌÉÉMüÉlÉ xuÉaÉljÉwÉESÉWUÎliÉ |

UÌuÉxÉXstüÉliÉxÉÊpÉÉarÉÈ iÉwÉÊUÉuÉiÉqÉhQÌÉÈ |

ÌlÉÈµÉÉxÉÉlkÉ CuÉÉSzÉÈ cÉlSqÉÉ lÉ mÉMüÉzÉiÉ || CliÉ |

zÌÉÉMü AÉlÉlSuÉkÉlÉÉcÉÉrÉhÉ kuÉlrÉÉÌÉÉMü ESÉWiÉÈ | A§ÉÉlkÉzÉoSxrÉ kuÉÌlÉqÉ¨uÉ ¥ÉÉrÉiÉ LuÉ xÉMüÌÉÈ xÉWSrÉÈ | GiÉlÉÉ uÉhÉlÉÉÌmÉ UÉqÉÉrÉhÉ qÉlÉÉ¥ÉÉ uÉiÉiÉ | ÌMüÎwMülkÉÉMüÉhQ A¹ÍÌuÉzÉ xÉaÉ uÉwÉiÉÉuÉhÉlÉ WSrÉ...qÉqÉ |

zÉYrÉqÉqoÉUqÉÂ½ qÉbÉxÉÉmÉÉlÉmÉÎ‡ÍpÉÈ |

MüOeÉÉeÉlÉqÉÉÌÉÉÍpÉUÌÉƒiÉ ÌSuÉÉMüUqÉ ||

CirÉ§É uÉÉÌqÉÏMüÈ mÉÌiÉpÉÉ mÉcÉMüÉzÉÏÌiÉ |

ÌuÉlÉÏrÉqÉÉlÉÎuÉWaÉÎlÉqÉÏÌÉÎ°¶É mÉƒeÉÈ | ÌuÉMüxÉlirÉÉ

cÉ qÉÉÌÉirÉÉ aÉiÉÉÅxiÉ ¥ÉÉrÉiÉ UÌuÉÈ ||

CirÉ§É uÉÌqÉÏMüÈ mÉMüÌiÉuÉÏ¤ÉhÉ ÌMürÉixÉ¤qÉÍqÉÌiÉ ¥ÉÉrÉiÉ | ÌMüÎwMülkÉÉMüÉhQ zÉU²hÉlÉ cÉÉiÉÏuÉ W± ÌuÉ±ÉiÉiÉ |

zÉÉZÉÉxÉ xÉmiÉcNSmÉÉSmÉÉlÉÉ mÉpÉÉxÉ iÉÊUÉMüÌlÉzÉÉMüUÉhÉÉqÉ |

ÌÉÏÌÉÉxÉ cÉuÉÉ¨ÉqÉuÉÉUhÉÉlÉÉ Í´ÉrÉ ÌuÉpÉerÉÉ± zÉUimÉuÉ¨ÉÉ ||

CirÉxrÉ mÉ±xrÉ cÉÉÂiÉÉ AlrÉ§É YuÉ ÌÉprÉiÉ? uÉÉÌqÉÏMüÈ xÉqÉÉ uÉÉÌqÉÏÌMüUuÉ mÉMüÌiÉuÉhÉlÉ ClÌiÉ ÌlÉzzÉƒ oÉqÉÈ ||

mÉÉ§ÉÍcÉ§ÉhÉ uÉÉÌqÉÏMüÈ mÉ¶ÉÉqÉ¶ÉiÉ iÉ§É xÉ ÍxÉ®WxiÉ ClÌiÉ ÌlÉ¶ÉmÉcÉqÉ | UÉqÉxrÉ, xÉÏiÉÉrÉÉÈ, ÌÉ¤qÉhÉxrÉ pÉUiÉxrÉ, WlÉqÉiÉÈ, UÉuÉhÉxrÉ, ÌuÉpÉÏwÉhÉxrÉÌiÉ oÉWlÉÉ mÉÉ§ÉÉÍhÉ AxqÉÉMü WSrÉ ÎxjÉUÉÍhÉ ÌiÉ¸ÎliÉ | ´ÉÏUÉqÉxrÉ urÉÌ£üiuÉqÉ AxÉÉkÉÉUhÉqÉ | iÉixÉSzÉÉ lÉÉrÉMüÉ ÌuÉµÉxÉÉÌWirÉÅlrÉ§É SÌÉpÉÈ |

oÉÎ®qÉÉlÉ qÉkÉUÉpÉÉwÉÉ mÉuÉpÉÉwÉÏ ÌmÉrÉuÉSÈ |

uÉÏrÉuÉÉlÉ lÉ cÉ uÉÏrÉhÉ qÉWiÉÉ xuÉlÉ ÌuÉÎxqÉiÉÈ ||

lÉ cÉÉlÉiÉMüjÉÉ ÌuÉ²ÉlÉ uÉ®ÉlÉÉ mÉÌiÉmÉeÉMüÈ |

AlÉU£üÈ mÉeÉÉÍpÉ¶É mÉeÉÉ¶ÉmrÉlÉUerÉiÉ ||

CirÉÉSrÉÉ aÉhÉÉÈ xÉuÉÅirÉ§É MüÎxqÉlÉ lÉU ÌÉprÉliÉ? pÉÉiÉwÉ iÉxrÉ mÉqÉ ÎxjÉUÉÅcÉÌÉ¶É | MüMürrÉÉSzÉÉlÉxÉÉUhÉ cÉiÉSzÉ uÉwÉÉÍhÉ AUhrÉ aÉliÉ mÉÎxjÉiÉxrÉ UÉqÉxrÉ qÉZÉ ÌuÉÌstürÉÉ lÉ S¹É | qÉWÉmÉÂwÉÈ xÉ CirÉxrÉ iÉSuÉ ÌÉ¤ÉhÉqÉ | pÉÉrÉÉuÉcÉxÉÉ ÌmÉiÉÉ qÉÉ MüÉlÉlÉ mÉÌwÉiÉuÉÉÌlÉÌiÉ lÉ cÉstüÉkÉ UÉqÉÈ |

xÉirÉÈ xÉirÉÉÍpÉxÉlkÉ¶É ÌlÉirÉ xÉirÉmÉUÉstüqÉÈ |

mÉUÌÉÉMüpÉrÉÉS pÉÏiÉÉ ÌlÉpÉrÉÉÅxiÉ ÌmÉiÉÉ qÉqÉ ||

CirÉÉÌS uÉcÉlÉ UÉqÉxrÉ qÉWÉxÉ¨uÉiÉÉ urÉlÉÌ£ü | zÉ§ÉÉ UÉuÉhÉÅÌmÉ iÉxrÉ uÉiÉlÉÉ zÌÉÉbÉlÉÏrÉÉ | qÉiÉxrÉ UÉuÉhÉxrÉ xÉxMüÉUÈ qÉrÉÉ MüiÉurÉÉ uÉÉ lÉ uÉÌiÉ zÉƒqÉÉlÉ ÌuÉpÉÏwÉhÉ mÉÌiÉ UÉqÉÉ uÉSÌiÉ-

qÉUhÉÉliÉÉÌlÉ uÉUÉÍhÉ ÌlÉuÉ¨É lÉ mÉrÉÉeÉlÉqÉ |

ÌstürÉiÉÉqÉxrÉ xÉxMüÉUÉ qÉqÉÉmrÉwÉ rÉjÉÉ iÉuÉ ||

pÉUiÉxÉqÉÉlÉÉ pÉÉiÉÉ ÌÉÉMü SÌpÉÈ | UÉqÉÈ xuÉrÉ uÉSÌiÉ-

lÉ xÉuÉ pÉÉiÉUxiÉÉiÉ pÉuÉÎliÉ pÉUiÉÉmÉqÉÉÈ |

qÉÎ²kÉÉ uÉÉ ÌmÉiÉÈ mÉ§ÉÉÈ xÉWSÉ uÉÉ pÉuÉÎ²kÉÉÈ ||

pÉUiÉlÉ UÉerÉ ÌÉokÉ, ÌMüliÉ xÉ iÉ³É uÉuÉÉÌNÉ | UÉqÉÉrÉ mÉirÉmÉrÉiÉ | UÉqÉÉ uÉlÉuÉÉxÉÌluÉwÉrÉ ÎxjÉUqÉÌiÉUÉxÉÍÌSÌiÉ UÉqÉmÉÉSMü ÍxÉWÉxÉlÉ xjÉÉmÉÌrÉiuÉÉ iÉrÉÉlÉÉÎqlÉ UÉerÉ zÉzÉÉxÉ | UÉqÉ cÉiÉSzÉuÉwÉÉlÉliÉU mÉirÉÉaÉiÉ iÉxqÉ mÉhÉ UÉerÉ pÉUiÉÈ xÉqÉmÉrÉÉqÉÉxÉ | LiÉÉSzÉÉ pÉÉiÉÉ ÌuÉµÉÎliÉWxÉ YuÉÉlrÉ§É SzrÉiÉ?

WlÉqÉixÉSwÉÉ pÉ£üÉÅmrÉlrÉ§É SÌÉpÉÈ | iÉlÉ UÉqÉxrÉ oÉWuÉ EmÉMüÉUÉÈ MüiÉÉÈ | ÌMüliÉ UÉqÉÉiÉ ÌMüqÉÌmÉ xÉ lÉÉmrÉmÉ¤ÉiÉ | UÉqÉxiÉ uÉSÌiÉ-

LMüMüxrÉÉmÉMüÉUxrÉ xÉuÉ SÉxrÉÉÍqÉ iÉ WU |

zÉwÉhÉÉqÉmÉMüÉUÉhÉÉ pÉuÉÉqÉ GÍhÉlÉÉ uÉrÉqÉ ||

qÉrrÉuÉ eÉÎhÉiÉÉ rÉÉiÉ rÉ¨uÉrÉÉmÉMüiÉ WU |

lÉUÈ mÉirÉmÉMüÉUÉjÉÏ ÌuÉmÉÌ¨ÉqÉÍpÉMüÉX¤ÉÌiÉ || ClÌiÉ |

LiÉÉSzÉ pÉ£üqÉ, LiÉÉSzÉ SuÉÌcÉ uÉrÉ UÉqÉÉrÉhÉ mÉzrÉÉqÉ ClÌiÉ uÉrÉqÉuÉ kÉlrÉÉÈ | UÉqÉÉrÉhÉxrÉ ÌuÉÌluÉkÉÉlÉÉ mÉÉ§ÉÉhÉÉ ÍcÉ§ÉhÉ SÏbÉ mÉxiÉMüqÉuÉÉmÉ¤ÉiÉ ClÌiÉ | qÉWÉpÉÉUiÉqÉ

xÉxMüiÉxÉÉÌWirÉmÉmÉÌcÉxrÉ ÌWqÉÉÌÉrÉÉrÉqÉÉlÉ qÉWÉpÉÉUiÉ SuÉpÉÉwÉÉrÉÉ uÉÉ SzÉpÉÉwÉÉrÉÉ uÉÉ MüÉ lÉ mÉÌPiÉuÉÉlÉ? qÉWÉpÉÉUiÉxrÉ mÉhÉiÉÉ qÉÌlÉÈ urÉÉxÉÈ MüxrÉ lÉ mÉerÉÈ?

lÉqÉÉÅxiÉ iÉ urÉÉxÉ ÌuÉzÉÉÌÉoÉ® TüÌÌÉÉÚÌuÉlSÉrÉiÉmÉ§ÉlÉ§É |

rÉlÉ iuÉrÉÉ pÉÉUiÉiÉÌÉmÉhÉÈ mÉeuÉÉÍÌÉiÉÉ ¥ÉÉlÉqÉrÉmÉSÏmÉÈ || ClÌiÉ |

xÉuÉ ¥ÉÉÌlÉlÉxiÉ lÉqÉxrÉÎliÉ | oÉWuÉÈ MüuÉrÉxiÉ xiÉuÉÎliÉ | oÉÉhÉpÉOÌOÉ oÉpÉÉhÉ-

lÉqÉÈ xÉuÉÌuÉS iÉxqÉ urÉÉxÉÉrÉ MüÌluÉuÉkÉxÉ |

cÉstü mÉhrÉ xÉÉUxuÉirÉÉ rÉÉ uÉwÉÍqÉuÉ pÉÉUiÉqÉ || ClÌiÉ |

uÉhÉÏxÉWÉUlÉÉOÌMüxrÉÉSÉ pÉOOlÉÉUÉrÉhÉ EuÉÉcÉ-

´ÉuÉhÉÉÌeÉÍÌÉmÉOmÉrÉ ÌuÉUÍcÉiÉuÉÉlÉ pÉÉUiÉÉZrÉqÉqÉiÉ rÉÈ |

iÉqÉWqÉUÉaÉqÉMüwhÉ MüwhÉ²mÉÉrÉlÉ uÉlS || ClÌiÉ |

`pÉÉUiÉ mÉÌcÉqÉÉ uÉS' ClÌiÉ qÉWÉiqÉÉlÉÉ qÉlrÉliÉ | zÉiÉxÉWxÉzÌÉÉMüÉiqÉMü qÉWÉpÉÉUiÉ mÉÂwÉÉjÉcÉiÉ¹rÉxÉÉkÉMüÉÈ xÉuÉ ÌuÉwÉrÉÉÈ MüÍjÉiÉÉÈ | AiÉ LuÉ aÉljÉ mÉÉ£üqÉ-

kÉqÉ cÉÉjÉ cÉ MüÉqÉ cÉ qÉÉ¤É cÉ pÉUiÉwÉpÉ |

rÉÌSWÉÎxiÉ iÉSlrÉ§É rÉ³ÉWÉÎxiÉ lÉ iÉiÉ YuÉÍcÉiÉ || ClÌiÉ |

qÉWÉpÉÉUiÉ qÉW¨uÉ cÉ aÉljÉpÉrÉxiuÉ cÉ ÌuÉ±iÉ | qÉWiuÉÉS

pÉÉUuÉ¨uÉÉS qÉWÉpÉÉUiÉqÉcrÉiÉ || ClÌiÉ ||

xÉÉkÉ MüÍjÉiÉqÉ | qÉWÉpÉÉUiÉxÉqÉÉlÉÉ aÉljÉÉ ÌuÉµÉÎxqÉ³ÉlrÉÉ lÉÉxiÉÏÌliÉ lÉ MüuÉÌÉqÉÍpÉqÉÉlÉmÉËUiÉ uÉcÉlÉÈ | iÉxrÉ mÉPlÉlÉÉkrÉrÉlÉlÉ cÉ oÉWuÉÉ kÉlrÉÉ ApÉuÉlÉ pÉuÉÎliÉ pÉÉÌuÉwrÉÎliÉ cÉ | qÉWÉMüÌuÉÈ ¤ÉqÉlSÈ AÉiqÉÉlÉ urÉÉxÉSÉxÉ bÉÉwÉrÉÎliÉ | Mü³ÉQMüÌuÉÈ lÉÉUÉhÉmmÉÈ AÉiqÉÉlÉ MüqÉÉUurÉÉxÉxÉÌ¥ÉMü MüiÉuÉÉlÉ | LuÉ pÉÉUiÉSzÉxrÉ xÉuÉÉxÉ pÉÉwÉÉxÉ pÉÉUiÉxrÉ MüjÉÉ

zÉiÉÉÍkÉMüÈ MüÌuÉÍpÉÈ mÉlÉÂlqÉÏÍ¥ÉiÉÉ | qÉWÉpÉÉUiÉaÉiÉÉÌlÉ EmÉÉZrÉÉlÉÉÌlÉ oÉWÌlÉÉ qÉWÉMüÉurÉÉlÉÉ lÉÉOMüÉlÉÉ mÉoÉlkÉÉlÉÉ cÉÉimÉ¨ÉÉ MüÉUhÉÉÌlÉ | A¤ÉrrÉÉ pÉÉUiÉSqÉ CÌiÉ rScrÉiÉ iÉixÉirÉxrÉ xÉirÉqÉ | iÉ§É mÉÌiÉÌSlÉ lÉÉuÉÌlrÉqÉuÉ¥ÉÉYrÉiÉ ÌuÉmÉÍ¶ÉÎ°È | AiÉ LuÉÉ£üqÉ-

AÎSirÉxrÉÉSrÉxiÉÉiÉ iÉÉqoÉ¥É pÉÉUiÉÏ MüjÉÉ |

C¹É pÉÉrÉÉ xÉÍqÉ§É cÉ AmÉuÉÉÍhÉ ÌSlÉ ÌSlÉ || CÌiÉ |

pÉÉUiÉxrÉ MüjÉÉ lÉÉlÉÉeÉlqÉxÉqoÉ®É | zÉliÉlÉÈ, pÉÏwqÉÈ, ÌuÉÍcÉ§ÉuÉÏrÉÍcÉ§ÉÉ...SÉ, mÉÉhQlkÉiÉUÉ-É, mÉÉhQuÉÉÈ MüÉUuÉÉ¶ÉÌiÉ uÉzÉmÉUqmÉUÉ | iÉwÉÉ xÉuÉwÉÉ eÉlqÉ, uÉpÉuÉ, xuÉaÉaÉqÉlÉÍqÉÌiÉ qÉWiÉÏ MüjÉÉ| MüÌiÉ lÉÉrÉMüÉ A§É zÉÉpÉliÉ | LMüÉ lÉÉlrÉxÉSzÉÈ | xÉuÉÍpÉ³ÉmÉÌiÉpÉÉuÉliÉÈ | Ípɳ́ÉaÉhÉÉÈ | ÍcÉ§ÉzÉÉ¥ÉÉrÉÉ rÉjÉÉ lÉÉlÉÉuÉhÉÉÌlÉ lÉlÉÉpÉÉuÉ±ÉiÉMüÉÌlÉ ÍcÉ§ÉÉÍhÉmÉzrÉÉqÉxiÉjÉÉ qÉWÉpÉÉUiÉ lÉÉlÉÉmÉÉ§ÉÉÍhÉ mÉzrÉÉqÉÈ | AiÉÉ pÉÉUiÉmÉPlÉ uÉSmÉPlÉxÉqÉÉlÉÍqÉÌiÉ zÉqÉ ||

xÉxMüiÉxÉÉÌWirÉ `SzÉMüqÉÉUcÉËUiÉ'xrÉ ÌuÉÍzÉ¹ xjÉÉlÉqÉÎxiÉ | iÉxrÉ MüÉurÉxrÉ MüjÉÉ lÉÉqÉiÉ LuÉ ¥ÉÉrÉiÉ rÉjÉÉ SzÉUÉeÉmÉ§ÉÉhÉÉ ÌuÉÍpɳ́ÉÉlÉÉ ÌuÉÍcÉ§ÉÉhÉÉ cÉËU§ÉÉhÉÉ xÉXaÉW CÌiÉ iÉiMüÉurÉxrÉ xjÉ¥ÉmÉËUcÉrÉ LuÉ Ì§ÉwÉ pÉÉaÉwÉ ¥ÉÉiÉ zÉYrÉiÉ |

1. mÉuÉmÉÍÌlPlMüÉ - A§É ²rÉÉ UÉeÉmÉ§ÉrÉÉÈ MüjÉÉ iÉÉuÉSĕuÉÉxÉmÉ¥ÉcÉMü ÌlÉoÉ®É SzrÉiÉ |
2. SzÉMüqÉÉUcÉËUiÉqÉ - A¹ UÉeÉmÉ§ÉÉhÉÉ MüjÉÉ EĕuÉÉxÉÉ¹Mü ÌlÉoÉ®ÉÎxiÉ | AjÉ ÌuÉ´ÉiÉ MüjÉÉ AmÉhÉÉ SzrÉiÉ |
3. E¨ÉUmÉÍÌlPlMüÉ - A§É ÌuÉ´ÉiÉMüjÉÉÌmÉ AlìÉxÉÎX¤ÉmiÉÃmÉhÉ SzrÉiÉ cÉSÌmÉ mÉuÉÉ£ü xjÉ¥É§ÉrÉÉÅÌmÉ SÎhQlÉÈ uÉhÉlÉÉ cÉÉiÉrÉ mÉSÉlÉÉ ¥ÉÉÍ¥ÉirÉqÉ AirÉliÉ qÉlÉÉWU¥cÉ pÉÉÌiÉ |

LuÉqÉuÉ SÎhQlÉÈ MüirÉliÉUqÉ AuÉÎliÉxÉlSUÏMüjÉÉÌmÉ xÉWSrÉÉlÉÉ WSrÉÉlÉlS eÉlÉrÉÌiÉ iÉjÉuÉ MüÉurÉÉSzÉxrÉ xjÉÉlÉqÉÌmÉ xÉWSrÉÉlÉÉ WSrÉxjÉÉlÉÍqÉirÉiÉÉ SÎhQlÉÌuÉwÉrÉ CrÉqÉÌ£üÈ mÉÍxÉ®É SzrÉiÉ | rÉjÉÉ -

§ÉrÉÉÅalÉrÉx§ÉrÉÉ uÉSÉx§ÉrÉÉ SuÉÉx§ÉrÉÉ aÉhÉÉÈ |

§ÉrÉÉ SÎhQmÉoÉlkÉÉ¶É ÌS§ÉwÉ ¥ÉÉMüwÉ ÌuÉ´ÉiÉÉÈ ||

CÌiÉ | LiÉwÉÉqÉeÉUÉqÉUÉhÉÉ MüuÉÏlÉÉ MüÉurÉÉlÉÉqÉkrÉrÉlÉlÉ uÉrÉ xÉuÉ kÉlrÉÉ pÉuÉÉqÉ | rÉiÉÉ ÌW-

eÉrÉÎliÉ iÉ xÉMüÌiÉlÉÉ UxÉÍxÉ®ÉÈ MüuÉÏµÉUÉÈ |

lÉÉÎxiÉ iÉwÉÉ rÉzÉÈ MüÉrÉ eÉUÉqÉUhÉeÉ pÉrÉqÉ ||

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सार: (ABSTRACT)

अ थ ☐य ☐☐ते ☐ श ☐Tफ ल ☐ प र ण ग ण क र द श इ :य A य त "इ ☐त भ ☐3क र व च न ☐त । य द प ☐च त म :य ज :म ☐न श भ ☐श भ त 3य क म ण ☐ प ☐Nम । ☐f य ☐त श ☐Tम त त ☐त म स ☐☐☐ण द ☐य इ व , इ ☐त व र ☐ह व च न ☐ ए त त श ☐T3य फ ल द श क र ण म व म ☐य ☐य ज म । प र ☐ फ ल द श 3य - ल ☐ - ☐ह ☐आ ☐☐त :व ल ☐ - ☐ह ☐द स ध न ध म द ☐ स ह :द ग ☐ण त F☐न आ व ☐य क म । ह र ☐3क :ध प ☐रष ☐:थ ष स व ☐थ म ब ह @☐त क 3य आ व भ व ☐ । अ :य $ ☐:थ ☐☐ ☐च ☐न ष ह र ☐:थ स र भ त 3☐त स ☐म त C आ ध ☐न क स क ल प ☐रष ☐:थ ☐न ☐म ल भ त ☐ग ☐त । ☐3☐त ☐व क म :

अ ☐:य ☐☐ण श ☐T☐ण व द ☐3☐ष क व ल म ।
☐:य ☐ ☐य ☐☐ते ष श ☐T च :☐क ☐ य T स ☐☐ण ☐ । इ ☐त
व च न ☐न स र म ☐य ☐☐ते ष श ☐T ☐:य ☐☐ष ण द ☐य त ।
इ द श ☐T व द 3य च ☐ इ ☐त अ ☐भ ध ☐य त । य त च ☐ ☐व न ☐म ☐न व ☐☐क म ☐प द ☐ अ श ☐☐त
त थ व ☐य ☐☐ते ष ☐व न ☐ अ :य त श ☐T☐ण अ व ग :त ☐क ☐ भ व ☐ते । ए त त श ☐T ☐T3क :ध ☐म क ☐ भ व ☐ते । स ø:त -
स ☐ह त ☐ - ह र ☐ इ ☐त । त T स ☐ह त ☐ त थ ☐ स ø:त व ष य ☐ ल ☐ल व त ☐ - स ø:त –श र ☐म ☐ण ☐:थ ☐द ष
उ ☐:ल ष त म ☐3☐ -त T ह र ☐ अ :य :त म ☐ध ☐:य म 3क :ध ☐ अ 3☐ । त T ए क ☐क ☐ भ व ☐ते ।

प ज :म ☐☐ज त प ☐य श भ व ☐य ☐द व श भ ।
त 3य प ☐N ☐ह ☐☐स व ☐f य ☐:त इ ह ज :म ☐न ।

इ ☐त ☐क ☐न स र म ☐म ☐न व ☐☐प ज :म 3य श भ ☐श भ क म व श ☐त ए त त ज :म ☐☐य स ख स ख ☐ द क अ न भ व ☐ते ।
अ T ज :म ल ☐द र ☐य @द श भ व ☐☐ भ व ☐:त ।
☐ह ण ☐ ☐3य ☐त व श ☐त म न थ 3य श भ ☐श भ फ ल ☐न व N श ☐य त ।
त ष स ☐ह त ☐:थ ष क व ल त त व द व 3य व र ☐ह म ☐ह र क त 3य ब ह :स ☐ह त ☐ए व इ द न ☐ उ प ल &ध ☐ व त त ।
त T 3क :ध स य स ø:त - स ø:त श र ☐म ण ☐ -स ø:त त :व व व क ☐त स ø:त ☐:थ T य 3य , क र ण ☐:थ 3य ।
ल ल व त ☐ -ब ज ग ण त ☐त ग ण त ☐:थ @य 3य , अ ☐:व ☐च र ☐ व त त ।

अ थ ☐य ☐☐ते ☐ श ☐Tफ ल ☐ प र ण ग ण क र द श इ :य A य त "इ ☐त भ ☐3क र व च न ☐त । य द प ☐च त म :य ज :म ☐न श भ ☐श भ त 3य क म ण ☐ प ☐Nम । ☐f य ☐त श ☐Tम त त ☐त म स ☐☐☐ण द ☐य इ व , इ ☐त व र ☐ह व च न ☐ ए त त श ☐T3य फ ल द श क र ण म व म ☐य ☐य ज म । प र ☐ फ ल द श 3य - ल ☐ - ☐ह ☐आ ☐☐त :व ल ☐ - ☐ह ☐द स ध न ध म द ☐ स ह :द ग ☐ण त F☐न आ व ☐य क म ।
ह र ☐3क :ध प ☐रष ☐:थ ष स व ☐थ म ब ह @☐त क 3य आ व भ व ☐ । अ :य $ ☐:थ ☐☐ ☐च ☐न ष ह र ☐:थ स र भ त 3☐त स ☐म त C आ ध ☐न क स क ल प ☐रष ☐:थ ☐न ☐म ल भ त ☐ग ☐त ।

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Paper 25

स 3क त , स 3क त :, स म र 3य च

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सार: (ABSTRACT)

□च न क व य : य थ स र भ र :य : स व क :व ज :म स थ □ य □□व न त थ अ व च न : क व य : अ प । स 3क त भ ष य न क व ल म आ R य □:म क F न म अ प त उ h ग क ल इ :य □द व h : म न व ज व न न व ह ण य उ प य N : स :त । त स आ य व द च र क स ह त , स □त स ह त , अ □□ग 5द य म इ :य द य : □स ø : □:थ : । ए त ष □ □□□□□□□□□ क य च क :स द य : अ श : 3य □□प ण उ :त ख त म अ 3त । व द क ल द र य स 3क त न व र च त ष 3म :य □द □:थ ष र ज न त क , व F न क , भ त र स य न ग ण त श T स ब ø : अ न क व श □: अ श : त T त T द र द य त । अ त ए व स 3क त भ ष इ ह प र क :य ण स ध क । भ ष स म □ य म ध र □द □ग व ण व ण ।

□3त व न

□व ह र 3य □म ख स ध न भ ष । भ ष व न क □ प 3व □भ □य □क र य त , F प य त व स म थ : न भ व त । भ ष र ह त ज ग त ग द :ध क र प त त भ व त । भ ष य F न व ध त । य थ –

प र □म ग ह क ø ब ल व ø य व प व ।
क र त स 3क त □य स □□त F न स □प द म ॥ (स र स र 3अ त स भ य : □ध म प 3त क म)

व & अ न क : भ ष : स :त । त स स 3क त भ ष अ :य त म । म ह क व : द ड उ N व न – स 3क त न □म द व व क अ :व □य त म ह ष भ :' इ त । स 3क त न □म द व न भ ष । म ह ष ण : त 3य : भ ष य : स □:क र म अ क व न ।

□च न क व य : य थ स र भ र :य : स व क :व ज :म स थ □ य □□व न त थ अ व च न : क व य : अ प । स 3क त भ ष य न क व ल म आ R य □:म क F न म अ प त उ h ग क ल इ :य □द व h : म न व ज व न न व ह ण य उ प य N : स :त । त स आ य व च र क स ह त , स □त स ह त , अ □□ग 5द य म इ :य द य : □स ø : □:थ : । ए त ष र ग न द न म , क य च क :स द य : अ श : 3य □□प ण उ :त ख त म अ 3त । व द क ल द र य स 3क त न व र च त ष 3म :य □द □:थ ष र ज न त क , व F न क , भ त र स य न ग ण त श T स ब ø : अ न क व श □: अ श : त T त T द र द य त । अ त ए व स 3क त भ ष इ ह प र क :य ण स ध क । भ ष स म □य म ध र □द □ग व ण व ण ।

स व □ग स :द य : स 3क त भ ष य : ज न न म

स 3क त न म स □य क क त म । व य स 3क त श &द : क त आ ग त इ त क □त अ व ल क न क य म ।–

स 3क त म इ त प द क 3य □C त ए क 3य : भ ष य : अ व ग म न थ , व द न भ ष प र च य य त व क T □प प ण न : अ प □य प व न द □य त । ए व त ह स 3क त ' इ त प द म ए क 3य : भ ष य : न म क थ ज त 3य त ? इ त □□:

ಶ ø□ಕ :ಯ , ಪ□ವ T□ಕ :ಯ ಸ □: ಅ □3ಅ | ಏ ತ ಷ □ ಶ &ದ□ನ □ ಮ Rಳ : ಪ ರ 3ಪ ರ : ಸ □ಖ :ಧ : ವ Nನ : ಆ ಧ ರ □ಕ :ಯ □ತ □ತ | ಏ ವ □ಕ □ರ ಣ ಸ ವ □ಗ ಸ :ದ ರ □ ಸ 3ಕ್ತ ತ ಮ □ಷ □ ಮ □ಸ □ತ ಅ ವ □ತ ರ ತ | ಸ 3 ಕ್ತ □ತ :

ಭ □ರ ತ 3ಯ ಆ :ಮ □ಂಣ 3ಅ □ಪ □ಪ ಣ ಧ ಮ : ಸ 3ಕ್ತ □ತ : ಚ ಅ □3ಅ | ಅ ನ □ದ್ಯ ಕ □ತ ತ : ಸ 3ಕ್ತ □ತ : ಸ 3ಕ್ತ □ತ : ವ □ಹ ಕ ಮ □ ಅ □3ಅ | □:ಯ ಕ ಭ □ರ ತ ಯ 3ಯ ಸ ಮ □ನ ಸ □3ಕ್ತ □ತ ಕ W□ತ □ಪ ಣ , ಸ ಮ □ನ ಸ □3ಕ್ತ □ತ ಕ ಭ ಷ □ಪ ಣ ಚ ಸ 3ಕ್ತ ತ ಗ □ಗ □ ಅ ವ □Aಞ □ತ ಯ □ ವ ಹ :ತ □ ಅ □3ಅ | ಧ ಮ :, ಸ 3ಕ್ತ □ತ : ಇ □ತ ನ □C: □ವ ಣ □ತ ಏ ವ ವ ದ □: ವ ದ Fನ 'ಇ □ತ ಧ □ತ ತ : ರ 5ಭ ಯ Fನ ಮ □ಇ □ತ ಅ ಥ □ದ ದ □ತ | ವ ದ □: ದ ವ ಸ :ಯ 3ಯ □ತ □ನ ಧ □ಪ ಣ □ತ □□:ತ ಇ □ತ □ನ C□ಚ □ ಸ :ಯ ಮ | ಕ ನ □ಪ □ತ 3ಯ ರ ಚ ನ □ನ ಕ □ತ ಮ | ಅ ತ : ಅ ಪ □ಕ್ಷ ಯ □: ತ | ಭ □ರ ತ 3ಯ ಸ ಕ □ಲ ಕ □□ತ ಹ □ಸ □ದ್ಯ ಪ ರ □ಪ ರ □ಯ □:, ಧ ಮ □ದ್ಯ ಚ ತ □ವ ಧ ಪ ಕ್ಷ ಧ □ನ □ ಚ ಮ ಲ □ಗ ಮ 3ಅ □ನ □ ವ ದ □: ಏ ವ | ವ ದ ವ □ಪ ಷ □ ಭ □ರ ತ ಯ □ನ □ಮ □ ಅ ಚ ಲ □ø □ ಗ □ರ ವ □ ಚ | ಶ □T□ಕ □ರ ಣ □ □ತ □ಮ □ಣ ಐ □ಯ ಮ :ಯ ಮ □ಅ □3ಅ |

ಭ □ರ ತ ದ ಶ □ಚ □ನ □ಕ್ಷ ಷ □ಅ : ತ ಪ :ಶ □:ಪ □ □□ Fನ ರ □ಶ : ಏ ಷ □ | ವ &3ಯ ಇ □ತ ಹ □ಸ : ಇ ತ □ಪ □ಕ □ತ ಗ ಭ ಏ ವ ಯ ದ □ ಆ ಸ □ತ □ತ ದ □ ಏ ವ ಪ ರ ಮ □:ಕ □□ ಅ ಪ □ರ □ಮ ತ □ Fನ ರ □ಶ : ಇ □ತ □□ಯ □ತ ಗ ತ □ ವ ದ್ಯ ಕ ವ □□ಯ 3ಯ ಪ ರ ಮ □:ಕ □ □ಭ □ವ ಯ ತ □ ಚ ಜ □ತ □: ವ ದ ಮ :T□: ಮ :T□ದ □ರ : ಇ □ತ ಕ ಯೆ ಮ □ನ : ಕ್ಷ ಷ ಮ □ನ □ಭ : ಸ □□:ಕ ತ □: ಆ ಸ □ನ | ಆ ದ □ ವ ದ ರ □ಶ : ಏ ಕ □ ಏ ವ ಆ ಸ □ತ | ಯ F3ಯ ಕ □ತ ಆ □ನ ಕ □:ಯ ಭ ವ ತ ಇ □ತ ಧ ಯ □ □ಸ ಮ ಹ □ಷ ಣ □ ಚ ತ ಧ □ ವ ಭ □ಯ 3ಯ □ಪ □ತ ಮ | □3ಯ ತ □ ವ ದ □ನ □ ಇ □ತ □ಸ :' ಇ □ತ □:ಯ □f1: ಏ ವ □ಸ ಪ ದ 3ಯ ಅ ಥ ಮ □ ಅ ವ ಗ ಮ ಯ □ತ | ಇ ತ : ಕ್ಷ □ವ ದ :, ಯ ಜ ವ ದ :, ಸ ಮ ವ ದ :, ಅ ಥ ವ ದ ದ : ಚ □ತ ಚ ತ ವ □: □ಸ ø□: ಜ □ತ □: |

ಸ □ಯ ಮ ಕ □ಯ ಥ □ ವ ದ ತ ₹3ಅ ನ □ಕ □ಶ ತ : | ಚ ತ ಧ □ಥ
ತ ತ □ ಜ □ತ □ ವ ದ ಪ □ದ ಪ □ಕ □ನ ನ ಮ ॥

ಸ □ಕ □ಣ □ವ ದ : ಇ □ತ ವ □ □ಸ ಮ ಹ □ಷ : ಚ ತ ಧ □ ವ ಭ ಜ □ತ | ತ ದ ನ :ತ ರ ವ ದ ವ □ಣ □ಮ □ಅ ರ □ಯ ಮ ವ ವ ø□ಮ | ವ ದ □: ಯ ವ ತ □: ಸ 3ಕ್ತ □: □ತ □ಬ □ಬ ಯ □:ತ ತ ವ ದ ವ □ ಉ ಪ □ನ ಷ ದ : ಅ □ಪ ಮ □ನ ವ 3ಯ □N:ತ ವ ಕ ಸ ನ □ಬ ಇ ಮ □ಯ ಪ □T□ತ □ಮ □ ಆ ವ ಹ □ತ | □ □ □ □ □:□

ವ ದ □ನ □ಮ □ಅ □:ತ ಮ ಭ □ಗ : ಏ ವ ಉ ಪ □ನ ಷ ದ : | ವ ದ □:ತ : ಇ :ಯ □ಪ □ಅ :ವ ಧ ನ □ಮ □ಅ □3ಅ | □3ಅ □ನ T□ಯ ಷ □□ತ □3ಅ □ನ □ಮ ಇ □ತ □ಅ □3ಅ □ನ □□□□ತ | ಭ □ರ ತ ಯ ಧ ಮ :, ದ ಶ ನ □ನ , ತ :ವ □ನ □ ಏ ತ ಷ □ ಸ ವ ಷ □ ಮ ಲ ಮ □ಅ □3ಅ ಉ ಪ □ನ ಷ ತ | ಉ ಪ □ನ ಷ ತ ಇ □ತ ಶ &ದ : ಉ ಪ +□ನ ಇ □ತ ಉ ಪ ಸ ಗ @ಪ ಪ □ ಕ □ತ □ವ ಶ ರ ಣ ಗ :ಯ ವ ಸ ಧ ನ ಧ ಕ : ಸ ದ ಧ □ತ □: □$□□:ಯ ಯ ಯ □ನ □ನ ಂಥ □: | □□ವ h□ □ತ ಪ □hಮ □ನ □: ಉ ಪ □ನ ಷ ದ : ಗ h□ಪ ಣ , ಪ h□ಪ ಣ , ಗ hಪ h□:ಮ ಕ □ಪ ಣ ಚ ಸ □:ತ | ಶ ಂಥ : ಗ ₹□: ಸ ಮ □ಯ ಮ ಉ ಪ ವ □ಯ ರ ಹ 3ಅ ತ ಮ ಯ □: ವ h□ಯ □: □□□: ಏ ವ ಉ ಪ □ನ ಷ ತ | ಉ ಪ □ನ ಷ ದ : ಭ □ರ ತ ಯ ದ ಶ ನ ಶ □T3ಅ ದ ವ □ಮ □ಣ ಭ ತ □ನ ರ □□ನ | ಭ □ರ ತ ಯ ಧ ಮ 3ಅ , ಧ ಮ □ಸ ø□:ತ □ನ □ ಚ ಮ ಲ ಮ ವ ಉ ಪ □ನ ಷ ತ | ಪ ರ ಮ □:ಮ ತ :ವ ಮ □ ಏ ವ ಉ ಪ □ನ ಷ ದ : □ಮ ಕ್ಷ □: □ವ ಷ ಯ □:| ಉ ಪ □ನ ಷ ದ □ ಕ ಚ ನ ಭ □ಗ □: ವ &ವ □ಯ □ಅ :ಯ f1ಮ ಭ □ಗ □: ಇ □ತ □□ಯ □ತ ಗ ತ □: ಸ □:ತ |

ಸ 3ಕ್ತ ತ –ಸ 3ಕ್ತ □ತ –ಸ □ಮ ರ 3ಯ ಮ □ಇ □ತ □ದ್ಯ □ಸ ತ :

ಪ ರ 3ಪ ರ ಸ 3ಕ್ತ □ತ ಸ □ಮ ರ 3ಯ □ ಚ ಸ ಧ ಯ □ತ ಮ □ ಉ ಪ □ನ ಷ ದ : □ಮ ಕ್ಷ □ ಪ □T□ಮ □ ಆ ವ ಹ □:ತ | ಮ □ನ ವ ನ ಅ ವ □ಯ ಮ ಅ ನ ಸ ರ ಣ □ಯ □ನ □ ಜ □ವ ನ ಮ □:ಯ □ನ □ ವ ಶ □□ಪ ಷ □ □ತ ಪ □ದ ತ □ನ □ ಸ □:ತ | ಯ F–ತ ಪ –ದ □ನ □ದ □ನ □ ಮ ಹ :ವ 3ಯ ಉ ಪ ದ ಶ ನ ಸ ಹ

इ :□य ने □ह :, अ □ह स □, स :य व च न , थ म □ø□, F ने द ह : इ :य □द ष म न ष्य : क थ म आ च र त इ ते आ द श म त प न ष त □ते प द य ते । त प न ष :स भ ग व द प स न , भ ग व ते भ N: इ :य त ष @र म □य य : क थ म इ ते व द ते । अ त : स 3क त स □3क त क भ ष ' इ ते क थ न न □3अ स श ते : । स 3क त भ ष य म न व ने म अ F न न स म 3य □: अ भ म ख्य □□य म ण अ □3अ । त त य थ □ –

1. स 3क त भ ष क □ठ न □। 2. स 3क त भ ष म त भ ष □। 3. क 3य च त व ग 3य भ ष □।

व □ष ण म

स 3क त क □ठ न □क म ? क □ठ न भ व त क रण □क म ? स र ल क रण श □य त त ते न ?

य क □य भ ष भ व त न ह स र ल न ह क □ठ न □। स म □:य त : भ ष य □ 3त र @य म अ □3अ । व च क भ ष स र ल भ व ते । स ह □:य क भ ष □द्ध भ व ते त थ □य स 3क त भ ष क □ठ न इ ते भ व : ज न ने म न स य त □व □म अ □3त त 3य अ न क ने क रण ने म स □:त । त ष □म ख्य क रण ने म –

स 3क त भ ष य □: अ R य न म

□□ द ष ज न □: भ र त 3य आ ग मन त प व भ र त श □ण स 3थ □: स व □: स 3क त प ठ श ल □:' ए व आ स न । त T स व व ष य □: स 3क त न ए व व ध य □:त 3म । ग R श्च य ण म R य स 3क त न ए व □व ह ते : भ व ते 3म । स 3क त भ ष □व ह □र क □भ ष आ स ते । अ त : स 3क त स व स ल भ त य व द □:त 3म । क :त □□द ष ज न □: अ 3म क □ø य □: 3य □भ म न 3य च म ल 3य स 3क त 3य उ प र क ठ र ह र म अ क व न । अ त : त □म @य म अ □त व :त : । आ द स 3क त प ठ श ल □: त : प ह त □: । त थ व म क ल □ण त न न श □न □त ष □य त व :त : । □@त य न म स 3क त R य न □क र ण प ø त म आ र □य त व :त : । त त : स 3क त क □ठ न म इ ते भ न ज न ने म न स □3थ त म । ग A छ त क ल न आ □ल य □: भ र त त ने ग त □: च द प स 3क त □T प र व त न न ज त म । व श ष त य व h□T ष ।

□□□प म र N म प □ण न : ग □$ र ण न $ र ण इ ते । आ द ग ₹: व द त । त द न :त र श्च य म न स व च स च द ढ क र ण क य ते । त द न :त र म व त न ल ख न य म आ स ते । □व 3थ त त य स 3क त 3य प ष न 3य स □क :प : क त : आ □ल : । □:य क भ र त य 3य र N स 3क त म अ □3अ । अ त : स □क :प : स म □ व □: य थ त थ न र T □क त : ज ते : । स 3क त न प ह त म अ प त न प र्य 3व क य म :द क व त ए व आ स ते । भ र त 3य च त ष द □ श □क र च य □: स न त न थ म 3य र □ण य म ठ ने 3थ प न क त व :त : । त म ठ □: अ ध न अ प ग ₹श्च य प र □र र □:त : भ र त य स 3क त F ने च य A छ :त : स □:त ।

भ ग व 5त य भ ग व न □क ष ण : क म □य व □ध क र 3अ म फ ल ष क द च न इ ते उ N व ने अ □3अ । फ ल फ ल 3य अ प □ न क रण य इ ते । त ष प र □म 3य फ ल □प ण स 3क त 3य □ग :ध : स व T □स त : अ □3अ । 2022त म 3य ज :म स 3य 21त म द न □क स 3क त व &व h ल य 3य उ @र न थ म आ ग त : □ध न म :T □ म द व य : 3व □म □भ : स 3क त न 3व ग त क त : । त □3म न स म य स व T न र :त र क र त ह न □च ल त । ए न .इ .प श □ण न त स □म त य अ व ल क य म : च त त T व h म न □: अ श □: अ 3म क ग ₹क ल श □ण प ø त म आ □य □:त इ ते भ स त ।

र □□य श □न त : 2020 स 3क त च

श □न त स म □त य प य म : च त द य म न □: क च न □म ख स म □:य श □: च ए व स □:त ।

ಸಾಮಾನ್ಯವಾಗಿ ಯಾವುದೇ ವಿಷಯದ ಬಗ್ಗೆ ಚರ್ಚೆ ಮಾಡಲಾಗುತ್ತದೆ. ಬಗ್ಗೆ ಚರ್ಚೆ ಮಾಡುವಾಗ ಅದಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕೆಲವು ಅಂಶಗಳನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಳ್ಳಬೇಕಾಗುತ್ತದೆ. ಅವುಗಳನ್ನು ಈ ಕೆಳಗಿನಂತೆ ಪಟ್ಟಿ ಮಾಡಬಹುದು.

ಪ್ರಬಂಧ ಮಂಡನೆಯ ಸಂದರ್ಭದಲ್ಲಿ ಸಮಯ ಪಾಲನೆ ಅತ್ಯಂತ ಮುಖ್ಯವಾಗುತ್ತದೆ. ಅಂದರೆ ಸಮಯಕ್ಕೆ ಸರಿಯಾಗಿ ಪ್ರಬಂಧವನ್ನು ಮಂಡಿಸಬೇಕಾಗುತ್ತದೆ. ಸಮಯಕ್ಕಿಂತ ಮುಂಚೆ ಅಥವಾ ಸಮಯ ಮೀರಿ ಪ್ರಬಂಧವನ್ನು ಮಂಡಿಸಬಾರದು. ಸಮಯ ಮೀರಿ ಪ್ರಬಂಧವನ್ನು ಮಂಡಿಸಿದರೆ ಅದು ಇತರರಿಗೆ ತೊಂದರೆಯನ್ನುಂಟು ಮಾಡುತ್ತದೆ.

ಪ್ರಬಂಧ ಮಂಡನೆಯ ಸಮಯದಲ್ಲಿ ಪಾಲಿಸಬೇಕಾದ ಕೆಲವು ಅಂಶಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ -

1. ಪ್ರಬಂಧವನ್ನು ಪೂರ್ತಿ ವಿಷಯವನ್ನು ಓದಬಾರದು.
2. ಕೆಲವು ಮುಖ್ಯವಾದ ಅಂಶಗಳನ್ನು ಮಾತ್ರ ಆಯ್ಕೆ ಮಾಡಿಕೊಂಡು ಮುಖ್ಯವಾದ ವಿಷಯವನ್ನು ಪ್ರಸ್ತಾಪಿಸಬೇಕು.
3. ಸಂಖ್ಯಾತ್ಮಕ ಮಾಹಿತಿ, ಸಂಗತಿಗಳನ್ನು ಮಾಹಿತಿಗಳನ್ನು, ಭಾಷಣದಲ್ಲಿ ಬಳಸಿಕೊಳ್ಳಬೇಕು.
4. ಚಿತ್ರಗಳನ್ನು ಪ್ರಸ್ತಾಪಿಸಬೇಕು.
5. ಶುದ್ಧವಾಗಿ ಗಣಕ ಪ್ರಯೋಗವನ್ನು ಮಾಡಿ ತೋರಿಸಬೇಕು.
6. ಪ್ರಬಂಧ ಮಂಡನೆಯ ಆಜ್ಞಾವಾಕ್ಯಗಳನ್ನು ಬಳಸಬಾರದು.
7. ಚಿತ್ರಗಳನ್ನು ಹಾಕುವಾಗ ಒಂದು ವಿಷಯವನ್ನು ಮಾತ್ರ ಬಳಸಿಕೊಳ್ಳಬೇಕು.
8. ಶುದ್ಧವಾಗಿ ಮಾತನಾಡಬೇಕು.
9. ಆತ್ಮವಿಶ್ವಾಸದಿಂದ ಪ್ರಬಂಧವನ್ನು ಮಂಡಿಸಬೇಕು.
10. ಅನುಮಾನಗಳನ್ನು ಪರಿಹರಿಸಲು ಪ್ರಯತ್ನಿಸಬೇಕು.

ಈ ರೀತಿಯ ಅಂಶಗಳನ್ನು ಪ್ರಬಂಧ ಮಂಡನೆಯ ಸಂದರ್ಭದಲ್ಲಿ ಗಮನದಲ್ಲಿಟ್ಟುಕೊಳ್ಳಬೇಕಾಗುತ್ತದೆ.

ಪ್ರಬಂಧ ಮಂಡನೆಯ ಸಂದರ್ಭದಲ್ಲಿ ಮಾಡಬಾರದ ಕೆಲವು ಅಂಶಗಳು ಈ ಕೆಳಗಿನಂತಿವೆ -

1. ವಿಷಯವನ್ನು ಮಂಡಿಸುವಾಗ 5 + 3 + 3 + 4 ರೀತಿಯಲ್ಲಿ ಮಾತನಾಡಬಾರದು.
2. ಪ್ರಬಂಧ ಮಂಡನೆ: ಪ್ರಬಂಧ ಮಂಡನೆ: ಚರ್ಚೆ ಮಾಡಬಾರದು. ಪರಿಚಯ ಮಾಡಿಕೊಳ್ಳುವಾಗ ಅಥವಾ ಒಂದು ವಿಷಯವನ್ನು ಪ್ರಬಂಧ ಮಂಡನೆ ಮಾಡಬಾರದು.
3. ಶುದ್ಧವಾಗಿ ಪ್ರಬಂಧ ಮಂಡನೆ: ಚರ್ಚೆ ವಿಷಯ ಮಂಡನೆ:, ವಿಷಯ ಪ್ರಬಂಧ ಮಂಡನೆಯ ವಿಷಯ: ಚರ್ಚೆ ಮಾಡಬಾರದು.
4. ಚಿತ್ರ: ಪರಿಯಲ್ಲಿ ಪ್ರಬಂಧ ಮಂಡನೆ ಸಮಯದಲ್ಲಿ ಒಂದು ಆಲೋಚನೆ ಮಾಡಿ ಪ್ರಬಂಧವನ್ನು ಮಂಡಿಸಬೇಕು.
5. ಚರ್ಚೆಯ ಸಂದರ್ಭದಲ್ಲಿ ಪ್ರಬಂಧ ಮಂಡನೆಯ ವಿಷಯಗಳನ್ನು ಪ್ರಸ್ತಾಪಿಸಬಾರದು.
6. ಒಂದು ವಿಷಯವನ್ನು ಮಂಡಿಸಲು ಹೋಗಿ ಮತ್ತೊಂದು ವಿಷಯವನ್ನು ಪ್ರಸ್ತಾಪಿಸಬಾರದು.
7. ಯಾವುದೇ, ಒಬ್ಬರನ್ನು ಉದ್ದೇಶಿಸಿ ಮಾತನಾಡಬಾರದು.

8. र ा□य श ध □ते □ने र ा□य ने व दे स 3थ ने म इ :य दे ने ा न त न स 3थ ने ने 3थ ा य न भ व थ ा ते ।

9. भ ारत ह ज र :□व 3थ ा म आ :म स ा:क त म इ A छ ते इ ते क ारण न त दन ग ण श □ा□व 3थ स @क त □ा ।

10. आ :त ा य न ा ड 3□:स ा त ने ग □व 3थ ा □ब ल क त □ा ।

उ प र य ने 20 प र व तन ने स च त ने त ने स व ा ण अ प अ व य भ व य : । त ष स 3क त F ने क त क ा प व क :प : न ा3त । अ थ त व h ल प य श □य ध र @य (स म :य व h ल य ष , त :स म प र प र क प ठ श त स च) उ $श □य ध र @य (ब ,ए , ए म .ए . इ ते , श ा□T-आ च य -व @:म R य म f1म द य : इ ते) उ प र उ N न म अ श न ा □य ा:व य न म अ न व य त य क ारण य ने भ व थ ा:त । य द प र व तन ने न □य र न त ह क ल ा:त र स 3क त श □ 3थ ने A प त प र व तन इ :श व त ा:□□ च भ व त इ ते ने □C त म । स म :य श □य अ □म द श व ष □य :त र (2030) प र व तन ने स प द न य ने । 2040 प य :त भ ारत 3य श □□व 3थ ा ग ण 3त र द ' h व &3त र य ा भ व त इ :प ल □य द f1म अ 3त श न ते ा । अ त : स 3क त F ने म अ 3म क म इ द न प र व :त म अ थ व न □य त म इ ते ए क :प व क :प : अ व श □: ।

□क □क प र व तन 3य त इ ते ए त व त उ N म । इ द न □क म थ त ने उ N ने इ ते प र श ल य म । भ ारत F ने □T क श ल □T □h ग क □T व F ने □T आ थ क □T च व & अ □स र : भ व त इ ते र ा3य आ क ा□□: श न ते ा द श त : । त द न ग ण श □□व 3थ क :प न य इ ते अ प □ । अ त : स 3क त श □ अ प त द न स रण भ व त । स म ø3य आ :म न भ र 3य ज ग 5ा र : भ ारत 3य ने म ण य प द श ने ा ज न ने म आ व य क त अ 3त त द श 3य ज न ब ल 3य ने म ण य स ल ए ष श □□व 3थ अ 3त । □क □ अ थ त स 3क त : क C न क व ल श □□T, अ प त व ण य □T □व स य क □T श स न □T उ h ग □T आ थ क □T व ध □T □h ग क □T इ :प व स व ष □T ष आ ज व क य थ □□ श □य त त थ त 3य श ण भ व त इ ते अ 3म भ : □□□म । त द श : प □□म : न म ते □: । त द ए व स 3क त प ठ न य छ T: आ ग A छ य :, अ :प थ न व आ ग A छ य : । त 3म त स 3क त श □य : प न र च न अ न व य ए व ।

□क □ अ 3म भ : ए त द प च :त न य य त य द ा ज ग त स व ब ल : स □ण क ा ज न :त , □व ह र क क श ल ने □□व :त त द य द अ 3म क स 3क त A छ T: त ष व ष य ष अ न भ F: त □त त ह स : अ 3य ा ज ग त इ त र : स ह क थ स भ म न स स म न च ा ज व त ? क थ व आ ा ज व क □□य त ? स 3क त 3य भ व थ भ त : य अ 3म क □य स 3क त A छ T: स :त त न म न स न ध य त ष म उ ä व ल भ व थ म न स न ध य अ 3म भ : स 3क त श □य : न व स र च न च :त न य ।

ए त व :प य :त र ा ज □य ण , स व क र □य ण , म ठ म :द र ण म आ □य ण , छ T व स द क र ण न अ □क □□: स ल भ प य : इ ते क ारण न व स 3क त 3य छ T स □य आ स ते । इ त : प र त न त द श न व क ारण न स 3क त 3य स ह Z य न भ व य : । इ त : प र स 3क त 3य अ □ ग मन T ण ए व क ारण न म □य भ त न न ण य क न च भ व थ :त - स र ल म न क स 3क त न व न त न □व ध भ : च प ठ न 3य आ क ष क त , आ ज व क □□□ प □□म 3य उ प य ा ग त , स 3क त F ने क त च त प र व तन □म त च ते । ए व क ारण स 3क त □व ध म न □ते आ ग :त म अ □3थ न अ 3त ।

मतभेद

सङ्कीर्तभाष्य मतभेद इति विषयः कः Cनेरणः | वयमव सङ्कीर्तभाष्य मतभेद इति पनः पनः वदःतः सरःणः मकवदम आःय चरःकतवःतः | एषः मःः एव यःदः सःभाषणमRयमन दःशतः 3यतः जनमःनसः वेhमःनः मतभेद इतः रेणः अपगतः 3यतः | मतभेद इतः ःयेण 3य अपःय आवतः ःणः थः इतः ःयuमहः | सङ्कीर्तभाष्य कः 3यचतः एकः 3य वग 3य भाष्य इतः अभःयः सःयकःनः | परः एषः सवषः भाष्य जःतमतभदःवनः आसतः | उदहरणः पःयमः | सङ्कीर्तरमयणः तःखतवःनवःमकः ःथः आसतः | कःतदःसः अजपःतकः आसतः | महषः ःसः धवरकतःनः आसतः | ःहषः, रःजभजः चTयः आसन | अनकअःयजतःयः जनः सङ्कीर्तपःहतः आसन | अतः सङ्कीर्तभाष्य सवषः भाष्य आसतः इतः सःदहलशः अपन 3अः | जःतमतवगःदशःदनः भदःवनः अ अपः सङ्कीर्तभाष्य सवषः भाष्य भवःयवः नेCयेन | अ 3अकः भरत 3य आकरः ःथः रमयण, महभरत, भगवत 5तः इःयदयः | यःदहः 3अतदःय Tयः ःहः 3अतनः तत $चतः "महभरतः उNः विषयः एव सवTअ 3अः | यतअTनः उNतत कTपनः 3अः | एतः ःसमएव सङ्कीर्तभाष्यः तः दशयमः चतअतशयःNनः 3अः $चतः | अतः एवएषभाष्य सवःगसःदरभाष्यः | अhतनपरे 3यतः सङ्कीर्त 3य 3थनमनमअधकतयवःषतमअ 3अः |

सङ्कीर्तभाष्यः अभवøः बइTदःयतः | गतःय अःवषयः यःपवजनः 21 दनःकमअःतरे ःयःयगदनमइतः उ@षतमः | त 3य फलःपणदशवदशषसवTओकरे 3य पठनः तः | पतfलसङ्कीर्तःकं@रेः ःथमवयमः | सङ्कीर्तवेhमनःनेआसनःनेअपवदःयपठयमः वयमः | अधनसवअपठःवः पठयःतःसःतः | एषएवननअ 3मकसङ्कीर्ततः आगतगरूपरःपरः |

उपसंहारः

सङ्कीर्तः Fने 3य चरःजधनःवनपरागःयतवरेणसः | ःNनकलसङ्कीर्तRयनन 3य ःमखकः ःमआसतःतत अधनअपशTRयनथनकयवनेःकःयपरे ःयःतः | अ 3यनगयसङ्कीर्तदªhकCनेमदःदेः वषयः सhःकलसवTःसतः | सचसङ्कीर्तनउ@षणःयः | वरेण 3यः वमनपflनेकरेनेसरःनेदशनेघषणसङ्कीर्तभाष्यय आर&धः | भरतयवमनपflनेःथकरेण ःयमणएषघषणसवदेःसङ्कीर्तनतदनहेःhः, आःलभाष्ययचःयतः | सःमदेवेससमयचमखवरेणः (मःअकः) धरणय, सरःतदरःणयम'इःयदयःसरःनेदशः Rखनेवधकनेःसयःतः | अःयःत 3तःयः अनकरेणयः च एषः ःयः ःतरः ःयः अभनःदनयः च | ईदयः घषणः, सचनः भरत 3यनेकणषःयःतः यथशhमः | वे&मःयतःयमणइयभाष्य अ 3मकसङ्कीर्तः तकम अ 3अः |

एकचमइतसङ्कीर्तचलनचTसhःकलएवलकयअपतमअ 3अः | सङ्कीर्तभाष्ययअनकनेचलनचTणकतनेसःतः | कथयःतः गAछमःचतत 3य आवलःसदयः 3यतः | अतःत 3यविषयनेTअधकककयेतः | सङ्कीर्तपठःवःकनेअवगःयतः तः ःयमणनेसखनेअ 3मकजवनयदयजयमः तहजवनेसथक 3यतः | सङ्कीर्तशधकपकवःतः:, ःमणकतयअRयनमअRयपनचकवःतः भरतमतः सवयःकतकःयः भवम | एतदवःयकभरतय 3य जवन 3य कःकयइतः मःयः | एतनेसमनेनेएवसङ्कीर्त, सङ्कीर्त, समर 3यचः |

आ क र □:ध □□

१ . स र स र 3व त □स भ □य □: □ध म □प 3आ क म

२ . र □म □य ण म -स :द र क □ड म

३ . र □म □य ण म -□क □ंक :ध □क □ड म

४ . क ण □र क म N□व &□व h□ल य 3य ए म .ए .२ व ष 3य भ □ष □स □T प 3आ क म

५ . स .भ □.□व श प 3आ क □त ज 5ध त म

६ . स □भ □ष ण स :द श प □Tक □ अ □र □व र 2020 □च म क ण श □Tय य 3य त ख :

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व ल द प श क

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स :(ABSTRACT)

ग र क 3य न प तम ? स व स धक न म प 3व 3व Tष स म च न ग रप यत एव । स म द h व ल क न स व T म ग दश क ग र व ल य :त ख :त । त दश क स ग म @ग वत भ गवत व द स ण स य ज त । अ 3य स ग 3य 3त त इ द न :त न क त ऽप अव य भ व द त म न ष य अ 3म न त ख न स व वय त । त त न धक तय क त पय ग र व त ष त :व प दश CT व यत । अ धक श म @ग वत एव व ल क न य ।

ग र क 3य न प तम ? स व स धक न म प 3व 3व Tष स म च न ग रप यत एव । स म द h व ल क न स व T म ग दश क ग र व ल य :त ख :त । त दश क स ग म @ग वत भ गवत व द स ण स य ज त । अ 3य स ग 3य 3त त इ द न :त न क त ऽप अव य भ व द त म न ष य अ 3म न त ख न स व वय त । त त न धक तय क त पय ग र व त ष त :व प दश CT व यत । अ धक श म @ग वत एव व ल क न य ।

प व प ठक ।

अ F न त म र :ष 3य F न f न श त क य ।
च ₹:म त त य न त 3म ग र व न म ।

म न थ ण N:व व क स न ग र व 5त 3थ न म त क र त त स व क त क स व द श क च म त स :य च । न क वल म न थ एव ग र व क :त म न थत र ज इ च त न पद थ अ प म ग दश न क व ::य व । F न A छ व त त च त स व T ग र व ल य :त एव । त दश एक स ग प र ण र ज म @ग वत द य त । श W य न C अ व ध त ग त इ त स ø य स ग ।

व ष य 3त व

एक द य द म ह र ज 3व ण क त म न म क म व ध त द दश । त :व प व क म ण अ त स म न स :त C स त स म न त द ª व व 3म त र ज प A छ । त क स व इ न न :य प र ह र य व अ ह र T य त :त । क :त न व :त 3थ भ म । क थ म द स R य य द भ व त क म प न च त त क म । त थ प भ व :म ख त फल त 3थ :त 3थ न :द म । अ प च भ व न म ह F न :य T न स :द ह अ R य न व न न द स ख म श य म । क थ त T भ व त स प द त म त द श म ग ध प ह :य म । क ग र भ व त F न प द श क क प य A य त म " ।

अ व ध त म न त द त - र ज न ! द ढ F न म व 3थ :त :द 3य न द न म । न त त F न म य क व ल म ह म न य ।

स :त म ग र व र ज न ब ह व व 5ध प त "- म @ग वत प र ण म -१ १ .७ .३ २ अ ह त व त म :प &3थ त य एव ज व न म :य :य ध त व न । त च ग र व –

प थ व व य र क श आ प ऽ C:म र व
क प त ऽज ग र स :ध प त ग म ध क त ग ज ।
म ध ह ह र ण म न प ग ल क र र ऽभ क ।
क म र श र क त स य ऊ ण न भ स प श क त ।

ए त म गर व र ज न च त व श त र ◻त ◻◻ -◻म @ग व त पर ण म -१ १ .७ .३ ३ -३ ४

र ज न ! ब ह व म गर व । त थ प च त व श त ग र व उ :त ख न य ◻◻ । त च

१ .प थ व २ .त य ३ .आ क श ४ .आ प ५ .अ ◻ ६ .च :◻ ७ .र व ८ .क प त १ .अ ज गर १ ० .म :ध ११ .प त ◻ग

१ २ .म ध क र १ ३ .ग ज १ ४ .म ध ह १ ५ .ह र ण १ ६ .म न १ ७ .प ◻ग त व य १ ८ .क र र १ ९ .अ भ क २ ० .क म र

२ १ .श र क त २ २ .स प २ ३ .ऊ ण न म २ ४ .स प श क त

क थ ए त अ व ध त 3य ग र व , क व ए त य श ◻त म त अ व ध त म न न म ह त न ह ष य य द म ह र ज य ।

१ . प थ व

त त ◻न क व ल य ग न ◻क :त स म ष म प अ प ◻त ग ण ।

म T3अ श 3त क :त य श त ण स ख द ख द ◻◻

आ ग म प य न ◻न :य 3त ◻◻ :त त त ◻3व भ र त । (भ ग व 5त -२ .१ ४)

स ख व द ख व न क 3य प श &त म । ग A छ त अ प ग A छ त च य थ अ ह र T ण । त 3म त

ऐ :◻य क प द थ ष त त ◻ क त ◻ ए व त ◻क ण न म ह त म । त द श त त ◻य ◻◻ न द श न प थ व । स व स ह त

त 3य अ प र न म । म त ₹:स ◻ग श श ◻क क न क र त । त T व म T प र ◻ए स ज न क र त । प ø म त ₹ र

त ड ए त । त थ प द य म त म त स व म प स :त ण 3व क :य श श प त य त । प थ ◻प स @न द ज न र प

न न ◻क र ण आ ◻◻य त । व त त प व ष त स ह त । स म ष प द ◻ह र म न भ व त । स व ज व न स क त क श म त व स ज न

त T व । 3व थ च :त क म न थ 3व भ ग थ प थ व प त ळ प य :त ख न त । त थ प क द य प थ व क म प न ग र त ।

अ य म व म य ध त प ठ प थ व स क श त ।

भ त र ◻◻य म ण ◻ प ध र द व व श न ग ।

त @@न न च ल :म ग द :व श ◻ ◻त त म ।

य ध र स अ :य न न ◻क र ण प ड त ◻ प 3व क य न :य ज त । य त ह स ज न त स व द व ध न म त ।

अ त ए व स व T म व ष य ध र T ए व उ प म द व ल 3य म 3अ र ण थ म प य य म न र ◻क व च म । स व ल 3य

◻म म ह न ग ण अ प च :य ग ण प थ ◻म ।

श &त प र थ स व ह प र थ क :त स भ व म ।

स ध श त भ म C अ :व श ◻ त :त र म ॥ -◻म @ग व त प र ण म -१ १ .७ .३ ८

प र प क र म ह न ग ण ए त A छ र र व ध न क न क द स प @ न क व ल 3व 3य भ ग थ म । क :त

अ :य ष म प ◻म य उ प य Nव म । प थ व स व द द त प र ष म व ।

प र प क र य फ ल :त व ◻◻

प र प क र य व ह :त न h◻

प र प क र य द ह :त ग व

प र प क र थ म द श र र म । - स ø स भ ष त म

व ◻◻ न ख द :त 3व फ ल न न । न h न प ब :त 3व ज ल म ग व प य प र ◻य ए व द द त । त 3म त अ 3म क

श र र म प प र प क र थ व न य N◻म ।

ध म य य श स ध य क म य 3व ज न य च ।

प ◻ध व भ ज न व f1म ह म T च म द त । - ◻म @ग व त म -८ .१ ८ .३ ७

3व ◻प ◻न द व @◻ ◻◻ व f1 न क व ल 3व भ ग थ म । क :त त त प ◻ध व भ य प य य प च ::य :म क र ण त । - भ ग व 5त -३ .१ ३ य

प र च :त व ह य क व ल 3व प ष ण थ म ◻त स प प ए व । प र प क र त त ◻ -ए त द श ग ण व ष य प थ व म म

ग ₹ इ त अ व ध त म न र ◻व त य द र ज ◻त ।

२ . व य

य ग क थ ज ज व ष द त व ष य व य म म ग र

व ष य च व श न य ग न त ध म ष स व त

ग ण द ष :व य न :म न व ष @ व य व त - म @ग व त म -१ १ .७ .४ ०

व य स व T च त त स ग :ध स म न स म प र च त व य द ग :ध व 3त न उ प य प ग A छ त प र :त न स ग :R य व द ग :R य व व ह त न व य ध त ष स ग ए व म व य ग अ प स ख व द ख व अ :य स N न क य त

३ . आ क श

म म त त य ग र आ क श आ क श स व अ :त ब ह C त :स व T व त त अ :त ब ह C त :स व त य न र य ण प म आ क श न 3म क द ग च र क :त स :य स ø प र म :म प न ब द ध न त ल य क :त व भ स स व T व त त ।

४ . आ प

म म च त थ ग र आ प ज त स व T व hम न प भ त च :य त म न क व त ज व न' क :त म म स :म द श क ग र 3व य Tह ज त 3अ स ध र ण ग ण प र 3प र द र 3अ त न प क ण क T य ज य त इ द ज त म । ह 3अ त प क त य त इ द ज त म । श ø ज त 3व :त 3ध प द थ न व श द द श य त । ए व म व य ग भ व त स व T व hम न प र म श N म व त य स व ण ष Tह क र त ।

ग त य च N भ ग व त क श न -

व hव न य स प ण ग व ह 3अ न ।

श न च व &प क च प ह त स म द श न । - भ ग व 5त

अ प च य ग 3अ स प क ण स @न ष त म F न व र य त । उ N च :य T -

न म य न त थ न न द व म A छ त म य ।

त प न ::य र क त न द श न द व स ध व ।

न द स म द त थ न व प र म Tष व hम न भ ग व :म त य व ब ह क त न स व न :त र अ न ग :त । क :त स @न 3व द श न म Tण स @व न प र न :त । 3अ य द श न 5द स द म F न त म र न श य :व उ ø र त स य ग । ए त द श स ध ग ण न ह ज त न ध त व न 3म ।

५ . त ज

अ र प र म ग र प र म प ष थ म स ध न म व य न प र म उ ह श त :प थ य ग क थ ज ज व ष द त व ह न द ª व ध ज ग ।

$च $ $च त 3अ उ प 3य य ह A छ त म भ N

स व T द त ण द ह न द ग fl र श य म ।

भ 3म न व त व ह न न द प :त स म :य न प र ष ण । य द प न व य स ख भ व त ह व त त झ ह त । ए व म व य य 3व F न न स व T क श त । य T व य क त त T व क ट क य त । अ प T द fl व h अ न थ क र ण भ व त । त 3म त द ज न स म ह य ग स व @व त । य प न श र ण ग त त त ष प प न न व र य त । स व भ ग त व ह न अ प र न म । अ थ त य :क द य ज :प श भ व अ श भ त :ण द व भ 3म भ व :य व । य ग 3अ स म ध न श र ण ग त न स व ण प य न भ 3म क र त ।

अ :य $ त :व म ह म थ त व न अ न प र त :व स व T व hम न म प न ब च ष द य त । य थ र ण क व hम न ड म थ न त N भ व त । त थ व न र :त र श T म थ न न प र त :व ज न य द त ।

६ . च :

द श न :त र च : क त व ø प य म प म 3य न :त र च 5स म । ए त व ø5स द श क द ª h व न च :म द त 3य । त T न क प व क र स f य त । त थ व ज व 3य 3अ र &ध क म न स र ण अ :य :य प न ष ज :म ज य त । त T प ब :य य व न व ध य म र ण h व 3अ अ न भ य :त । क :त भ ग व ज य ग न क 3म द प ब प र ण म त प र ण म त ।

1. भगवद्गीता सरलहिन्दीव्याख्यासहित
2. श्रीमद्भगवद्गीता भाष्यकारसहित
3. भगवद्गीता
4. सत्यमेवजयते
5. डा. हयवदनपुरुषोत्तमकविरचितभगवद्गीताकौस्तुभवृत्ति
6. डा. श्रीनिवास&शास्त्रीयविरचितभगवद्गीतासारः (कन्नडभाषायाम्)
7. उदयवाणीपुस्तकम्नं २०१६ तमवर्षेप्रयोगेश्रीमठश्रीजगद्गुरुमध्वाचार्यश्रीमद्विद्याधीशतीर्थ-कन्नडआवृत्तिः

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Paper 27

ए क दृ श T– ए क दृ श

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सार: (ABSTRACT)

प वन भ म भ र त स ह 3त व त क म भ म क म न न म ध म न स र ण म त द न स र ण ध म क भ व त । ध म क C स द च र ए व । त द श च र ष ए क द श त म :य त म ब ह ध न च । त @ य म ण न अ T व व य :त । त :फ ल च न य त । ल क म य व ण द च य क थ म 3अ त 3अ आ व य क त न ₹य त इ :य प अ T व च य त ।

3त व न

स म 3त भ ह ल 3अ त स @य :य त म ज ब @ प भ र त व ष भ र त स ह व hम न त प व T द श अ 3म क भ र त द श । य त "ण य ष भ र त भ ज य व र " इ त द व भ ग क T प र ण ण T स म ह ष ण Nम । अ य च भ ग व त व ण र म क ण द अ व त र प ण , म ह :य स त ₹म य द प ण , व Z द स म 3त द व न अ व त र प अ 3म न प व न T ब भ व । इ द :त F य त -

आ h 3अ य N म द व म न र ग स :F त म ।
म ण व क र C श त म 3त न म ष म ।
त त प क र व न र न र य ण म म ।
अ म म त य स :त 3अ य N म ह त ळ ॥

इ त प ए त द श प य भ म स @व व ष य अ थ त त थ T ण ब ह व स :त । त 3म त ज :त न म ए त 3म न प व Tम य भ र त ण क ल व स ए द म ह :भ य म । य व ब ध स स र क द ख त ज व , स द च र भ F त म C म न व य h त द न द स :क म अ T य त च त त $ अ त व प य द य क 3अ त । त ष म च त न न म अ त व प य स ह भ व त । त न च प य स य न न क र भ ग व @ष य क F त स प द न म । त न त च ज व भ ग व :स द प च त व ध प श्न ष ष अ :य त म म स व :त ।

स द च र 3य -म ह म

न न भ ए त व त अ ल म । क त स द च र म र :य N क स द च र ? क स :क म ? क त प य प प ? क म ? इ :य व ब ह व ध न 3त क न म R य 5भ । क व ल न 3त क म त म प ए क स ø:त अ थ व द श न श Tम इ त प व ज अ न म त म । त 3म द व ह र प द स 3य ल म स त त स Z द स क ल स र स र त स स 3क त स 3क :य प त प य द प थ ज ष प त त न क च व त स र त स प द न म र :य र श म त व द व द :त प र ण त ह स N क म श त ब ह ज न स य ष द र त व व 5R य म य भ र त स ह त व त ब ह व : द श न क :व भ व : त C 3अ म य न स ø:त प ण त य त । य त ह 3अ य F न त प द न 3अ त ::य स @व त । त 3म द व आ 3त क न 3त क , र & व द न ई & व द न , व द क व द क इ :य व र :य व ब ध क र द श न क ख ल त T त T द प य :त । ए त द श ष क र ष ऐ य स प द न म व अ 3म क भ र त य न R य ह श । न त व द व 3म क म , य श म क म अ प च ए क क भ र त य न क त म इ त अ 3म 5ग र व व & श त थ च र ण न म श य । ए त द श व च र श ø स द च र ण व 3य त ।

अ 3म :भ र त क ल ध म च र व श –स द च र –स स 3क त –स :स द य 3अ –व द क - ज त व ण म व 3अ त -

ध म क ज न स व T द प य :त । य त ह "आ च र भ व ध म ", "आ च र ह न न प न :त व द " इ :य द श T N । आ च र ण म व आ च र म ण T य स ø च र ए व स द च र अ थ व स न त न ध म प र प त न म व स द च र । ध म

म ह द ष म य च □म क द □य भ व द यत ।
न द त □ न भ N□ न h त □ व श ष त ।।
इ त 3म त म N व : : य म ।।

ए क द □य □ म ह :व म :-

ए क द श त थ अ भ म न द व त स □त □ह र । य h प भ र त य भ र त भ म 3त व त न क वल म ज ह :व क :पन □क :त भ र त म त इ त त द भ म :य म न द व 3म :व ज ञ न न 3थ न य थ क :य त त थ स व त थ न म प त द भ म :य म न द व त म प क :पत । □म □र य ण अ 3थ □ त थ स □त द व :व त "ह र द न म "इ त न म :त र ण क प त । अ श न प च र त ह य व ष य स ख भ ग न ह :व क वल म अ ह र T भ ग व :प ज , स A छ T□व ण म , भ ग व :क थ □व ण म , त :क थ म न न म , भ ग व 5R य न द ष क ल य प न य म ।। अ 3य □त 3य □म ख श 3त ए व भ ण :त - क न च त अ व य क र ण प य :य प :व □ भ ग व :भ Nप र व श भ व त इ त । श र र व hम न ज व व :छ त न □म । य h प द ह □ य ज व न ज व त न □, ज ल प न द क अ व य क र ण य म व । य द त द श व य क र ण य □ न □य :त त ह द ह 3व 3थ न 3थ य त । त थ प त द श व य क र ण य न प द श द न ष ए क 3म न ह र द न व ह य भ ग व :स म प व स ए व ए क द □य प व स 3अ व श □त □ण म ।। ए त $ न क म क म ण उ द ह र ण म ।

ए क द □य □ य ज न म

न क म क म स अ □ग □य ए क द □य प व स । अ □व ष द र □य अ श त व ष प य :त न ख ल स @न ब :ध व ग अ व य न □प □त म द म । □त न □ न न त अ :त क र ण श ø त :व Fन व øC 3य त । अ व श :□य न व श क त □य ज क भ व त । ग त य म - च □ल ह म न क ष ण □म थ ब ल व द द ह म ।
त 3य ह न □ह म :य व य र व स द ° क र म ।
इ त अ ज न □3य भ ग व द N र व म 3त - अ स श य म ह ब ह म न द न □ह च ल म ।
अ □य स न त क :त य व र □य ण च ग □त ।

व र □य h त क ए व य म उ प व स । य त ह उ प व स न च त न 3य व ष य स N :य न ज य त । त न च 5ष क ण म ई श :व म स प h 5ष क श त व :व न 5ष क श प द ल □य त । त त व च र N त □ण भ व त । य h प त द व ध व व द ह य h द प य क र आ ह र ष 3य त त $ द व च र प च न □य त । अ प र क ण म त ह न म न स ह र क थ द न □व ण द क त □ :व त क :स त व च र ध र न 3फ र :त । आ ह र म :य म प F य त । न क @ण य म ' इ :य द स □य म स :व त स य म भ व ø आ :म न ए ध त । अ प च आ 3त □य भ व न ज त त भ व त । □य श क द च त प □द श द व स ष @द न य व त उ प व स न प द ह 3य अ स म त त ल न न स भ व त । न च द ह 3य न र ह र ण ज व न क स R य म । उ प व स न क य 3य आ र □य भ व ø भ व त इ त आ य व द ,अ त प त इ :य द व h प ø त य अ न म :प :त । 5□प अ ब द इ :य द म ह □ग प त 5□त □भ व न □ण म ख ज य त इ :य T□3त न द श न न ।

इ त ह स प र ण द ष उ :त ख - ।

म ह भ र त द इ त ह स □:थ ,भ ग व त द प र ण □:थ च व प ल त य अ 3य □त 3य :त ख द □य त । भ ग व त त व त च □व त अ □ब र ष 3य च र त म प □य म । ए व म ह र ज ₹म □ग द क थ य । ग त क त 3थ ₹म □ग द द म ह र ज 3त 3व य र □य ए क द श □त च र ण म र ग ,श श ,ग भ □य द क च @न न व ह य र □य 3थ स क त आ ब त व ø क त □म त श स न म स त । स च आ □ह प क ण स व क र य म स । ए व □:थ त ख त म 3त । □म :म ह भ र त त व त - इ :□य ण ह र □:त 3व ग थ म □भ ग □य ।
त 3म द थ च थ म त प न न श न त प र म ।। इ त ।
त :म ध भ त ग त य म प व ष य द व न व त :त न र ह र 3य द ह न ।
र स व ज र स □य 3य प र द ° □व न व त त ।। इ त ।

□□व त प र ण - `ए क द □य प व स न @द श प र ण न च ।
य द □ज त म य प □य त न □ण त क श व ।। इ त ।

3क :द -

स :य श च त प ध त द fl म त थ ।

त 3य स व म द : ध न ज ग र ण ह र । इ त ।

द ह क म न स क र य 3य ह त द h य ग म प य व इ ह प र भ ग व : स द म स त 3य ए त त क ष म न स त प र प र ग त : द न त न म अ 3म क म प 3क र म ।

य त श T त व त व ध -

" स त श ल प स य म ह ल त च : म ह ल 3य न ग म प क द श क ल य प, क ष ण प स म ह ल च : म ह ल 3य व श प द श क ल य प । श ल प क द य च : स य क : त व fl त प र क : त व fl3य ग म न द न म ,क ष ण प त व त त @ल म न भ व त " इ : य भ य । ए त न व च 3य : य व य न च : ग त द श क द श त थ च स ब : ध F य त । "अ भ म न च : 3त "इ : य न न स च त म ओ ष ध न म ध प त : व म प च : 3य इ त । च : क : त ह न त व : व त त ह न आ ह र : य ग य त । भ N ह र 3य ज ण न प र ग ह : व ण ज य त । अ त ए व द श द न उ प व स ब ध N भ व त ।

" द श स म क उ त प T ण न व h त ।

ज न प र ज न न द श य त भ 3क र म "।

श न ह भ N व द श य व क य त क ल न प र ण म न य द 3य त ह अ न न त न न न व य : त । ए त द न न म न व ह द न म न क : य भ व त इ : य प F य त ।

व h श T त व त "ल घ न म प र म ष ध म "इ : य 3त आ र य स T म । न क व ल म आ य व द आ ष ध न क -

व h श T म प उ प व स 3य म ह : व ण य : त । "ए क द श : य प प य त क त भ व त य । ए क द य प व स न त : स व व ल य ज त । उ प व स 3त प क म : य , प F न : य , म न प क द श : य व श क य 3य 3त 3य य ज क । अ न न प द ह द य म न स 3य य च द द त । द ह न य म न व ø य त र ध , 55ब त त, अ ज ण त, म ल ब ø त, प &व य , व 3म त इ : य द ज र व 3य र ग अ प उ प व स न क द च : क न प त र 5ध श य त ।

क ल य ग व h म न न आ ष ध न क स श ध न न अ प उ प व स त 3य ग ₹ : व त प द त न । द ह आ र य , म न स क श : त , त : व क व च र श ø, न : य व न , स व ष उ : स ह इ : य द न उ प व स त न स ध त श य त इ त स श ध न न द ढ क त म । " Fasting can save your life" (by Dr. Herbert M. Shelton , published by American Natural Hygiene Soceity, Indian edition published Prakruti Jivana Kendra ,Bangalore), There are many such documentaries and Videos available to bringout the siginificance of Ekadashi Fasting. T श त प र स य क प 3त क उ प व स 3य ब ह म ख य ज न स ध र प व क न न य त म । ड ॉ ¢ व द : त - " र ग य द न र ह र भ व त त द भ भ य त त 3य र ग न त स र ग " इ त । प श व , प य 3त व त स य न र ग 3य न व र य त 3व य म व 3त य ह र न : व : व अ थ त उ प य औ ष ध न व न र ग म N भ व त " इ त व h 3य व ष ण म । ए त न र ग प ह त 3य उ प व स ए व च क : स इ त न C य त ।

द श स व

एक द श त 3त ग ह म र ण त थ स म ज म प स ब ल स द ढ क त श य त । प र ण क द : त 3त अ ब र ष द य । एक व ष त म स 3य @ इ त ग ण त न च त व श त द न न एक द य प व स 3य भ व य । द म ,@द श इ त द न @य न य म न अ : प ह र ण अ थ व एक भ N भ व त त द एक 3म न व ष ब इ श एक म स प य : त म उ प व स क र ण भ व त । य h य एक प र द न T श त क ण य व त क र त च त त द एक क ट ब 3य एक म स T श : स ह W क ण क य । त थ एक म , र अ : त त भ र त द श 3य श त क h ध क स क प भ र त य न क त व इ श T श त ध क स ह W क द क ण य । ज य त । य द द श 3य ज न स व उ प व स क त च त द त व : प र म त ध न श य त । द श 3य द म अ त ल भ द य क भ व य त । त द थ म व अ 3म : प व ज अ ब र ष ₹ म ग द द य 3य र य इ द म प त म श स त व : त ।

" द फ ल स फ फ 3त : ग "इ त क त ल ख क ड ॥ ए 5व ड य र द न ल ख न व स र ए व व द त - श र र : उ : 3य म न 3य र ग द क त च क : स द न 3त 3य ग ह त उ प व स 3य आ त य क त ।

अ 3:य व | त ष ◌म ◌भ ◌◌य 3अ◌ उ प व ◌स न F◌न ◌:◌य ◌◌◌ ◌◌व त ◌◌न भ व ◌:त | म ◌न ◌स क च ◌◌:य ◌व ह ◌य म न ◌स ध य 3थ य श ◌◌:त ◌ म न ◌◌न ◌◌ह ◌ स ◌R य त | 3अ ◌भ ◌◌व क ग ण ◌◌त :क म ण ◌ अ ◌भ ◌N◌◌ भ व ◌:त | अ :त त ◌ उ प व ◌स न न ◌◌◌व :त ◌ त थ ◌ अ R य ◌:म व :त C भ व य ◌ |

ϑदनाय◌◌तोचणम :-

द श म ◌,ए क ◌द श ◌,@◌द श ◌ इ त ◌T◌द न स ◌ब ø◌त ◌म द म | ◌◌◌म 5त ◌◌:थ ◌य T◌न ◌◌द न :य क म ◌व ध य ◌त स ◌क :प ◌ क य त | द श म ◌◌द व स ◌◌◌ ◌त 3थ ◌ह ज न द न |

◌T◌द न द व द व श ◌न ◌व h क ₹ क श व | ◌◌◌व व त प र ◌ण |

ए क ◌द श ◌स ◌क :प 3अ◌ ए व व त त :- ए क ◌द ◌य ◌ न र ◌ह ◌र ◌ ◌3थ :व ◌ह ◌न प र ◌ह म |

भ ◌◌य ◌म प ◌◌ड र ◌क ◌◌ श र ण म भ व ◌A य त |

@◌द ◌य ◌ त व त अ F◌न त ◌म र :थ 3य ◌त न ◌न न क श व |

◌स ◌द स म ख ◌न थ F◌न द ◌◌◌द भ व |

इ त स ◌क :◌य क त ◌न :य ◌◌य ◌ प ◌र ण ◌द न स म ◌◌य ए क ◌द ◌य प व ◌स त न @◌द श ◌य ◌र ण न च | य द ◌◌ज त म य ◌ प ◌य म ◌◌ण ◌त क श व ◌ | इ त क ◌ण ◌य ◌ण म क य त |

एकादशीनां नामानि

ऋतु	मास	शुक्लपक्ष - नामानि	कृष्णपक्ष - नामानि
वसन्त	चैत्र	कामदा	पापविमोचिनी
	वैशाख	मोहिनी	वरूथिनी
ग्रीष्म	ज्येष्ठा	निर्जला	अपरा
	आषाढ	पद्मा (शयनी)	योगिनी
वर्ष	श्रावण	पुत्रदा	कामिका
	भाद्रपद	जयन्ती	अजा
शरद्	आश्वयुज	पापाङ्कुशा	इन्दिरा
	कार्तीक	प्रबोधिनी	रमा
हेमन्त	मार्गशीर्ष	उत्पन्ना	पवित्रा
	पुष्य	पुत्रदा	सफला
शिशिर	माघ	जया	षट्तिला
	फाल्गुण	आमलिका	विजया
अधिक मास		पद्मिनी	परमा

एकादशीना नामा◌न-

ए क ◌3अ :व ष त ◌व त च त ◌व श त स ◌◌य ◌क ए क ◌द श ◌त थ य ◌ भ व ◌:त | T◌व ◌◌ष क ◌◌ध क म ◌स त ◌व त @◌ | अ त ◌ ष ◌5व श स ◌◌य ◌क ह ◌र ◌द न ◌◌न ◌ व भ व | त ष ◌ न ◌म ◌◌न –

उपसहार:-

इ द ◌न ◌:त न प य :त उ प व ◌स इ :य 3थ प द 3थ आ ह ◌र :य ◌ग ◌ इ :य थ न ◌व 5त म | त :प द 3थ अ प र ◌थ 3अ◌ श ◌T ◌न ◌◌प त म

उ प ◌व fl3त प ◌य ◌◌य ◌ प 3अ◌ व ◌स ◌ ग ण ◌स ह |

उ प व ◌स ◌स ◌व F◌य ◌स व भ ◌ग ◌व व ◌ज त ◌◌ | इ त भ व थ ◌fl◌र प र ◌ण |

त ◌ह न न क व त अ श न ◌◌य प ◌क म ◌ण द र व ◌fl◌◌क :त प ◌◌य क म ◌ण च र त ◌ भ व य ◌ | अ थ त क व त ◌ह ◌र :य ◌ग क :व ◌ द र द श न ◌◌द ष ◌न र त ◌न 3थ त | ◌क :त स म ◌◌य h त क म प त प द च आ व ◌स थ क ◌ व ◌स श &द ◌ | त 3म त उ प ◌र 3थ भ ग व :स म प ◌ व ◌fl◌:व म अ थ व ◌ भ ग व @N स क ◌श ◌ व ◌fl◌ इ त य व त | अ न न अ 3म ◌क म न ◌स भ ◌ग व त ◌◌द भ ग व 5क थ य ◌◌ ◌व ण म न न ◌◌द प र 3स र म भ ग व ◌$:त न म व क र ण य म | द व ◌स म ह ◌ष ण ◌ ◌◌य N◌ क :य ◌ र ◌ज ◌न म अ ◌◌ब र ◌ष ह :त ◌◌य त त | त द ◌ अ ◌◌ब र ◌ष 3थ ए क ◌द श ◌◌त द ◌◌◌य ◌ स :त ◌◌ व ◌ण ◌ 3अ च ◌◌ण क :य थ ◌ म ◌र य त त थ ◌ अ न न ◌◌त च र ण न आ ◌भ च र ◌◌द क ◌T म द ◌ष ◌◌ व न ◌◌य ◌:त ए व | ए त 5◌◌त ◌न ◌◌न ज व न ◌स ◌भ ◌◌◌व प द ◌ र ◌म ब ◌◌ण ए व | स व प ◌◌य ◌◌ व N◌क व च इ व र ◌◌त | अ :त त ◌ ल ◌◌क ◌, स ◌म ◌◌ज क , आ ◌◌थ क , न ◌त क , म ◌न ◌स क , श र ◌◌र क ,

Bibliography

1. □□□□

Paper 28

या]ीयम dश्न म्

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सार: (ABSTRACT)

म न ° य ज व न प ण भ य त म । त @ य म N भ ग व 5श र ण ग त र व उ प द य । अ T प म न अ य म व उ प द य 3अ क त । भ य त श र ण ग त स भ ग व : त 3अ त म आ र &ध व त । अ R य : म प थ स प न □म ण प र ग त व त । अ : त F त C ज व न 3अ अ : त म □ध न C ल य म □ इ त । त 3अ □□ अ 3म न स प थ □व त य इ त □थ य □□ । इ म म प क र : □त □ : य प य त अ 3अ स □क म प न □3अ । य त ई श व □3अ म द स व म । अ त स क त f त न न म 3क र व च स अ य : त व द व । अ T म □थ □य □ आ व □य क , क र ण प C । प र : त भ ग व द न □ह ण व स ल □य त न क व ल □य □न ।

प व प □ठ क

व द य : त इ त व द □ । क व द य : त ? □□ । □क □□F न न ? त द व प र म ल □य अ 3म @ व न 3अ । □क म थ □□F न प र म ल □य म ? ई श व □3अ म द स व त 3म त । ई श क □? स □□ ए व । त द श □□ व द य : त व द □ । म ह : त F न र श य इ म व द □ अ न : त □ । ऋ □य ज 3स म थ व C त च त □श ख □ व द न म । त स म ल व द भ ग म : T स ह त व त □प द □य : त । उ द ह र ण थ ऋ □स ह त य ज 3अ ह त इ : य h □ । □त स ह त न ग ण त य □ □ण र □य क C त भ ग □ स : त । स ह त य व h म न न म : T ण म थ , त ष व न य ग C □ □ण ष व व त । □□ न म व द । त ष म अ थ व व र ण थ व h म न व द भ ग □ □ □ण म । अ र □य म न म , व न □3अ C ए क : त म न न क : व F य , व श ष त य अ R य : म भ य □C व द भ ग आ र □य क म ।

□थ त ष द श □य न ष : स न व उ प न ष द □ □ □ण र □य क भ ग ष द □य : त । म ल म : T भ ग द □य त इ य म क उ प न ष त य □F य म : T प न ष त । त 3अ द व इ य स थ क न म अ 3य □ । इ य म क म : T प न ष त , अ व श □□ स व □ □ण प न ष द अ थ व आ र □य क प न ष द ।

ए त उ प न ष : म : T □त प h द व त य F न म क भ ग व न । य F □त प द क न न म : T ण म उ प न ष द य म । अ त य □F य म : T प न ष द त अ : व थ म अ 3अ न म । अ 3अ □□ उ प न ष द आ h □□ ऋ ष 3अ □भ व म न । भ ग व त □□ □ह प र ण य र न स र ण ए त : म : T ण स □ : क र 3अ प व क थ ए व म □3अ - च त द श म न ष □ध म क 3अ □भ व म न । अ य : म न क ल 3अ म ल प ₹ष । श त □प द व अ 3अ प □ । अ न य □□ द □प : य □□ □प □त उ fl न प द C त @ प T , आ क त द व 5त □स त C त त W प : य C । त स द व 5त प त क द म □ज प त । अ न य □□ द □प : य □□ भ ग व न न र य ण क प ल □ण अ व त त र । आ क त प त ₹च □ज प त । भ ग व न इ म द □प त त य □□ प □य प र प क त 3अ व त र व द : व न न य ज य म स । त T य F न म क □ण अ व त त र च । अ य य F न म क भ ग व न व अ 3अ □□ उ प न ष द द व त । 3अ □भ व म न ए त व द क म : T 3अ द □ह त □ण अ व त ण य F □ प र म : म न 3अ : व अ भ □ □ □त ।

क द □च त □ T 3अ □भ न ज ग □ण न य N 3अ □भ व म न त प स न र त आ स त ।

□व □5यत । एव सव T भगव :त य प □यत ,सव :त य□म ण भगवत अन :त □पष य एक :व म अवग Aछत स एव F□न भवत । त 3य □पम अन :तम , □क :त स एक एव ।त 3य अवत र □पष र□म क ष ण □दष भद न □3त । यथ म ल □प ण त थव अवत र □प □य प ।एत दश 3य एक :व F□न न अह , म य इत क म ह ? त द :प :3य म न □□ अF□न □□:त द ख □दय न भव ::य व । 3अ य □भव मन □च :त यत - म म त त क 3य दह 3य च र□ण □च :त य□ आ व □यक त न □3त । अ 3य र□ण भगव द Aछ □च त न ष □प त 3य Aछ । य द म □व □य र□ण □र य त त ह अ सर ष त □न स ह र□र क □प भगव नव ख त ? त 3यव म □यक त :व त स एक इ :य A यत । स म र□त य ह ग भ 'इत दश म अन स :ध न द ढ य □3मन F□न न त 3य अ :य □य भय क थम ? । य त स म ह त द र एव त□त । श क त द प स त ब ध त ।

अन न □क रण य भगव :त ज न □त स एव ई दश मन द ढ त स□ द य तम ह । त 3अ त F□न न □च fl□ च र न भगवत म ह ण न , F□न न म □N न C य न द त म ह न य□ ण न म न अन न म :T ण अन स :ध fl-

स प य ग Aछ □म क य म □ण
म T□व र श ø□प प य व ø□ ।
क व म न ष प र भ 3अ य □भ
य थ त य त □थ न □द ध Aछ &त □य स म □य ।

भगव न 3अ य द ख द र । न :य न :द म त त 3य द ख त क त ? त 3अ द व स 3अ भ N□न द ख न श य त । अ :य थ 3अ य द ख न म □क थम :य ष द ख प र हर त ? य भगव :त श □ इत उप स त स श □ भव त । स ग ण प , त □3म न न □क □द प :य न त अ □3त । स ग ण म त र प अ श र र व न । य त त 3य ज व न म व स □म त □ग श र र, 3य त भ त क श र र □ न 3त । न :य म N3 य श र र ब :ध न क त ? श र र ण य द न ब ø त ह प प 3य , द ष 3य च स ब :ध क त आ ग Aछत ? त 3म त स स व द ष द र ग ण स म □C । F□न न :द द श ø ग ण र्श त प र म प व न म त स ।

भगवत श र र ब :ध न □3त इ :य न न स न र क र इ :य प □3यत त द त द प स न म स @व त । य त स F□न न :द म त । 3अ भ N स :त प श □:त य स ह W□प ण आ ग Aछत स :य म त । न स ह व त र□स □ण 3फ र □य व ष य य fl □प क :य ण त म त fl प य □म इत म न □र Aø भगव न स क र इ :य व ग य त त द प अ F□न भव त । य त अ 3म क म व प □भ त न म त म , अ □3थ म स स ष त □प , य त न म य , ज र ज न न म र ण र्श त , द ख 3य व स 3य न □ न &श र र त 3य न □3त । स य थ स क र त थ न र क र □प । त क द ª h स न र क र □, □क :त अ त □क क र ण स क र । त थ व भगवत न स ग ण इ :य A य त त द अ 3म क म F□न □क त भव त । य त स अ 3म क म व स :व र ज त म □प □क त ग ण न ब ø । अ प च स न ग ण इ :य व ग य त त ह त द प अस 5F□न भव त । य त स F□न न :द द स व श भ ग ण प । स F□न न म Ts □म ह 3य क रण म व न □3त । भगव न स ग ण न ग ण C स अन :त श भ ग ण न व स 3य न त स ग ण । य क □प अ श भ ध म □ त □3म न न स :त इ :य त स न ग ण त द श भगव न स व F□क व । स एव □क त स व ज व न □ 5द य त □न त □य :Tक 5ष क श । स स व न य □य त :क □त य व त त । स व □□य त □त त 3य क 3य च द प स ह □Zय 3य आ व □यक त न □3त । स स द स व 3व त :T□ स क न □प न स □ । 3व Aछ य व अन :त □प ण ध र त । अन द क त त अ 3य स □त त स प □, अन :त क त प य :त स □प :3य त च । अ त इ य अन hन :त च । ज ग द द त 3य स :य स □ । त 3य स □त त च स :य म त 3म द व स स :य स □क :प स :य क म C । व च T□म द व & त 3य अ 5भ त श N□ एक □ □:य □स □□ । एत 3य न र क र ण त :म ह म न र क र ण :व न स प hत । एव म द श द ढ त स प □ स ध क भगव :त स य क ज न त , त 3म द व स भव ब ध न त व म A य भगव :प द म त ।

भगव 53ते □वे fl□ मने □वे h□वे h से□यके □वे□थ भगव 5से □□:के रे□ये शे ø वे h□ये □ 3अे मने □3अे र□के ते□यते ते | एतदने से :ध ते अ :ध तम □ □वे श □:ते इ :य दने ते ष□म :Tने से □□:के रे ते |

एते ष□म :T□ अ□वे h□ ने रे 3ये शे ø वे h□ये □ 3अे र□के तमने से मने भगव :तम अ□थ यते | □के :ते एते वे :पये :ते के ते □थ ने पर□□थ ने | भगवते से हे से □□:से □भ षणे ने कतम | भगव :सम □R ये मनमने इदने □मे रे :के □ठते | से भगव 5से □□:के रे ये रे hN□ | यते भगवदपर□दे शनम □T□ भवब :धने ते ने वfl□ | से भगवते से □के से □□ते से □भ षणे □वे ते | □के :ते रे पसने थम एक □ ते के □ आ व□यक के | तदथम व दव □ते म ये के लश अथ व अ :ये 3अने ते के ष पे ये ते | अ :ये थ के ने से के इदं से □भ षणम ? मने □ 3अे पे सने ये य F□प भगवते म ते मव □ते के :वे न 3अे के ते वे ने | पर :ते से □ 3अे दं हे T□ | ते थ□पे य F्ने □मे के भगवते □थ न □□□ से □ 3अे दं हे ते □पणे ने च्चे :ते ते वे ने | यते □ 3अे से ब :ध :वे न रे पसने पने से से रे ब :धने ये भव ते | अ□3म □वे थ ग ते पे दश □से □ग के ष्ण अ जने □ते भ □म दे ष 3अे ब :ध :वे ब ø पर :ये ये भगव :सव □पणे ते ने h:ते इ :य पे दश ते | 3अे दं हे ते □पणे अ वते ये अ नग हते य F्ये रष एव इदने वदम □T□ ग ये :ये □ते पे दं हे ते से य म□हल व से ते | एष य F्ने रे यणे एव से यन रे यणे | एवमते :मे :T□णे म□ये □ते पे h्दे व ते भगव :ते मने से य□ते के 3अे :वे व□ये म णम :T□ श्र रणे ग :वे □ 3अे 3ये भगवते C अ :ते र वे hमे ने ज वने के मे पनते □थ यते -

हे र□म यन प□T□ से :ये 3ये □ये हे ते म ख म |

ते त :वे ष□ष□ये वणे से :ये ध म ये दं ये ||

के नके न प□T□ से :ये 3ये म ख□ने ल ने म | ते 3अे दे व से :ये दे प से :ये 3ये वे र के म व अ ते वे के ष के ते य भ से ते | ज न□ आ व रणे दश ननव □:ते □ से :ते ₹ भव □:ते | आ व रके प□T□ ने क्के □3ये न □यते :ते से :ये दश न ये | से :ये ज ग□ये म के से :ये भगव @ष य ऽ प इ यम व च□ | भगवदे वे र के प□T से यम □ह ल म | एतदे से :ये वे र के से य म□ह ल दे व ये प□ये मे □ | के :ते न यन ये से के □के ष्या ते पर के रणे च :ते र ग ह ते □ 3अे भगवने | के □दे से य स्म □भ 3ये ते 3ये F्ने ते दे °के र मव | अ 3अे के □ये □दे प भगवदने □हे अ T अ ते वे वे यके ने के वल अ 3अे दे A छ य अ ते, □के :ते से आ :मने द□□यते मे A छ ते ख ल ? तदथ मने हे य F्ये रष अ हे श्र रणे ग त □ 3अे, हे ग ये T□ते प h, हे ग णप !, अ हे से दे भव @N□ इ ते भवने ज ने ते | से :यम ते भव :ते 5दे य □ते □ये त □ 3अे | य थ मने से तथव ब हे र प भवते □ये □□के मे □ 3अे | एते य नेय नय रे □णे से मे यँ भवते एव द ते □मे | न क्ष ते :वे □:□ये ते | अ त एतदे क नके वे र णे म अ पे से पते | से य म□ह ल ते पर वे hमे ने भवते म□ग ल□प दे श य 'इ ते □थ य ते |

प □के ष य म से 'इ ते □थ न य मने □ भगवदे ह श्र न फ ल ते ल□ये त | आ :मने से □□:के ते वे र□Yप मने रे fl्र ध्ये ण म :T□ अ न से :ध fl- से य, से व□3मने ज ग ते, अ□प च आ :मने वे hमे ने 3ये भगवते □ □□से म□□□प ष एके :व प□ये ते | प □से वे से प रष से □ हे म□3अे |

से य म□ह ल दे □ भगवने अ से न □C अ 3अे के से व ष &से ब भव | अ 3अे के क म णे भगवते अ प य ते □णे दे व : | ते□3मने □3अे ते, म दे :ते य मे, म म ग हे य F□प णे वे hमे ने C ष 5ग ण प णे भगवने एक एव | से एव से व T □□ये व त ते | से व T □□□ से एव प ष □C□ ग ये T□ते प h, प रष ने C□ प रष से N□ते प hC | ते :प र ते अ हे म के अ ण के | इ दं म मे दं ये fl्मे प भगवदे ध ने म | ते 3अे ते अ हे मे ते न मे प भगव □मे व | ते न वे न अ :ये :से व हे य म, से एक एव अ हे य □ | से व □ते से र 3अे से व दे से अ हे य इ ते | से व ज वे ष ते 3ये से □ध ने ते ज वे □ प अ हे य :वे न अ हे प दे व□A्ये | य दे प र म :मे न वे य ने ज ये ते ते दे ज वे □ प हे य व 3अे भवते | ते 3अे दे व से अ हे मे ते अ 3अे ते च र हे 3ये न मे □ये वे A्ये | से अ हे श &दे व A्ये ते य मे ये 3अे ते :वे दे व अ हे अ हे म, अ हे श &दे व A्ये C |

ने र यण ज ग दे क दे व, म □ये □ण ज ग 5ग ₹C | ज वे 3ये से :क म णे भगवते से म ये ते ने भगव□क र ने य ते अ :ते र □ग से च वे | भगवते आ hमे N, से ध क ने आ hग ₹C | ते 3अे दे व से न र fl्मे | ग रक्ष ण हे ने ने

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- MüÉPMüÉmÉÍhÉwÉiÉ

Paper 29

म ◻Rव ◻:थ ◻व म श ◻

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स ◻ :(ABSTRACT)

◻य ◻◻◻◻र व स म ष ◻म ◻च य ◻ण ◻म ◻ख य ◻ । ◻◻म द ◻न :द त थ ◻प र न ◻म क म Rव ◻च य ◻ स ◻◻Tश द ◻ध क ◻:थ ◻ व र ◻च त ◻◻ स @न स ◻व द ◻ । त द ◻श ◻:थ ◻न ◻ अ ◻ध क :य , त Tव ◻ण त त व ष य ◻न ◻य ◻ध क :य अ T ल ख ◻ न ◻ ◻च ::य त ◻ । प ◻रश य ◻प ◻रश य –◻:थ ष ◻ ◻क ◻ ◻त प ◻hत ◻ इ :य ◻प अ T व व य त । भ ◻N3व ◻प ◻ त 3य उ प य ◻ग C◻T न ◻◻य त ।

प व प ◻◻ठ क ◻

स व ◻f1म न ◻म ◻◻र ◻य ण न ◻◻◻द न ◻म ◻ उ प ◻द ◻ व ◻ण स व ◻f1म :व व ष य क ◻ त :व F◻न ◻म ण ◻◻ण ◻ अ भ त । अ ◻◻व श ◻त त म ◻ @प र ◻ ग त म 3य ◻◻ श ◻ श ◻य त ◻ त :व F◻न ◻ प ण त य ◻ न ◻त ◻ ग त म । ◻म ण त :व F◻न ◻च र क ◻ क ◻प न ◻म त ◻ । त द ◻ स @न ष ◻ क प ल व ◻ ◻◻◻द य ◻ द व ◻◻ अ न :त क :य ◻ण ग ण प ◻रम ण ◻ स क ल द ◻ष र ◻ह त स व ◻f1म ◻ न ◻र ◻य ण ◻ त :व F◻न 3य प न ₹:थ ◻प न ◻य भ ◻N◻ क ◻ ◻थ य ◻म स ◻ त द ◻ श र ◻ण ग त भ ◻N◻ द व ◻ ◻◻थ त ◻ ◻म ◻◻र ◻य ण ◻ त :व F◻न ◻स ◻र ◻थ ◻ प र ◻◻श र न ◻म क ◻◻ ◻ष ण ◻ स :य व :य ◻ ◻ व द ◻◻स ◻म ◻ध य ◻ अ व त त ◻र । त त ◻ ह य ◻◻व ◻प ण ◻◻◻द न ◻ उ प ◻द ◻ अ न :त व द ◻ ◻◻ ◻य ज :स म ◻ध व :व न च त थ ◻ ◻भ ज त । ए व ◻ अ न :त श ख ◻:म क ◻ च त व द न ◻ त :व F◻न ◻ण य क ◻ व द ◻थ ◻न ब :ध न ◻ध क ◻ "◻◻स T" र च य ◻म स । ए त :स :T◻ण उ fl◻र म ◻म स स T ◻ इ त ◻◻म ◻म स स T ◻ इ त प र व h◻ इ त ◻स ◻◻म भ त । त त ◻ म म ◻ण स ◻◻:व क ◻न ◻ व द ◻NF◻न ◻ध क ◻◻र ण ◻ T◻श ◻◻◻ब :ध ◻ म ◻◻थ ◻ अ न क प न व द ◻N◻थ ग ◻ण त न ◻ प र ◻◻थ ◻न ◻ण य क ◻ स व श ◻T◻f1म ◻ म ह ◻भ र त , म ल र ◻म ◻य ण , भ ◻ग व त ◻◻द अ ◻◻द श म ह ◻प र ◻ण ◻◻न च च क ◻र । ए व ◻ स @न व :द ष ◻ म ह द प क ◻र क त व :त ◻

व ष य ◻न ◻प ण म ◻

अ ◻◻द श प र ◻ण ष ◻ व द ष ◻ च "स व T भ ग व त ◻ म ◻ण ◻त भ ग व @न ◻ म ◻य ।" (इ त म ल ◻त :) इ त व द ◻ ए व घ ◻ष ◻य त । व द ◻ र ◻म ◻य ण ◻ च व प र ◻ण ◻ भ र त ◻ त थ ◻ । आ द व :त ◻ च म R◻ च व ◻ण ◻ स व T ग ◻य त । ◻◻स T◻ण व द ◻थ ◻न ◻ण य क श ◻T भ व त । "अ थ प र ◻ य य ◻ त द ◻र अ ◻ध ग ◻य त" इ त अ थ व ◻प न ष द ◻◻◻स T◻ण "प र व h◻" इ त ◻न ◻◻त म । ए त द श ◻◻स T◻ण ए क व श त भ ◻ष क र ◻ व द ◻◻स स ◻म त अ थ ◻ :य ◻:व ◻ त @₹ø 3व व ◻ø स ◻म त भ ◻ष थ ◻ ◻व व त । प र ◻ण ◻न स ◻◻:व क र ◻ज स त ◻म स त व भ ◻ग न व भ N◻न । श व प र ◻ण ◻ष व ए व स व ◻f1म ◻ इ :य ◻द ◻त प द क व ◻य ◻न स ◻:त । अ थ व उ प न ष द अ :य द व त न ◻ स व ◻f1म :व ◻त प ◻द त म 3त । व द ष ◻ 'अ ह ◻◻◻3म ', 'त :व म स ', 'न ह न ◻न ◻◻3त ◻क ◻न ' इ :य ◻द व ◻◻य ◻ म ◻य व द ◻भ ◻ ◻◻स :य :व ज ग ◻:म य ◻:व ज व ◻◻ण ◻◻ ऐ ◻य ◻च ◻त प ◻द त म । ए व अ न भ व व ₹ø श T◻स ◻म त द र ◻भ ◻य ◻त प द य ◻◻◻ । ए व स त स @न व :द न ◻म उ øर ◻थ द व ◻◻ ज ग ◻◻क व ◻ण ◻ प न ◻ श र ◻ण ज ◻म ◻ त द ◻ ह र ◻ आ :म न ◻ ◻T◻ग 5त :व त क त य ग अ व त र ◻भ व त त :व F◻न ◻स ◻र ◻थ स व स स ◻म य ◻◻त स व F म ◻◻य व ◻य आ F◻◻य ◻म स । म ◻य ◻ण ◻ T◻त ◻य ग ह न म द व त र ◻ ◻र ◻म , @प र य ग भ ◻म व त र ◻ ◻क ◻ण ◻ स स ◻ भ ग व त ◻ स व ◻f1म :व ◻त प ◻द त व न । इ द न ◻ ह र ◻ स व ◻f1म :व ज ग :स :य :व ज व ◻◻ण ◻◻ भ द ◻ च @न म त ◻त प द ◻य त भ ग व द ◻F◻ श र स ◻ ध :व ◻ र ◻◻य प ◻ठ ◻ प ज क ◻T म R◻ ग ह भ ◻व द व त द ◻य :य ◻◻ अ व त त ◻र । ◻म ण त र ◻य ◻म 3व क :य म R◻ ◻भ ◻थ न न "ग त भ ◻थ च क र स ◻ ◻थ म त ◻द ह र ◻" ग त भ ◻ष क :व ◻ व द ◻र क ◻म भ ग @द ◻स ◻य स म प य ◻म स । त न त ◻◻ ◻स ◻ 'क ₹भ ◻य अ व ल ◻व त ◻ज ◻' । स म त न

□□□□ □T□ □□ □□□□□□□□□□□C□□□□□□□□□□

"ह ि र ा प र त र ा स : य ज ग f1:व त ि" –

म ध व द म ' ए क म व @ य □□', 'न ह न न 3त क □न ' इ : य द □त □म ण व □य ए ष □प □ □म य ँ ए व । न र क र ए क आ : म ए व स : य । ए त द श □□ण □प □ क : प त । र @ द ª व स प F न न भ य भ व त । स म प द श न न त त न व य त । अ त अ व hय क : प त □प □ क थ द □य त ? व & □म य ँ द □य : व त । श N ज त व त इ त म ध व द न व द न स ø : त C । अ च य म R ख त र व क य त : म त न र 3त म । 'व & स : य द □य : व त ' । स □ग च र : व त । र @ अ F न क : प त स प । स प □ : त भ य 3य क र ण न त स प । स F न □ : त न व f1 । त T स प ए व न 3त । भ य 3य क र ण स प न □ : त F न म व । ए व क : प त □प 3य म य ँ : व द व □य क थ □त प hत ? व द व □य न □प □ अ : त भ त : व त अ □म □य भ व त । व द व □य न भ व @ □म □य 3व क त । त द श द ज ग : स : य : व □त प द त ।

"व & स □ : य म ष □व न य □व र द प □C□न □म न : त □□त व म । " (ऋ १-४-१२)

"य □ □ त □ प थ □व म □त hम क द □ध र □ (ऋ १-१५४-४)

व & □"

इ : य द □त व □य न व ण र व ज ग : W□ : व , स : य : व □त प द य : त । अ त त : व त ज ग त स : य म व । ए व र : य □ : य □ग म अ न म न द न □त प द त म ।

"भ □□ ज व ग ण □□"– म ध व द म 'अ ह □□□3म ', 'व : व म स ' इ : य द □त व क ज व □□□य □त प hत । त द श ज व □य न र क : य प □भ द न □प त ।

ज व & य □□ भ ध च व ज व भ द प र 3य र म ।

ज ह श य ज ह न च ज ह ज व भ ध त थ ।

प □भ द इ म न : य □□ स व व 3य स न : य श ।

म N न च न ह य : त त र त □य च स व द । – इ : य द □त प र ण व □य न ज व –प र म : म भ द , ज व –ज व भ द , ज व –ज ह भ द , ज ह –प र म : म भ द , ज ह –ज ह भ द इ त प □भ द □स ø स व F स व श N स व ग ण प र प ण प र म : म न स क द ख F न 3व त : : य य N3 य ज व 3य अ भ द क थ भ व त । भ □□ ज व □□ प र भ □ त थ □प F न □प त ।

□A य : त F न □प ण व द व द ष स व श । (भ व थ त प व ण ।) ज व □□ भ □□ । ज व प र म : म त भ □ ए व ।

"@ स प ण स य ज स ख य स म न व □ प र ष 3व ज त ।

त य र : य □ □प □प ल 3व @f1 अ न □□ : य अ भ च क श □त ।"

इ : य द न □ : य ए क 3म न श र र ज व प र म : म च व स त । प र : त स ख द ख □प क म फ ल ज व भ N अ : य अ न □न □क श त । इ : य T ज व प र म : म भ द □स ø ।

"@ व म प र थ ल क □र C□र ए व च ।

□र स व न भ त न क ट 3य □र उ A य त _____ ।" इ : य द □त ग त व □य न □र □र प र थ ण भ द ।

उ N । अ त व & स : य द □य : व त इ : य न म न न च भ द □त प hत । प र म : म न अ न : त ग ण स : त । त द श ग ण प र म : म न अ न : त भ द ए व । प र : त प र म : म न अ न : त ग ण स : त इ त भ □ : व न □व ह र द □य त । अ त @त म त ग ण प र म : म न अ : य : त भ द क थ म स 5R य त ? इ त च त ।

ग ण □□य द य व व ण 3व □प न : य द □य त ।

अ त म त s प भ द न त ष $च त क द च न ।

3व □प s प व श ष s 3त 3व □प : व भ द न त ।

भ द भ व प त न व □व ह र C स व श : । (इ त प र म प त ष द)

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Paper 30

म ह ाभ ारत 3य ए क क त क :व म

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स ार :(ABSTRACT)

भ ारत ाय स 3क त य द क Cत ावN भ वत मA छ त ावय भ रत र मय ण य स ाय गRख त भ वत। त द श 3य म ह भ ारत 3य ज य भ ध न 3य ाम ाय म ाग क र ण म व ाय क त ाभ व त । ास क ? स ए व 3य क त र च य त प Tध र च। त न Nप र म ाम ण भ वत। स ए क ए व र च य त । य ग :त र ास आ ग त 3य । प र :त अ ाव श त त म @प र ए क ए व ास ए त द श न ध न ार च य द त थ व ल क न न Fय त। त द 3म न ल ख न 3आ त त भ ज त।

प व प ठ क

अ द श प व :म क 3य म ह भ ारत 3य र च य त न र य ण व त र भ त : ा व द स : । प म व द :, इ त ह स :, श त स ह Wक स ह त, स व श Tध स र :, ज य :, भ ारत म , म ह भ ारत म , अ ाय म : इ त स क त म न म :त र ण श Tष ाव 5य :त । स व ाय य त न ा:ध 3य क 3य व न म न न त न ा:थ व व Rख म क त व व Rख व स च य :त । त व द आ क र ण ाय य ाग क त ए त न म :त र ण ? न ,न भ : ! स 3क त प य य द :य प भ ाम ध म ब ध क न भ व :त । क व Nम प न : , इ त ह स भ त 3य र त 3य न म :त र व श ीhम व ष य न प ण म

म ह भ ारत 3य ऐ त ह स क :व म - भ : ! न ष इ त ह स :, क :प न व ल स : न ाय त ाव :3व व ष य क ाम ाय म । भ : प ाय :य च :त न ा3आ त ज : आ स ह Wाय : व ष य : आ भ ारत म आ द श न ास :ज न : भ ारत म त इ त ह स म त अ भ ाय :त न म s3आ स ø व ष य 3य स ध न क प ाय म । भ व त : ए व अ न त ह स क :व 3य ात प द न म प त त म क थ व स :प त : ,अ स म न त , ज त व ष ाय म , ब :ध क ल ह :, अ र ज क त , क प hम इ :य द न अ न क न क र ण न भ ारत 3य न त ह स क :व म ात प द :य व । त व ह ब ø च त य ाष 3आ य ाय म अ hत न द न ीव प भ व द N: द ण : व त :त ए व । न hत न य व त &3आ न इ त ह स भ व त म ह त । ाध व ज , ग :ध , ठ ग , भ स , त ल क , भ ग :स ह , व व क न :द द य : अ न त ह स क : प ृष : इ त म :य स व ?

स म न य ग ाम ब ल न र म क ष ा द य प ऐ त ह स क प ृष : इ त स ø म । प C:य ज ल प ज व न : आ ध न क व म श : ए न भ ारत क थ म an Indian mythical story इ त क थ य :त । आ ाय न य ाय न स ब :ध भ ारत म इ द ज न प द क क :प न क क ाम त त ष म त म ।

प C:य ज ल प ज व न : आ ध न क व म श : ए न भ ारत क थ म an Indian mythical story इ त क थ य :त। आ ाय न य ाय न स ब :ध भ ारत म इ द ज न प द क क :प न क क ाम त त ष म त म । प र :त , उ :ख न न त F ,

ಧರ್ಮಜ್ಞಾನದ" ಮೂಲ ತತ್ವಗಳನ್ನು ಧರ್ಮದ ಮೂಲ ತತ್ವಗಳೆಂದು ಪರಿಗಣಿಸಲಾಗಿದೆ. ಈ ಪುಸ್ತಕವು ಮಾನವ ಜೀವನದ ಪ್ರಮುಖ ಅಂಶಗಳನ್ನು ಒಳಗೊಂಡಿದೆ. ಈ ಪುಸ್ತಕವು ಮಾನವ ಜೀವನದ ಪ್ರಮುಖ ಅಂಶಗಳನ್ನು ಒಳಗೊಂಡಿದೆ. Living with Himaalayan Masters ಅಥವಾ Autobiography of Yogi ಈ ಪುಸ್ತಕವು ಪ್ರಪಂಚದಾದ್ಯಂತ ಪ್ರಸಿದ್ಧವಾಗಿದೆ ಮತ್ತು ಹಿಮಾಲಯದ ಗುಹೆಗಳಲ್ಲಿ ವಾಸಿಸುವ ಮಹಾನ್ ಗುರುಗಳ ಬಗ್ಗೆ ಮಾತನಾಡುತ್ತದೆ.

❖ अ न :व य न , अ प श &द य त ,ध म व ₹ø , अ व च न घ ट न य N अ स ब ø क थ क त &स ज न य त ? अ h उ प त य म न : थ न च य स व :म न म ण म त न म :त म।

$च ::थ :□प :त $च द :त र त न प। क
य $व $ □:य स म द :$च द :य थ '।।
अ न :स □ अ प :थ □क ल इ त स व श।
उ :स □ य श स व क hश प न व त त।। (म .भ .त .न २ .३)

ए व □स स ह :य □□म त न च □ष न म :य अ ग क र ण य म प र च च , व द , न क ष ण , त :व ब ध य व य भ □म। न त T द र ह व □ □। 'प र ण म :य व न स ध स व म।न च प क □न व म :य व h।' इ त क ळ द स व च न स व द श ह, स व ज न ह च।

भ र त 3य ऐ त ह स क :व म उ प न ष :3अ य □य त। इ त ह स प र ण प □म व द न व द , प :य , श ञ , द व , न ध म '(छ .७ .१ .२)

स व व द ष त थ त ह स इ त प □ग □त व च न त :व द य च य T व □म प ह त च य 3व क य :थ उ ø र। इ त ह स प र ण ष क ष □न म :T ण य थ व द न व द य त। उ प न ष द व □य न $च :य द □:य स न भ र त प □त। भ र त 3व त ह स ब ध न प र □क व त :त।
त प स □□च य ण □3अ व द स न त न म।
इ त ह स म द च □ प य स :य व त स त।। आ द .१ .३ ८
श T भ र त स र
न व न त य थ द □ @द □ □ण य थ।
आ र य क च व द य ओ ष ध य ञ म त □ □□□□
5द न म द ध □□ ग व र □ च त प द त।
य थ त न त ह स न त थ भ र त म A य त।।
य @ य च :त न स र ण ज न य त त द 5थ त म त स र भ □ उ र र □त म। भ र त त च :त न स ह W ब ज म। ध म श T म , क म श T म , म □श T म , स □□Z3म , आ र य म , व द थ व व र ण म , र ज न त त , ल क न त त , म न □श T म इ :य द श T स म ह ए क 3म □व 3अ □ द र द य त च त, त :म ह भ र त म । □त स ग र म न म :द र ण म थ त म ह भ र त च :□म उ द त । त न व स म 3त ज ग :□क श म □त ।

भ र त भ न म :व ण य द 3अ र म T य।
त त F न त म :थ 3अ क व 3अ ज ग त भ व त ।।प □ . स १ .४ २
म त म :थ न म व R य न स □त स ग र त।
□क श ज न त त ल क म ह भ र त च :□म ।।
म ह भ र त □□म त स म ष म न न प र ण न श T ण च ऐ क □□म न भ व म। भ र त 3अ स व श T f1म :व □त प द य ::य त न व च स। 'म ह :व :भ र व :व $ म ह भ र त म A य त। न ₹N म 3अ य व द

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Paper 31

वेदाङ्ग महत्त्व

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सार: (ABSTRACT)

स म □ ऽ 3म न ल ख न व द 3य थ ग □भ य , स म च त प द □य ग प व स र □म क त भ र प र □म न □य त व त त ।
व द व ग मन व द थ व ग मन व उ पक र ण व न न श □य त इ त न □य उ पक र ण न व द □□□□□□□
□त प □द त न । अ □ग व न अ □ग क :प न य थ अ स □भ व त त थ श □द श □h □ग स ह Z य व न व द
द □□ ए व 3य त । अ त अ □ग भ त न श □द ष ट श T □ण स □म ण स त □ण न □य त :य T अ प च
प र ण □द व 3अ त व □य □प □ ष ड □ग न प र च य व र ण च क T उ :त ख त म त च अ T व त म ।

प व प □ठ क
अ 3म :म ह न य □प □ प र ष थ च त □य 3य स ध क म न व भ व त । म न ष य ण श र र य थ ह 3अ प द द य
व व ध :य □ग न भ व :त त @द ध म थ क म म □ □य च त व ध प र ष थ 3य □त प द क व द 3अ :त । व द अ प
अ □ग र व □ □ □य :त अ त ए व च त द श व h 3अ □ग न च च व h त ।
अ □ग श &द 3य □:प fl त □य थ भ व त उ पक र क 'इ त । त h थ अ □य :त , F य :त अ म भ र त अ □ग न '।
अ T य म श य , य उ पक र ण क 3य व 3अ न 3अ □प व ग मन स ह य त □ □□ त न अ □ग न भ व :त । व द 3अ
3अ य म व द ब ध , द □ह C व ष य भ ष -भ व य @य र प द 'h । न क ष C T य व h त य त , व द थ F न
त :क म क □ह 3य च □त प द न च स □म स ध क च य A छ T त म व व @स व द □ग 'इ त न C क थ प :त ,
□ह र :त च । त थ च व द 3य , व द थ 3य च य थ थ F न प श □द ष 5व ष य न स □य ग R ष य न 3य न त :त
□य ज न व h त ।
व ष न □ण म
व द स N न व द म :T ण व उ च त □ण ण $ र ण व द □ग ष □थ म क :प । अ त ए व श &द म □य म :T ण
य थ थ □ण ण $ र ण 3य न व इ म ह :व द य त । ए त द थ □व त म न □व 5य म ण च प ø त व द □ग 3य श □'
इ त क य त । व द 3अ म □य त :प य , □य ज न च व द क क म क □ह म त थ य F य ग द य थ थ म न □न म 3अ ।
ए त :□य ज न प य □व fl म □ग क :प 'इ त उ A प त । अ 3य श &द 3य न थ fl ए व भ व त , प F-य ग द □य ग ण
स द व स र स म ध क श T म त । त h थ - 'क :□य त स म य त य ग □य ग ण T इ त क :प ' । □क र ण म प
व द □ग भ त म व । त 3य श T 3य व द न क त :व व द थ न क त :व आ ह 3अ त व द □ग :व □य ज न य थ □ प द न
□क त □:य य 3य च व व र ण क :व प द 3व □प 3य प र च य क र त अ थ व □ष ण च । ए त द श □प म ह फ त □य
□क र ण श T 3य □प य ग :व त त 3म □प श T व द □ग :व व h त ।
न ₹N 3य क य म 3अ □ प द न न ₹N क थ न □:प fl □द श न च । न ₹N व भ □:व त अ थ □य भ □ भ व त ।
अ त व द 3य थ न ₹N 3य व द ह त स R य त । व द छ :व म Z य व □य व h त , त :प र च य व न क थ व द थ व □□□
भ व त । प र च य □□ स :य व म :T ण म $ र ण 3य प ठ 3य स □य ग F न भ व थ त ।

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Paper 32

☐य ☐ते ☐श ☐T☐श स ☐

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स ☐र : (ABSTRACT)

'&☐क भ ☐व ☐य ☐ते ? क थ ☐व ☐म म ज ☐व न म @☐व न भ व त। ' इ :य ☐द भ ☐व ☐य :क ☐ल ☐न व ☐ते ☐☐ज F☐स ☐ ☐य ☐ स व ष ☐म 3:य व । त द थ ☐ ☐च ☐न श ☐T ☐य ☐ते ष श ☐T☐म ☐☐य त। अ ☐3म न ☐ल ख ☐न ☐य ☐ते ष श ☐T3अ ☐व 3ते ☐र ☐ ☐ल ☐ण ☐य ☐ग ☐म C स ☐प ण ☐न ☐☐प त ☐ व त त । ☐य ☐ते ष श ☐T3य ☐य ☐ज न म ☐प ☐च ☐:त त म T☐ ☐☐श ☐T☐म ☐ध क :य न क व ष य ☐ अ T ☐3ते ☐व त ☐☐व त :त।

प व प ☐☐ठ क ☐

N त म स ☐ म ☐ ☐य ☐ते ग म य " इ ☐ते ☐थ न ☐म अ ☐भ ल ☐य स व ☐न ☐य ☐ते ष ☐ म ☐ ☐व त ☐य त व द ☐°☐द ण ☐ म न ☐☐☐ ☐ते भ य ☐ प ☐र 3फ र ☐य ☐य ☐ते श ☐T स :द भ ☐; व द प ☐रु ष 3अ च ☐☐3थ न ☐य ☐ स न , ☐ह ग ☐ण त ☐ते व द ☐व ☐ह त न ☐ य F☐न ☐ क ☐ल ☐भ ☐N☐म ☐N☐फ ल च ☐क ☐श य न , ए व म व ☐ह ग ☐ण त ☐ते ☐ व ह ☐र क ग ☐ण त स ☐ध य न , क ☐ल व श ष ब ☐ध न , त ☐क न ल ☐क क ☐व ह ☐र ☐ व त य न , ग ☐ण त प ☐थ ☐ ☐त ☐र श :य ☐क आ व ☐क व न , ☐व &3अ ☐य प क व न , क ☐ल व श ष स ल ☐ श भ ☐श भ ☐क ट क व न , ☐द श क इ ☐न ☐ ☐द श य न , ☐त ☐N अ न ☐ श भ ☐श भ ☐ ☐ @☐य न , स 3क ☐र य ☐T द न ☐ ल ☐क क न ☐ क म ण ☐ क ☐ल म प ☐त प द य न , ष ड ☐ग ष अ प अ न त र स ☐ध ☐र ण 3थ न म व ☐प । अ त ए व ☐N अ ☐भ य N☐

न ☐ह ए क म व फ ल अ ☐भ ल ☐य ☐स त द व ☐ ☐☐☐☐☐।

अ त ए व न , च ☐3थ न ☐य व द प ☐रु ष 3य , अ ☐द श म न म ख ☐र व :द त ☐स र :त , ह ☐र ह र ☐☐:म क :व न प र त :व म व 3क :ध T य ☐:म क :व न ☐T ध ☐ व भ N व ण य ☐:त द व व द ☐ ☐य 3य प ☐र म न व ल ☐क य :त ☐ । त T ☐य ☐ते श ☐T3अ ☐प ☐क म ? क ☐ल 3य च 3अ ☐प ☐क म ? त य ☐☐ स ☐ब :ध क ? इ :य ☐द व च र ☐ ☐स ☐ग त अ व ☐य क :व न अ व भ स त । ☐य ☐ते श ☐T प द न व च न त 3क :ध T य ☐प त :प द :व न ☐व ह ☐र य ☐य त स @☐व स म थ न ☐☐य त।

व ष य ☐3ते ☐व ☐ -

3क :ध T य ☐:म क ☐य ☐ते ष म ।

स ø☐:त ☐-

☐य ☐ते ष म आ क श ☐क श म न न ☐ह द न स ☐ब ☐:ध श ☐T☐म इ ☐ते ☐:प :य स य ☐द ☐ह ण ग :य ☐द न ☐प क श ☐T☐म ☐ते स R ☐ते । स य ☐द ☐ह ☐☐ त ष ग ग न स ☐ब :ध ष ³hfl ☐T श त अ श ☐:म क ष भ ग ण ष , अ थ ☐ते र ☐य श क क ल ☐व क ल h☐:म क ष र ☐श च ☐ग त स ☐म श क ष व hते । अ न न अ भ ☐क ☐ते ☐ह ण ☐

3क :ध Tय :मक 3य ुय तz श T3य □म □य सø □□श T3य :प fl क 3म त ? त 3य 3व □प क म ? त 3य 3क :ध Tय स ब :ध क थ म ? त 3य □म □य म प क थ स R त इ :य द □□ उ द :य व । त द प र व च र □स □ग त आ व □य क :व न प त :य व ।

ब ल क ण र च त मैं र त य ुय त ष म" इ त □:थ □□म ध क :य 3व :प म व Nम । त A छ T3य म भ त ष □प □श क य स □:य □य @व व □च न □:थ द य त । त त □म ण □□श T3य व क स ब ध व ।

न म च :□श Tर च त मैं र त य ुय त ष म" इ त □:थ 3य ष □ प T "□□श Tम" अ ध क :य ई ष द ध क व च र उ प ल □य त । इ द त :क त फ ल ब ध क श Tम । अ T □□ प □ □□ □र म न स :य फ ल द व F□ न □प य :त । अ य म व स □□द य □ □□3त fl१र प □म श त क य व द स त । त :प C त (१) □□ □र स ø :त , (२) □□त □स ø :त , (३) 3व र व F न स ø :त इ त T प ण □ स ø :त न □व श 3त T भ त । प थ य श स क त □□त □स ø :त 3य □च र □च र आ स त । □म ण □□3त fl१र क द श श त क :त प ण त य इ द श Tव क स त म भ त । क त □म ण च □ह व भ व द @र म न ग त □भ □य 3य व F न क द ª h व □ष ण प ø त म प आ :म स द क र द श Tम ।

प व □N□:थ @य म प □□श T3य □च न त न व स ध य त । अ त ब ह त स ह त , त □क , ब ह त प र श र ह र श T, द श Rप य ग त न व च र न क □त द श य □म ।

ब ह :स ह त य प □श fl१म ड □ग व h Rप य व hव , त 3अ न च त C:व र श त □क स :त । त प र 3प □ग म न स :य च र □ध ग भ द च :त व ष ब ध य त व र ह म ह र । □थ म प h प A छ क भ म ख द श , प A छ क व च न , □द श , त :क त अ :य आ 5त □□ स प र य , □□ अ ग 3श न च □द क क त म प व च य फ ल व N□म त व द त , य थ –

द व F न श भ श भ द ग द त 3य न 5त न □त
व A प □□न ज प र □ग ष ट न च त प क त ध य । स व F
ह च र च र :म क त य स स व द श Tव भ –
C□□5त भ श भ श भ फ ल स :द श य :य थ न म ॥ इ द न
□□3अ □प क थ य त

□□ @व ध , त □क क अ त □क क C त । □□ इ :प N अ 3म न च त $Tन य क क इ :य द व ष य ष स श य त न प ₹ष ण 3क य स श य न र स य त ūF3य :य 3य स म प □य म ण प A छ , स त त □क क । @त य 3त व ह क द भ व त ? म म प Tम ख द श न भ य व hत व न व , अ 3त च :क द ? अ य अ 3म त र ग :म N भ व त व न व ? भ व त च :क T:य त क 3म $ व h क 3य द व त य स द त , क 3म न क त ? न ध न व , अ प 5त प द ध व न प ₹ष व ण व त च :क द , इ द न त 3य 3य त क T, इ :य द न म न स क न □□न □□&ध , अ 3य प र ह र ण स म थ द व F त भ □म :य म प य न , त म व श र ण म :व न त म प स :य प A छ त । अ य म अ त □क क इ त उ A त ।

अ न न स म :य त □क क □□3त , भ त क त क व त म न क त व ष य क व , द य म न प द ध –
व ष य क द श क त :त ग त ए व भ व त । स त त F य □य त । अ त □क क □□3त T क त क स ब :ध , द श क त द अ न व A छ व ष य क द य द य स म 3त व 3त व ष य क C भ व त । अ 3य द व न क :य त त क प द ह त क 3य त थ

1. [illegible]
2. [illegible]
3. [illegible]
4. [illegible]
5. [illegible]

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Paper 33

भगवद्गीतायां आहारपथ्यते

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सार: (ABSTRACT)

कर्मसु कौशलं योगः अर्जनाय कर्मविधानम् इदमेव सिद्धते। अर्जनस्य हृदयशूलस्य समाधानं भगवान् श्रीकृष्णः अर्जुनाय उपदिशति। गीतायां गीतोपनिषत्सु सर्वत्र देहेन्द्रियमनोबुद्धीनां आहारः अनिवार्यः, अतः अर्जनाय आहारविषयं उपदिशति। देहेन्द्रियाणां पोषणाय, अर्जनाय आहारः, आहारस्य शुद्धिः, आहारस्य प्रकाराः, आहारस्य परिणामः, आहारस्य त्यागः, आहारस्य ग्रहणं, आहारस्य नियमः, आहारस्य पथ्यं, आहारस्य अपथ्यं, आहारः, तपः, यज्ञः इत्यादि बहुविषयानां बोधयति। कर्मसु कौशलं योगः इति अर्जनाय उपदिशति। मनोनिग्रहणाय कर्मयोगः इति बोधयति। भगवतः कथनं सर्वोपनिषत्सारभूतं इत्यं गीतोपनिषत्सु अर्जुनाय भगवान् कथयति, गीतोपदेशः सर्वमानवेभ्यः उपदिशति।

जगति मानवानां आहारः त्रिविधः। सात्त्विकः राजसिकः तामसिकः इति। सात्त्विकाहारः सर्वेषां हितकरः। सात्त्विकाहारः सेवनेन देहेन्द्रियमनोबुद्धीनां शुद्धिः भवति। यः किं सात्त्विकाहारः इति भगवान् श्रीकृष्णः अर्जुनाय उपदिशति। अतएव अर्जुनस्य हृदयशूलस्य समाधानं भगवान् श्रीकृष्णः गीतायां उपदिशति। गीतायां गीतोपनिषत्सु सर्वत्र देहेन्द्रियमनोबुद्धीनां आहारः अनिवार्यः, अतः अर्जनाय आहारविषयं उपदिशति। देहेन्द्रियाणां पोषणाय, अर्जनाय आहारः, आहारस्य शुद्धिः, आहारस्य प्रकाराः, आहारस्य परिणामः, आहारस्य त्यागः, आहारस्य ग्रहणं, आहारस्य नियमः, आहारस्य पथ्यं, आहारस्य अपथ्यं, आहारः, तपः, यज्ञः इत्यादि बहुविषयानां बोधयति। कर्मसु कौशलं योगः इति अर्जनाय उपदिशति। मनोनिग्रहणाय कर्मयोगः इति बोधयति। भगवतः कथनं सर्वोपनिषत्सारभूतं इत्यं गीतोपनिषत्सु अर्जुनाय भगवान् कथयति, गीतोपदेशः सर्वमानवेभ्यः उपदिशति।

जगति मानवानां आहारः त्रिविधः। सात्त्विकः राजसिकः तामसिकः इति। सात्त्विकाहारः सेवनेन देहेन्द्रियमनोबुद्धीनां शुद्धिः भवति। यः किं सात्त्विकाहारः इति भगवान् श्रीकृष्णः अर्जुनाय उपदिशति। अतएव अर्जुनस्य हृदयशूलस्य समाधानं भगवान् श्रीकृष्णः गीतायां उपदिशति। गीतायां गीतोपनिषत्सु सर्वत्र देहेन्द्रियमनोबुद्धीनां आहारः अनिवार्यः, अतः अर्जनाय आहारविषयं उपदिशति। देहेन्द्रियाणां पोषणाय, अर्जनाय आहारः, आहारस्य शुद्धिः, आहारस्य प्रकाराः, आहारस्य परिणामः, आहारस्य त्यागः, आहारस्य ग्रहणं, आहारस्य नियमः, आहारस्य पथ्यं, आहारस्य अपथ्यं, आहारः, तपः, यज्ञः इत्यादि बहुविषयानां बोधयति। कर्मसु कौशलं योगः इति अर्जनाय उपदिशति। मनोनिग्रहणाय कर्मयोगः इति बोधयति। भगवतः कथनं सर्वोपनिषत्सारभूतं इत्यं गीतोपनिषत्सु अर्जुनाय भगवान् कथयति, गीतोपदेशः सर्वमानवेभ्यः उपदिशति।

पीठिका

जीवनस्य उन्नतिः बहवः विचाराः गीतायां वर्तन्ते। कर्मसु कौशलं योगः इति विषयः जीवनस्य अनिवार्यः कर्म चेत् समं जीवनं नेतुं सर्वेऽपि समर्थाः भवन्ति। यः किंस्वित्N महाभारतविचारः अर्जुनः "यद्यहमेतान् न हन्तास्मि $चेत्?" इत्यस्मिन् भगवद्गीतायां विषयोऽपि अन्तर्भूतः कृष्णेन। अतएव अस्य विचारस्य Nभगवद्गीतायां भारतीयानां सर्वेषां हृदयस्थः कृष्णः इति। अस्मिन् विषये (किंस्वित्, भगवद्गीता, उपनिषद्) @यः महाभारतस्य प्रणेता व्यासः एवमाह। भगवान् वदति किंस्वित् "इति अतः किंस्वित् व्यासः महाभारते "भीष्म पर्वणि" भगवद्गीतां नाम्ना उपदिशति। गीतायां सर्वशास्त्राणां सारभूतं सर्वशास्त्रमयी गीता इति किंस्वित् भगवतः कृष्णस्य मुखारविन्दात् "भगवद्गीता" उद्भवति। इयं भगवद्गीता कृष्णस्य हृदयं व्यासस्य विशालं मनः अस्ति। गीतायां मोहनं अपरं सौम्यं व्यञ्जनं अपि अवगन्तुं सौम्यभावं अस्ति इतः कारणात् भगवद्गीतां अध्येतुं लोकप्रियतां जनयति। अस्य सरलं, सरलभाषं, सरलतात्पर्यं। अतएव कृष्णस्य पूर्णं पुरुषार्थं सहजतया अर्थमवगन्तुं सम्भवति। पूर्वपूर्वं पीठिकायां अध्यायस्य विशेषार्थं दीयते।

गीतासमागतः कृष्णः कर्मसु शूरवीरः।
यः अस्यः पूर्णं पुरुषार्थं मुखारविन्दात्।"

आ ह र 3य अ व य क त : "उ द र ल म fl ब इ क त व ष म " इ य म N स स ø ए व । अ त स व ण ल क त ज व न ल व द म आ ह र म आ व य क म व स व ज व न श ल य ग त क :द म त ह र म व 3व क :य ज व न य य य :त 3अ । क त :त र व स य क :व 3व य म व आ ह र उ :प h स व :त 3अ ।

भ ग व 5त N आ ह र प ø त

भ ग व 5त य भ र त य च :त न 3य स व त :व स ह , ज व न भ ज न व ष य ग भ र व च र स :त । ज ग त स :व य त आ ह र 3अ क र द व स व भ न म अ 3त :व भ व त इ :य प उ Nम 3अ अ T आ ह र व ष य क व च न भ ग व 5त य त त य त थ स द श अ Rय च उ Nम 3त ।

त ह ल व h उ :प h त । य F@र व ष म । क म त य F प h त । "प F श श न स :त म A य :त स व क :ब ध , भ f:त त :व ष प य य प च ::य :म क र ण त " इ त क य F-अ य स ब :ध 3अ क र त । अ त भ ग व 5त य म आ ह र व ष य त प द त व ष य म एव म 3अ , य त : "म न थ ण भ ज न स व न 3य त थ N:व 3य व ष य :य स ब :ध व त त इ त " ।

अ T न क व ल ज व न न व ह ण क श ल अ य त आ र य स ब :ध म ग द श न च व त त । स म र 3य स :द श : व h , व &म ग ल स व च र :व त :त । ग ण व म श प द य :त । आ ह र प ø त क थ ? क द श ह र ज व न म य त इ :य प स च त म 3अ । क ब इ न ! व &म ग ल थ म आ व य क स य त श ण ग त @र ए व स व ऽप श व :त । अ त ए व ग त य म ह :व म अ स द श म इ त F न प त व :त क त ब :ध ग त N आ ह र प ø त म ह य व त त । ज व न न व ह ण क त स व ऽप आ ह र 3अ क व :त । आ ह र म न स :य ब ø व ध त स :व क ह र ण स :व क ब ø र ज स ह र ण र ज स ब ø, त म स ह र ण त म स ब øC व ध त । अ त आ ह र 3अ क र व स र क द श ह र 3अ क त म इ त च :त न य म । इ म म व व च र ग त य स द श R य ग त च य स य क न य , ज व न स थ य क थ म त उ प द श त । अ T भ ज न ल ण व ष य क ण न एव म Nम 3अ "आ ह र अ प स व 3य ण ज त 3अ स :व द ग ण T य :व य न T व ध य य भ व त " इ त । त क ष न क व ल øव T व ध आ ह र ऽप स व 3य T व ध 3य त क 3य T व ध स :व क द प य भ व त । अ T च म ण र स द व ग स :व क , क व द व ग र ज स , य त य म द व ग 3त म स इ :य Nम ह र व ग T य म । "य स :व क त द व , य त र ज स त म स C त व प य 3त :व द स र अ T स :व क न य F त प द न न प र ह थ र ज स त म स न व ज न थ च त ष :य क T व R य व ध य त । त T प øT व R य म आ ह र T व R य च म व Nम ।

स :व क ह र :

स :व ण प त 3य स :व म य आ ह र य भ व :त । "आ य ज व न , स :व म :स ह , ब ल , श N, आ र य , र ग र ह :प , स ख , च f1स द , त र भ₹च ए त ष व ध न व øक र त आ य स :व ब ल र य स ख त व ध न "। म ध र द र स य N T ध , 3य र , 5h , आ ह र स :व क भ व :त । ए त आ य थ म , आ र य ब ल , स :व , स ख , त च व ध य :त । स :व म य -आ ह र त F न व ø अ प भ व त । स :व म य आ ह र म क र त थ स :व क 3य प₹ष 3य य ।

र ज स ह र

अ त क ट अ त आ त , अ त त व ण द य N त ण 3अ भ व आ ह र र ज स भ व :त । त स व द द ख , श क , र ग च य A ख :त । र ज स त व ष य म ह र व श ष द श य त । य थ भ च ए व व ध आ ह र प र ह र ण य ।

तामसाहाराः

उपसहारः

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Paper 34

कोकणी-सं□ृ ताचे संबंध आनी सा4ता

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(ABSTRACT)

भ□श □नेच □मनेत स□मजचे □ससकृताय फ□ख. आमग□ले □ Dवेहारक अगwजवन4च □सधन हो भस. कोकणक4त T भस जवन आस□ख□याय□त मराठ□ आनबो□गले भ□श □च □ एक Vप ब□णे थड□ □ तेक सगतात. भरतचे □ ससकृत जQ
भ□शो□त कोकणवर□ एक जवनस. हो भ□शक□ तेचे□ □अन□क वशषत□ य आस. Õन□ उ DŽरण□त ससकृतच□ □□□
द□सत. द□ख□क : 'च□ पस □ सपदन कर', आनक 'पण सचे □ चर□ग य□ख□K' ब□णच □ हो द□ववे®त 'चर'□आस.
द□ववे®त य□त□ज □ उ DŽरे द□ भ□ब□ अथ□ द□K. एक ववे®त स%चेक जख□र आQ□क□त चर□ न□मवेक जख.
चर□ पस □ ब□णतन□ थय□ उ DŽरे जवच □ 'च□' अ□ह□त D ब□ेर□य□ जे□ख□च □ 4श□न श□ भर□ प□K. पण स□ □
च□र□ ब□णतन□ 'च□' त□ D ज□W□र□य थड□ □श □ द wभ□ ब□ेर□ द□त□च □ सहक□त□न उ DŽरे कर□क□ जK. अश□ो
कर□न□ ज□ख□र अथक अन□थ प□K. wद□क□न हो□ ससकृत□च□ सबध आन□त□ज □ ÕQण ब□णच □ उ DŽरण 3य□न□ वश□
प□ण□न□ D□कर□त□
य□च □ व□च□र□च □ Û□भ□क□क□ □ण□र□ग□ढ जवन□ द□सत.

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स भ□प□त□र□ो□भ□ड□ो□ग□र□त□ एक Û□ह □□त□क □अश□ आस.
एक च□:न क□क□य□ब□त□म DžU□ U□ |
□य□त □ व□ध□त □च□व न□म 5 न□च 5□ ||
ह□Ă□ क□क□ण□ अथ□ स□ग□त. एक द□ळ□ आस□ क□व□ळ□ न□ह. ब□ळ□त□ व DŽक□ इ Dž□ क□र□त□त□र□ द□व□ह□ न□ह. □ण□ज□K,
व□ह□त... ज□ख□र□ स□म 5य□न□ह, च 5य□न□य. त□श□ज□W□र□ ह□ो क□त□ो ? आत□व□न□ क□र. म□न□श□त□ □ ब 5क□ च□र□त□ क□□
त□स□त □ स□व□त□ द□न प4त□ आस□त □र□ द□न□ म□न□र□त□ ज□प द□व□च□क□ ज□य□न. म□न□क आन□द द□Kच ज□व□ब□ क□K□
आस□त□त □ ब□ण□च □ आ□ृ□ आमग□ल□ □ आत□ष□त□ ज□ृ□य□K. ह□ो उ□र□त□त□, त□ो उ□र□त□ □ ब□ण□त स□द□च□क उ□Kच
द□K□त□. आ□ख□र□क Û□क□ □W□त □ म□न□श□त□च ज□व□ब□ स□ग□च □ ज□K. ह□ो Û□ह□□त□क□च □ उ□K□ 'श□व□ण □ य Tच □ स□व'
ज□व□न□स□.

Û□ह□□त□क□क Û□व□ह□त□क □ब□ण□च □ आ□Q□क अ□थ□य□ आस. □ह□द□त□ प□ह□□त□ ज□W□र□, क□ब□ड□त ओ□ग□ट ज□K. म□र□ठ□त□म□,
उ□म□ण □ ब□ण□ आ□प□त□त. उ□म□ण □च□ अ□थ□क□र, उ□ख□ण, क□ड□ □ ब□ण□श□ब□श□त□ स□ख. ग□य□त□ 5म□ण, □ उ□म□ण □ ब□क□व□ड□ □
ब□ण□त□. ह□Ă□ अ□थ स□र□न□ W□Û□ब□ण ज□K. एक व□स□त आ□Q□क व□स□त□च □ Vप□र□स□74 स□र□क□ व□ण□न क□र□न□त□व□स□त□
क□स□त □ उ□र□त□त □ ब□ण□ स□द□द□न क□ड□च□क 5ण□ ब□ण□त□. अ□स□त □ ससकृत आन□ म□र□ठ□ भ□य□ब□र भस ज□व□न□स□
आमग□ल□
क□क□ण. ग□म□त□क क□क□ण Û□w□च □ च□ड□व□त ल□क□ल□ □ म□य भस त□क□क□ ण. इ□त□ □ द□ग प□ठ□क □क wक ब□ण□ त□मग□ल□□
म□न□क द□स□त□ल□. त□ Ω□क□र□ण य आस. क□क□ण भ□श□व□र□व□ ससकृत□च □ स□बध आन□ स□ृ□क□श आ 4 ब□ण□ स□च □
म□ग□ल□ □ ल□ □ख□न□च □ म□त उ□ह□श. w□न□ म□K□न स□र□व□क ससकृत□प□ Û□ह□□त□क ब□ेर□ Û□द□त, व□व□ह□क□□म□त□स□त □
व□व□ग□ळ□ अ□थ□द□व□च □उ□म□ण □ एक व□श□षट□त□क□व □द□स□ह wÛक□र□च □व□ळ ख□ह□ण□क□ W□.

भ□श □नेच □मनेत स□मजचे □ससकृताय फ□ख. आमग□ले □ Dवेहारक अगwजवन4च □सधन हो भस. कोकणक4त T
भस जवन आस□ख□याय□त मराठ□ आनबो□गले भ□श □च □ एक Vप ब□णे थड□ □ तेक सगतात. भरतचे □ ससकृत

ज Q
भ ा ओ त क क ा ण व र ा ए क ज व न स . ह ओ भ ा श क त ज ह ा अ न क व श ष त य आ स . ओ न ा ड Ž र ा ण त स स क त ह ा ख ा
द ा ह त . द ा ख ल क : 'च र ा प स ा स प द न क र ा', आ न क 'प ा ण स ह ा च र ा ग य ा ख ल K' ब ण च ा ह ओ द न व ® त 'च र ा' ख ा आ स .
द न व ® त य त ज ा ड ा Ž द न म ब ध द K. ए क व ® त स % त च क ज ख ा आ Q क त च र ा न म व क ज ख .
च र प स ा ब ण त न थ ा ड Ž ज व च 'च ' अ म त त D ब ा ज ा ध च 4 श त श ा भ र ा य K. प ण स ह ा
च र ा ब ण त न 'च ' त त D ज W र ा य थ ड ा श ा द w म ब ा ज ा द त च स ह क र त ड Ž क र ा क ज K. अ श ओ
क र न ज ख

□क K□'? श प -स प , अ ग र -अ ग र , क त श -क ळ स , द व ी-द य , ज र क -ज र □ , ह ा 5□-ह ळ द , त श न -त स ण , च ण क -च ण , अ प प -आ ɔ , क प स -क प स , त ह त -न द त , उ द क -उ ह क , क स त ब र -क K ब र , स व न -श व ण , म ा -म ा , Ôर -द र .....
इ w द ा w च व न त D ह र 7प ट न Ûय ा क र च □ श ₹ा स स क त भ य प ट क क ण प द ह ज र आ क ड त□ म □ळ त .

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Paper 35

आजला - कदंबरचे वंशलक्षण

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(ABSTRACT)

पवेल आलवारीस आन इजबे W डसजा हचे पत जावन २५-७-१९१६ बरवळ तालक ती ख ओमजर गावत ख क गर धरळ क डन न जुध वन इटर मडय र शक प जडन प Tक hम आन स हे w क थ ŧT घ वन आपलो जावत ज य वन १९८१ व र त मरण पवेल. ४० वयर कदंबर,१०० वयर मर D क णय बर य ख त. भषतर Tतय ०४, आन त lj जवत च आ ô च T त णो लक ख.२० वस न समर ६० पसत क त णो Ôगर क ख त. ŧDž खत र मगळर त मT भवन आन उ h भवन Ô स धरळ छ प क न स V क ल.१९५८ वर लड स र म, इर ल, Æ R, आ h य जमन, ब ल ज य गावत आस lj य Tक ज z क भ र द O.१९६० इ 4ो त रषय lj म सक, त प कडो र त स ख श हर च ज वन पळ य ल.

3त वन

भ रत त ख स हत क फ व ज वच अत उ Ôत ष ठत Ôशस त ध र y न प ठ Ôशस त. ह Ôशस त भ रत च स वध न त ख अर D व ळ र त उ W ख क O २२ भ षो त ख अ WK म स हे w क तव स म स हत क द ण ग द O भ रत य न र क क फ व ज त.

१९६५ थ वन २०२१ प य त ५७ भ रत य न र क क ह Ôशस त फ व ज ख ह त क क ण स हे w क ४२ D Tम स % क म न स त व5 क ळ क र ह क २००६ व र आन Tम स ख ५७ द म द र म झ ह क व र फ व ज ल.

y न प ठ Ôशस त त स ल Ôत ष ठत Ôशस त ल म O क त क व ल द न म T. इत र भ सो lj स हे w क क ख र क क ण स हे w त ब प उ ण आस त. त शो आस त व म स क त ल आन व शल ष ण क र उ ण आ त शो द स त.

ह व स श धन क lj ŧ व त आजला ध क द बर व शल ष ण क ऽक ध क र क अ व क स म ग ळ. म स ज क स त न अलवारीस न (ज.स. अलवारीस) बर य W क द बर क क ण न ट क स भ म ग ळर ह ण १९५० डस ो बर म ह Q त क न ड त य ो त Ôगर क W.

मानेसत जोकी ंसंतान अलवारीस

पवेल आलवारीस आन इजबे W डसजा हचे पत जावन २५-७-१९१६ बरवळ तालक ती ख ओमजर गावत ख क गर धरळ क डन न जुध वन इटर मडय र शक प जडन प Tक hम आन स हे w क थ ŧT घ वन आपलो जावत ज य वन १९८१ व र त मरण पवेल.
४० वयर कदंबर,१०० वयर मर D क णय बर य ख त. भषतर Tतय ०४, आन त lj जवत च आ ô च T त णो लक ख.२० वस न समर ६० पसत क त णो Ôगर क ख त. ŧDž खत र मगळर त मT आन उ h भवन Ô स धरळ छ प क न स V क ल.१९५८ वर लड स र म, इर ल, Æ R, आ h य जमन, ब ल ज य

ग वे ते आ स lj य Tक ज ¥क भ ट द O।१९६० इ 4ő त र ष य lj म स क , त ष कő ट त स ख श ह र च ज व न प ळ य ल .

लोकानी दिM पुरासकार आनी मान

१) १९७२ इ 4ात मगळर टन हलत V पर सव
२) १९७३ आकट बरात डन बसक सलत कक ण नटक सभ न
३) १९७४ फ बरवरत मलर मदन र आखल भरतय कक ण पर षद न
४) १९७८ इ 4ő त रकण प Tन डन बसक सलत
५) १९८० इ 4ő त कल सपत सपरन न डन बसक सलत
६) ग य lj भ य मडळ न कő 5य स ह wअक डम न त क ग रव स द थण मनन यत ल.

ग ड च ा च उ á उ ल व á च , श स त , श स त भ रत ज वन च D4 ज स . अ ल व र स . अ प ख क द बर म ख T, व न द म ख T क ण य म ख T, ल ख न म ख T क क ण - भ स -स ह त -त ण ő ं स त क ल . आ न झ ल प T म ख T आ न अ प ख 4त ऊ क श त ल य म ख T श ő ब र घ ट ख ल ल ख क - ख क क अ वक सकन द त . त lj T त य क त प क त ग न प र स क र म ळ व क न त र त क lj क ळ ज न 3थ र 3थ न द त .

िवषय मंडन-

ब र व प ज . स अ ल व र स ह ण ल ख W आ ज ल क न ड ल य त ऊ थ म कक ण क द ब र १९५० व र क क ण न टक सभ मगळर ह ण ऊ गट क ल .
क ण य च ő थळ - ऊ र भ र घ ट च ő म ळ ज वन उ पर त मगळर त ल ő ब द ल ज वन स ल ő .
क ण य च व ळ क ळ - द ý ő म ह झ ज .

कथा िवशलेषन

आ ज ल म य स न च क थ
क क ण न टक सभ मगळर ह ण १९५० व र प य त छ प छ य त . द ý छ प २००८ व र त lj अ नमत ख त स ल व स क ण स V न ऊ गट क O क द ब र त १ अ ò य आ स न २४५ प न आ स त . ा क द ब र च ő मत V प १०० / ज वन स त
ऊ T त lj प स ल ő त ज य वन आ स W ő ं स त क र उ पर त त ő अ मत प य á त प Ž ज W ő प र त श ह र क य वन च त ग ण lj ह त त भ र च र व व र क न आ स W ő र ण फ र क क न र ज ब य क अ प ख स स म क आ न प त क प स त ő . ज ब य च त ग ण च र व व र क न स त स न र ण व ण ő ज य O त त र र फ क w ज ž र व व र क न ज य वक क w क स 4 ज त न थ ळ ő त ख क न व व Ŝ क न . आ प त प त न आ ज

स ® आ ज ल व र अ प ख ई ष र ज वन w न व र ध न न र ब र त च स भ य प ळ वन भ त W ई ष र च ब य त अ प ण च क न घ ज थ ण न र ब र व त न V प र अ प त प T ख ळ त . र फ अ स ख र अ ड क ळ थ क प य स द ड न प र य न त ख ग व क द ड च ő आ ल च न क न त व र ज वक स गळ म ड व ळ क त . च त य च स ब ध , ब र ग ण , ब र ő न ड त ő , प स द ज वन त त क अ प ण च क न घ वक आ ल च न क W . व त न थ ळ ✂ फ र

त ड य , म र फ र , झ ग ड ő , अ श ő व व ग ड क स आ स त त . त स ल ő 54 न स त न स त व त ब र न ट क ख ळ क स व त क ल . म ग म य प स न ह स न ख ळ न आ स W ő क ज र ज ड ő व व ग ड ज वन क ष र lj स थ ब ड त . अ श ő ज . स . अ ल व र स न व ग DŽ ऊ क र घ व ड द त .

अव 4र २

द स य अ व 4र त ल ख क र य त व र ज वक ग O उ पर त त ल क ण प T य त . स ब र द स ख च क ग द च य च á क र क श ő क त म य स न स ग त ज य व त स त न क त ő DŽ आ ड क ळ ज वन श ő अ व य ध व ब र प T द क य त . त क त क न त र ज त न घ त थ ळ ő त ल Q . स न त ख DŽ अ व य थ ळ ő ब र त च ज त न घ ő व च प T त ल Q . क र म त अ य W क ष र द ग य म ग न 4क र क न ज य ő व च ő

आ द श प ण व ljक ज ण ज व ljक अ व क स क न द त .

wಡಲಚ □ ರತರ ಮವಿನ ಚ?ಯ ಆನ ಶತಪಣಚ ಖ □ಳ ಖ □ಳತಯ ಟಛ✂ನಪರರ ರ T ನ ತಖಕನ ತಕ ಕ ತ. ಅ T□ ಕ ರಜ ಬಯ ಸಲವ O ವ □ಳ ರ ತ ಬಯಕ ರಡಚ ಔಯ ಕತ. ತಶ ನಪರರ D4LWಜತ. ಡ □W ನವಕ ಮ% ಠ á ಧವನ ರಪನ ಅಸಚ ತ V ಬಡನ ಮ 4ಗ ಟಣ ಖಬರ ಆ ಕ, ತ ಮ □ತಟ ಯ □ವಕ ನ, ಭವಡತನ ಆನ ಭವ 4ನ ತಮ ಮಗ ಣ ಕರ. ಕ 5 ಅಸ O ಜ ≠ ತ ಜವತ ಆಸ ಟಣ ಪ wಯ. ಹಗ ಸರ ಪ □ದ ಭವಡತನ ಭವ 4ನ ಸಗ W□ ವಚತನ ತ □ಖಕ T ಸತವ ಪ □h ಕ ಪ T ದ W ಕ ಬರ ಭತ.

ಅವ 4ರ ೪

ಚವ wಅವ 4ರತ ಲ □ಖ ಕನ ಧನ ನರಬರ ಶ □ಣ ಆನ ತ ಗ ಪ T ತ ಮ. ತ □ಗ ಯ ಮನಶ ತ ಗ ಅಜತಖ ವಷಯ ಸಡ ಕ ದ ವಷಯ ನ. ಧನ ನರಬರ ಅಜ □ತ ಚ ಮ ಗನ ಆ ಸ ಯ ಪಸ ಜತ ಟಣ ತ ಮ. ನ ತರ ಬ 5ಕ ಣ ಅಖ □ರ ಜವಕ ತ ಭ ಕ ಳ ಪ □ತ ಟಛ✂ ಇರ h ನ ಟಣ ಸಮಜ D□ತ ಶ □ಣ ಯ ಶತ ಯ ಚ ಸಳಯತಯರ ಕ lj ವವರ ಕ ನವಡಲತ ಟಣ ಜ W. ಅಪತ ಇಳರ ಟಣ ತ □ಕ ಚ ರ ಪ ಅತ ತ ಕ ಆಡ ಜತ ಪವ ಯ ಜತ ಕನ ತ ಕ ಧಡಲ ಕ ತ ಕ ಪ ಟ ಯ ಕ ವ lj ಕ 5ಯ ಟಣತ. ಕ ತತ ಕ ಖಚ ಜ ಕ ಅಜ □ತ ಕ ಅಪಣ ಚ ಕನ ಧ ಕ ಚ ಯ ಕ DŽ ಆ ಶ ಆ ಶ ಕ ರ ಮಣ ಚ ಖಬರ ಆ ಯ O ಶವಯ ಅಜ □ತ ಕ ಸತವ ಯ □ನ ಪ ಸತ ಶಕ ವಕ ಜನ ದ □ ಕ ನ ನ □ವತ ಹ □ಡ G ಟಸ ಕ ಬರವನ ಖಬರ ಹ ಡ lj ಕ ಕ ದ ಬರವನ ಧಡಲ ಕ. ರ □ತ ಕ ಪ □h ನ ಹ ಡನ ದ W ಗ ರ ಸಗ ✂ನ ಔಸ ರ ಜ W. ಆ ಶ ಕ ದಖ □ಸತ ಜ O ಕ ರಮ ಕ ಭಜವಣ ಪ ರವ ಕ ಧನ ಆ ನ ಶ □ಣ ಯ ರ ಜ ಬ A◦□ ಚ ಧರ ವಚ ಕ ತ ಯ ರ ಯ ಕತ.

ತ □ಖ ಕ ನ ಹ ಗ ಸರ ರ ಯ ಮರಣ ಪವತ, ಧನ ನರಬರ ಅಜ □ತ Aಚ ಸಗ ತ Vತ ಏಕವರತ ಕ ಜ ರ ™ ಯ □ಚ ದವತ ಜವತ ಆಸತನ ಪರತ ಕ ಜ ರ ಜವಕ ಆಡ ಕ ಳ ಆ ಶ ಕ ವಚ ರ ವವರತ ಸಗತ DŽ ಧನ ಅಜ □ತ ಚ □ಣಧರ ಮ □ಚವತ ಆನ ವಣ ಕ ತ □ಖ ಕ ನ ಔಯ ಕ □ತ.

ಅವ 4ರ ೫

ಎ ಅವ 4ರತ ರ □ತ ಕ ಮ ಚ ವಷಯ ಮ □ತ ಟಛಳ ಕ 4ಪರ ನ ರ ಸಗ✂ಗ ವರ ಔಸ ರ ಜತ. ಸಖರ ಜಣ ಧರ ಯ □ವನ ಭಜವಣ ಪಅರವನ ಗ □W ಆವಯ ಬಪಯ ಯ □ವನ ದವ □ಕ ಅಪವನ ವ lj ಕ ವಚ ರತ. ರ □ತ ಕ ಮ ಆ ಯ O ಉಪರತ ಮ □ತ ಟಛಳ ಖಬರ ಮತತ ದವ V ನ ಫ ತ 4ಣ ಚ ಖಣ ತ ಕ ಝಟಛಕ ಳತ ಟಣ ಸತ. ರತ ಕ ಚತನ ಯ ಕ ಚ ದಡಖಡ □ ಪರ □ ಆ ಶ ಕ ತ ಚ ಫ ತ 4ಣ ವವರತನ ಅಜ □ತ ವಜಡನ ಕ ಜವ ಜವನ ಆವಜ ಕ ಚ, ಮನಶನ ಚತ W□ ಬರ ಚಛಯ ಕ, ಸ □ಜ lj ಮಡತನ ಮ ಗ □ಳ ಧಡಭಡ □ ಜವ ಚ □ ಧರ ಪ ಟ ಳನ ಅಸ lj ಕ ಕ ಳ ‰ ಯ ಪನ ವಡನ ಖತನ ಟಣ ಜವಬ ದತ. ಹ ಗ ಸರ ತ □ಖ ಕ ನ ರ □ತ ಕ ವಷಯ ತಖನ ರ ಪ ಮ □ತ ಟಛಳ ಖಬರ ಸಗ✂ನ ಔಸ V ನ ಸಮಜ ಕ ದಸತರ ಪಮ ಣ ಕ ಷ ಸರ O ಧವ □ಕ ಪ ಟ ಅವಯ ಬಪಯ ಚ ಧರ (ಕ ಳರ ಅಪವನ W ವವರತ) ಹ ಗ ಸರ ವಜಡನ ಕ ರತನ ವಶತ □ಷಣ ಕ ಚ ತತ ಕ ಳ DŽ 4ಭವ ಕ ಟಛಳ ಕ ವ ಚ ಧ ಕ ಕ ಳತ ಕ □ತ.

ರ ಜ ಬಯ ಆನ ಶ □ಣ ಯ ಅಜ □ತ ಕ ನಡ lj ಕ ವವಧ ರತ ಚ □ ರ ಪಯ ಯ □ವನ ಪ □ಚಡ ಚ ಕ ಆನ ಎ ಸಮತದ ಯ ದ ಕ ವ ಚರ ಚ □ರ ಜ ಜ ಯ ಜ ಖರ ಅಜ □ತ ಚ □ ಧ ಯ ವಶ □ಷ ಜವನಸ. ತ ಕ ಖಡತ ದ □ವ ಚ ಕ ಪ ಚ □ ಬಳ ಟಛಳ □ ತ □ಖ ಕ ಕ ಳಯತ.

ಎ ನಮ Q ರ ಸಮಜ ಕ D ವ 3ಥ ಆ ಸತನ ಬಯ ಮ ಖನ ತ ಕ ಕ ಶ ಕ ಜಯ □ತತ? ಕ wಕ ಜಣ ™ ಯ ಕ ಕ ಭವಡತ ಚ ಕ ಭವ 4ಚ □ ಜವ ತ ಅಸ ಟಣ ನ ತ □ಖ ಕ ನ ಸಮಜ ಕ ಮ ಖ ವಶ ಜಗತ ದ ಖ.

ಅವಯ ಧವ □ಸ ಕ ಆ ಸ ಖರ ಜ ಬಯ ಅನ ಅಜ □ತ ಕ ಮನ ಭ □ಧ ಕನ ಶ □ಣ ಯ ರ ಜ ಬಯ □ ಸಗ ಮ □ಳ ನಹ ಔಯ ಕನ ಸತವ ತ ನ ಮ ಣ ಕ ಧವ □ಕ ಭ □ರ ಕ $ಕ ಅಪಯತ ತ ಟಣ ಸಗನ ಕ ಳಯ.

ಎ ಅ ಯತ ದ □ವ ಚ □ರ ಅಖಡ ಭವ 4ನ ಅಸ ಖ ಅಜ □ತ ಕ ಶ □ಣ ಯ ಅನರ ಜ ಬಯ ಅ ಖ ದ ಕ ವಚರಸ ಔಯ ಕ □ ಯ ತ ಕ □ಖ ಕ ದ □ವ ಚ □ರ ವ wಸ ದವರ ಖ ಕ ಕ □ ದ DŽ ಸ ಡಸನ ಟಛಳ ಕ ಭವ 4ಚ □ ಕ ಣ ಫ 4.

अव 4र ६

ಮಂಡಿಸಿದರು. ಗೌರವಾನ್ವಿತ ಅತಿಥಿಗಳಾಗಿ ಆಗಮಿಸಿದ್ದ ಡಾ. ಕೆ. ಸುಧಾಕರ್ ಅವರು ಸಮಾಜದಲ್ಲಿ ಇಂದು ಹೆಚ್ಚುತ್ತಿರುವ ಮಾನಸಿಕ ಒತ್ತಡಗಳ ಬಗ್ಗೆ ಮಾತನಾಡಿದರು. ಅವರು ಮಾತನಾಡಿ ಇಂದಿನ ಸಮಾಜದಲ್ಲಿ ಮಾನಸಿಕ ಒತ್ತಡಗಳು ಹೆಚ್ಚಾಗಲು ಕಾರಣಗಳು ಹಲವಾರು ಇವೆ. ಅವುಗಳಲ್ಲಿ ಪ್ರಮುಖವಾದವು ಎಂದರೆ ಸಾಮಾಜಿಕ ಜಾಲತಾಣಗಳ ಅತಿಯಾದ ಬಳಕೆ, ಕೌಟುಂಬಿಕ ಕಲಹಗಳು, ಆರ್ಥಿಕ ಸಮಸ್ಯೆಗಳು, ಕೆಲಸದ ಒತ್ತಡ, ಸಂಬಂಧಗಳಲ್ಲಿ ಬಿರುಕು ಮುಂತಾದವುಗಳು. ಇವುಗಳಿಂದ ಹೊರಬರಲು ಸಾಧ್ಯವಾಗದೆ ಅನೇಕರು ಆತ್ಮಹತ್ಯೆಯಂತಹ ಕೃತ್ಯಗಳಿಗೆ ಮುಂದಾಗುತ್ತಿದ್ದಾರೆ. ಇಂತಹ ಸಂದರ್ಭದಲ್ಲಿ ಮಾನಸಿಕ ಆರೋಗ್ಯ ಕಾಪಾಡಿಕೊಳ್ಳಲು ಸಾಧ್ಯವಾಗುವ ಕೆಲವು ಸಲಹೆಗಳನ್ನು ಅವರು ನೀಡಿದರು. ಅವರು ಮಾತನಾಡಿ ಮಾನಸಿಕ ಒತ್ತಡಗಳಿಂದ ಹೊರಬರಲು ಸಾಧ್ಯವಾಗುವ ಕೆಲವು ಸಲಹೆಗಳನ್ನು ನೀಡಿದರು. ಅವರು ಮಾತನಾಡಿ ಮಾನಸಿಕ ಒತ್ತಡಗಳಿಂದ ಹೊರಬರಲು ಸಾಧ್ಯವಾಗುವ ಕೆಲವು ಸಲಹೆಗಳನ್ನು ನೀಡಿದರು.

ಅವತರಣಿಕೆ ೮

ಎರಡನೆಯ ಅವತರಣಿಕೆಯಲ್ಲಿ ಅಪರಾಹ್ನ ೨.೩೦ ಕ್ಕೆ ಸರಿಯಾಗಿ ಸಮಾರೋಪ ಸಮಾರಂಭ ಆರಂಭವಾಯಿತು. ಸಮಾರೋಪ ಸಮಾರಂಭದ ಅಧ್ಯಕ್ಷತೆಯನ್ನು ಶ್ರೀ ಸಂಜೀವ ಶೆಟ್ಟಿ ಅವರು ವಹಿಸಿದ್ದರು. ಸಮಾರೋಪ ಸಮಾರಂಭದ ಮುಖ್ಯ ಅತಿಥಿಗಳಾಗಿ ಶ್ರೀ ಸಂಜೀವ ಶೆಟ್ಟಿ ಅವರು ಆಗಮಿಸಿದ್ದರು. ಸಮಾರೋಪ ಸಮಾರಂಭದ ಅಧ್ಯಕ್ಷತೆಯನ್ನು ಶ್ರೀ ಸಂಜೀವ ಶೆಟ್ಟಿ ಅವರು ವಹಿಸಿದ್ದರು. ಸಮಾರೋಪ ಸಮಾರಂಭದ ಮುಖ್ಯ ಅತಿಥಿಗಳಾಗಿ ಶ್ರೀ ಸಂಜೀವ ಶೆಟ್ಟಿ ಅವರು ಆಗಮಿಸಿದ್ದರು.

ಅವತರಣಿಕೆ ೯

ಎರಡನೆಯ ಅವತರಣಿಕೆಯಲ್ಲಿ ಅಪರಾಹ್ನ ೨.೩೦ ಕ್ಕೆ ಸರಿಯಾಗಿ ಸಮಾರೋಪ ಸಮಾರಂಭ ಆರಂಭವಾಯಿತು. ಸಮಾರೋಪ ಸಮಾರಂಭದ ಅಧ್ಯಕ್ಷತೆಯನ್ನು ಶ್ರೀ ಸಂಜೀವ ಶೆಟ್ಟಿ ಅವರು ವಹಿಸಿದ್ದರು. ಸಮಾರೋಪ ಸಮಾರಂಭದ ಮುಖ್ಯ ಅತಿಥಿಗಳಾಗಿ ಶ್ರೀ ಸಂಜೀವ ಶೆಟ್ಟಿ ಅವರು ಆಗಮಿಸಿದ್ದರು. ಸಮಾರೋಪ ಸಮಾರಂಭದ ಅಧ್ಯಕ್ಷತೆಯನ್ನು ಶ್ರೀ ಸಂಜೀವ ಶೆಟ್ಟಿ ಅವರು ವಹಿಸಿದ್ದರು. ಸಮಾರೋಪ ಸಮಾರಂಭದ ಮುಖ್ಯ ಅತಿಥಿಗಳಾಗಿ ಶ್ರೀ ಸಂಜೀವ ಶೆಟ್ಟಿ ಅವರು ಆಗಮಿಸಿದ್ದರು.

अखरा□च□घडते खडते दि□वचे मडवळ ने एक मि□क भागस र्वचे 4रीते लेखन हे कदबरा खडते बरे मेदकवन देते.आने हयै□क घर्ज दि□वचे आधारचे□रे पw□वने जय□वक ऊ□रण देले.

संपवणी

आज□ले मयि सन□च कथ धण नवे दि ोरे धनयने आज□लेक पळ□यले दि सेथवन तlj कkkमा उदि□W□ वव दबळ कृ आन नवे कजरे जडे आपेक टम जवेत सगते जयेवlj व□ळ भागक नजजW आन सस आ ोजWे कर भागल□.

ऊ ते lj पसलेते ऊरभ जवन कर्ज श□हर पयेत कणे पवले.ं□सत कटम थवन सव 4 हWे क टमचे कणे हे.नते वेरधे मग कनचेलय□क आपणचे कनघ□वन सखु भागक जये ध्वनी अबल□सचे कणे..नते खुतेरे सते खुतेरे जवेल□गने हगडवेन मडहतरे मरक तपरे आ सlj कटमचे कणे.खुlj पससरे ं□सत कये□क भलेनसतने क्तेल□ कर्ट सस खरे दि□वचे□रग अचल श्रीदवरन खरे पणमग खरे दि□व आपलेे भसये Wे फवे कते ध्वनी आज□ले ेजे कते.आशे हे कणे समजक थमिक आनतेक मखने Vपते जे ोध्वनी□ते.

आधार ोथ

१.आज□ले क बेरे-ज.स.अलवरस.
२.वेस Dश□कर्ज चे क कणे मने मनस -१६१-१७३
३.प्रदय Kर पदवे क क कणे स 3थ स लवस क ले□ज -११-१४
४.व Tन प्रट-वषले□शन

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Paper 36

चा. ंा. दे को ाॅ सो4ाचे कान पु कााचेर िवमसर्

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(ABSTRACT)

च . Æ . द क 3अ स भ च क व . त च न द क स य त क व त च झ र आ स . त च क व त न व श ष य आ स , च त प आ स , अ त क र आ स , ग व च व स आ स , आ म च स स कत आ स , आ च र व च र आ स त . त च प य त क व त १ ९ ५ २ इ 3अ त , आ क श व ण म ब य थ व न स र ज त . : य क व त च न व स प ण त त ' र ज " त A य र त प र त ए क व र व ऊ च क व त त ण ' र च : य . त A य स 3अ च ' क न " क व त झ : य क क ' य स ह : य आ क ड म प र स क र १ ९ ८ ९ व स त भ : य . ह ' प 3अ क म ग ळ र त ग त क श न न आ न न ग र त (ग य) ज ग क श न न छ प त . म ग ळ च आ न ग य च प T न त च क व त छ प न आ य : य त . म त य त च क व त च स ह , म ड स भ ण स 3अ न प ग र : य

3अ व न :

स श य च क न द व द न च . Æ . द क 3अ A य व A ण र क व त च स ह ज व न स . आ प : य स ब र क व त म ध ' म न स क श ' आ प : य प च य च व प र क त ह 9ळ ' स य च ' क न क व त प 3अ क A य त ल न व क द त . च . Æ . द क 3अ A य उ T न स च ' ज त य र स भ न म : श क इ य द : य र , व क स A य क म न त क आ त च प र 3अ त क ह 5न प व य : य त . त च द र आ त ब 5 ज : य . ह त न ग द A य द 9य क आ स : त ध स म म : श A य द 9य क न . स य च क न क व त त म : श क स व ' इ द य ग ज च ह 9ळ ' च त प द त . प 3अ क : त ह य क क व त व व ग 9य स म ज क आ न त क A य ज य च झ ळ क द त . त A य म क : य क व त न क व च उ T क श प 3अ क र स म त आ स त आ न त क व क व 9क त प ण त A य क व त क व 9क न . प 3अ क त थ ड व च ण र क व त व म श क घ त : य त , त त न व व ग 9य च : य न ब र Z त : य क व त ह ग स र उ : त ख क : य त .

त च क व त च र प ग त क व त म ग आ न य व ए क व त स द श द त .

म ग य व A य क h ब र
स ळ आ 3अ ह त त ख 9र
स र य ध र न क त त र
क स य च य द ळ प 9र !

अ श ' स ब र क व त च र थ R ध प ग त न आ स : य र स स र च स ब र स त उ ह प ' क र त त . प 3अ क क १ ९ ८ ९ व स च क ' स ह : य आ क ड म श 3अ फ व ज : य .

च :स Æ :स स ह क 3त च म व वळ क :

च . Æ . द क ™ , क क ण ő त ल उ च ल क व , न ट क ग र आ न प Tक त . त च ज j. १०.१०.१९३१ र ख म ग ळ र त म र न म क 5 ल ग स र ज त . त च ő ऊ य म क इ स क ल क 4य इ स क ल त त स प त ő .म ह स क ल त ह स क ल त च ő श क प ज ड ल ő .

१९४८ इ 4ő त च . Æ . च ő क र म म ग ळ र स ड न म ब य ग ल ő . थ य इ त ल म क म श न त द न स क म

क त ĎŽ म ब य च ब 4च क प न "ब स र" ह त त क क म म ल ő . त व ळ ब ब य त "प य ण र" प Tआम ज त ő . ↓ प Tक त क ण य , त ख न ब र य त त . १९५२ इ 4ő त ब ब य आ क श व ण क ő 5 स V W ő . ह च र च . Æ . lj क व त ऊ स र ज त ↓. १९५६ इ 4ő त ब ब य "ज ग म ग " प Tच आ न १९५९ इ 4ő त "प य ण र "च स प द क ज त .

१९६१ इ 4ő त ब ब य स ड न म ग ळ र क आ य ल . १९७४ इ 4ő त ™ W त ग त च ő त V ज त ő . त ए क श ह त श ő च फ म द ल ख क . "न द न " न व र त च ब प प ग ट ज त त .

चा, ा.चे नाटक

प ु™क 5प ार ऊ ट ज ा M े

१ . त र न ő त र न ő म र न ő ; २ . स ण ő म ज र ह ™ ; ३ . म ग र च ő म ग र ; ४ . भ ग र म न स

इतर खेळवन दाखयलेले नाटक

१ . न प ट र ब त ल ; २ . स भ त स स र ; ३ . आ क व र म ™ र ; ४ . ज ज द य ळ ; ५ . व श ő त च भ व ; ६ . स ण ő म ज र ह स त ; ७ . श र ग ड स म व ; ८ . ट म ट ; ९ . म क ड च प य ; १० . क व ✂ आ ल क व ळ ज ↓; ११ . ज ज ं ब त ल ; १२ . ब ध ; १३ . ब क ल क स त ज व ; १४ ह ड उ ट ल

किवराय चा. ा:

च . Æ . द क ™ स भ त च क व . त च न ट क न स य त क त त च झ र आ स . त च क त ő न व श य आ स , च त प आ स , अ ल क र आ स , ग व च व स आ स , आ म च स स क त आ स , आ च र व च र आ स त .

त च प य ल क त १९५२ इ 4ő त , आ क श व ण म ब य थ न ऊ स र ज ल . w क त च ő न "प ण त ल ő ख" त lj उ प र त ए क व र व ऊ च क त त ण ő र च ↓. त lj "स 4च ő क न " क त झ ↓क ő 5 स ह w आ क ड म प र स क र १९८१ D व स ल भ ↓. ह ő प ™क म ग ळ र त ऊ ग त ऊ क श न न आ न ग र त (ग प) ज ग ऊ क श न न छ प ल .

म ग ळ च आ न ग य च प T न त च क त छ प न आ य ↓त . "भ त य "त च क त च स ँ ह , म ड स भ ण स 3अ न प ग ट ↓. स j न

आ न प र `र :

१ . १९८१ इ 4ő त , क ő 5य स ह w आ क ड म न स 4 च ő क न "क त स ँ ह क प र स क र द ल ő .

२ . १९९० इ 4ő त म ग ळ र त , "क क ण स ह w क ल र ï ब ळ ő ब V द द ल ő .

३ . १९८७ इ 4ő त ग य त ज O अ ख ल भ र त य ल ख क च स ज ळ न च अ òt ज व न त क व च त ő

४ . १९८८ इ 4ő त म ग ळ च ब 4न त क स j न क ल त ő .

५ . ७५ व ő "भ ड स भ ण "च . Æ . क स म प त आ न "भ त य "न व र त च ő प द स ँ ह प ग ट ल .

०३.१२.१९९२ इ4त चा. ा. देवादीन जालो.

च . Æ . द क 3त A ब स ह : य च र न य ळ आ न अ भ य :

म ग र म न स प य ल प A ब ब य त ख ळ य त न क न 3त न र ø ज ल . आ त त ए क म ह न न ट क ज त .

म न ह ल Aक ध ल Aक स क च . त च ' त र न ' त र न ' म र न ' म 3आ उ ल Aय क च च क व म श क क क र ण ज :त न ट क .

द क 3आ स न य ; प न ७ –८ , अ म र क क ण ३ ९

म ळ र क य क ' क व त ' ह 9य र क त ? प य त प ठ श क य :त च . Æ न त Aय क व त न स च T स द स न त . ख Zच य क व त त उ T Aय ब ग त न उ ड :त द स न . स क ळ Aय

ध व , भ ज य ह ज फ त

व 5आ ह ज ' र त च म न ध त '

ह क व त व Aत . त Aय उ T उ T त :य त स ग त स ध क य त त ' . त त :य न क व Aय अ भ Nच ' स ध न आ न व ळ च क :म त न प ळ त च च . Æ च क व ह ण न व ळ थ र न व ळ क क र च ग ज च उ र त न .

स स र च Aय ल h र स ळ च क न त र क ख श त त . प ण च . Æ ल ख श र स "व ळ च . त ह त ,

क 9श त म ळ ब , म 9ब र न क T

म ज क आ श त

ह व त प र , म ज न ग त

ह व ख श त "

च . Æ :य उ T क , व य :य व ¢ स 3य त , म ड त द ड त ध Aच स व य न . त क व Aय अ त र ग भ त त स द आ न न द य R य त त . त श च त क ण य स व द न श त म न क 9ज त त :त च . ग ड य न र ग न ब 3आ त . क न भ व स ग त अ त 3क न च ध प :त क प उ स Aक त ग त त .

ह स :य व व र : प न १० , अ म र क क ण ३ ६

Cha. Fra. Is one of the rarest towering personalities in the konkani literary scene. There is perhaps no one in Konkani who has achieved so much in such a varied fields as plays, poetry, lyrics, journalism. What is important to note his that Cha. Fra is perhaps the only one who became close to the masses, who moved with them, and who actively took up their causes. While most writers were largely arm chair writers, Cha. Fra became a writer-activist, a brand that has become famous today but much looked down upon.

Pinto Anil : Page 95 , Work of Cha Fra: A Study

स चे क ान

ो4

म तो य ध ळ त द ब ✂

घ म ण म ळ न

अ ™ म त lj द ग त च र

आ य ल Ő र ग त प ळ न

द क न द क न स ƒ ʉ Ù

द ' ग ❮ व ळ न

आ त न क त , द ळ न क त

र त प श र त द क त

ʉ क द व , द न द

स श स ग ड क न द .

ह ग स र क व व त lj ध व क घ ळ lj द ब ✂च उ W ख क त . स क ळ स र य उ द त न स VW र , स र य र त र व त ब ड ज त ʉ ण स र आ ™ . ह Ő प ळ क ज य न श Ő ʉ क द ळ न क त , आ त न क त क व ल स 4च क न प र . ⊣ स स र त झ ग ड Ő म र म र प ळ व न क व क आ य क क

आ न उ ल य त ने ज मत□
अ T ळ च □ र म ग प □ ळ □
आ न द स य च उ T ने त व त □

क व ने ब र य ल □ त ő ए क □ क उत र त □ द □ □ क ळ □ ज व न स त आ न त □ आ म च अ त ` न क त ी
दो
आ न र ब न र व त त . प य त ő प व र आ Z क त ने अ T ळ च □ र आ स च म ग प ✂ ब र द स ❯ र त च
अ थ ' ग ड य □ न च त ने त म ग प □ ळ 5न ज व न क ग त .

द ने च क ने आ स ❯ र प ळ □
आ न उ T क ध श ं फ ?□
उ T ज त द Ŝ ग ळ □
आ न त Ù क ने त र म त □!

द □ व ने स व क द ने क ने द ❯ त , त □ आ म उ त □ द व र य . क व च उ T आ म च क ने क प ह त न ,
आ म च □ क ने फ ?□ त □ आ न त उ T 'द Ŝ ग ळ □ ' ज व न क ने त र ब त □ त □.
↓ क व त ő त ❯ उ T ने ए क ग ड य □ च अ थ ' त प न आ स . द □ व ने आ म क □ क त ő द त . त त न
स त स प व ज य . स स र आ स त श ő च आ स त . आ म w स स र त े ह द न ज य □ व क श क ज य .
आ म lj त क प म ण ő ब र ő प ण क V न स स र त े ज W □ ❯ स त आ य क न ज य □ ज य . स स र क्
ख त र र व ने य न व ő V प ध □ न .

त‰ां◌तली उडी

त ✂ त उ ड म र त द ग ने
च य त स र य ज ग ने
ह व स ग ने , त म स ग 5प
र ग ने क व म ग ने ?

त ✂ lj त ड र स ळ क ब य न □
आ ग ő क w क झ ळ य त ?प □ क ळ □
र ब स न , भ व र य ब ब न उ Ù र त □ त
म □ ळ य त
त ✂ lj त ड र फ र त ő ध म ळ
भ ग भ ग lj w ध ग ने ह व
स ग ने , त म स ग 5प र ग ने क
व म ग ने ?

ह ग स र क व स ळ क त य र क श ő भ ह र ध त व च व क व च न न D स ळ क च प ळ ग □ क क म क
क र त , त श ő च च त च त त ✂ त उ ड ने च त व lj म ग व श व ण न क र त . त ✂ त भ त र व
म स ळ □ ब र म स त क र त त . ए क म □ क भ क य त त . ए क ❯ lj प ❯ र आ Q □ क ❯ च □ उ म □. ए क ❯ च
न क र उ द □ त र ग त .

त ✂ त उ ड त त प व त थ ळ क

मराठीत मराठी एक म्हण
उमेदीने ते गावे लागे
मराठी ही मराठी लाज
चेतवूया जयशोर वाणी

हवे सगळे, तर सगळे 5पर याने
कष्ट मागणे?

तेव्हा उडून थेट पवन उबरते खूळ लागले. मराठीत एक म्हण. ती lj मधर्ो
उमळे भVने आयले. मराठी ही लाज बहुपत. वेगे चेतवू (जसे) बरी लाज ही.
तरQ Ûय ारे जवेच मगे, ती lj मतर उदर्ो वेच भाषण सर्द रते wचे भाषणने घते खरे.
हगेसर हे उTवेचतने, हर Zकेले wचे ससर्क च?ते.

सुंबाचे आनी पाय

शेवर जाले हवे
सवर्ो हर्ो कमर भÛ
मागचे ो

भकेदरर उबते पलतीण
सगेने पये पसखते
कचहमते ग5वन आयखते
भजेर यवन पये घसखते
कये गVकये शस
तीण भजे चेर तसखे
कये आमगे कये द4ने
भÛ शेरने शेर लसखते
थडे भकेसबे ळले
तीण भजेर पये घसखे
थडे भकेकटे ळले
तीण भÛ कते धसखते
कणय रगने कणर्ो य मगने
भरने भजे कटे पसखते
भजे wड, भजे भग
तीण भजेर जळ पसखते

हगेसर सबने घतलेले पये पसच 'सबlj' च घळ दकयत. एक सबचे तेच
हगेसर उचरत. थJने मागने पसखरे, थJने जळ पसखते. थJने भकेटे ळे,
थJने भजे कते धसखते.
थडे ईशर, थडे द4ने, भÛने पयलर्ो जW, भÛने मागर जW सवने भÛय
पसखते. आपणचे ो कम लकचे पयचे मतेने तेतळ कच, wड मागने 'सबचे ो' करत. लखे
लखे पये भजेर घसतने, कणचे पये भणन दसलDž न. पयजणचे खणकळ कने कि
आयकि ने.

हा सर सबचे सम्मत चलय□क मकर आपयत. सवक लटन मकर य□ सगळ□ सम पय पसतन, त Ù उडकणे त मग आसद. पयजणचे त□ळ म□जत हव. हव एक सबचे जवन तम ध□क कतर्यरागन ग5यर, तमच मग कच पळवन सग लजे दद. आम सस रत वव□ग्रक मनेत आसत, w w क मनेत आमक सतस जडक सò अएक सबचे जवन तण कर lj ववरत सतस म□ळत जर्यर आम क wक आम lj ववरत सतस म□ळक नज धणन हक वत सगत.

ि◌दवोड आनी दोरी

ख Ǩक बदन उ़क्ष्चे
सबचे एक दर
आन एक लबस दवड
दगय मग कर

चतन चतन वर ख पं
आस ख 5खरय न ह
दर नहग व दवड
द्रेन क 5?

हा सर एक दवड न उ़क्ळ lj दर्यय□ सग मग कर lj वश तलन आन मनश lj ंक सर कर य□त.
आम कणच सगत घ□त व, ख lj वर□र च?व w वर□र आमक वय्र जत धणन क्ष आस र्यर मक्र व□चे क्तलेे सक? धणन कव धणत.

हांव कोण?

हव ह ह च ह च
हव त त च त च ह व
आम क फ ल ंच
स र्यश वय क णय धक ओळ क न

क णश र एक बयल म व
धणत त श जल ल प व
त च ग□ट च□र च घ व
लज दस त ख र ह ं आय क त न

ह सर क व च. Æ. द□क ™ आप ल जण क वत□ म ख त लक मक र दवरत. क श ं लक स्मरं◌ण 3थ न म न न त र्यर त क वळ क त त धणन क ळ यत.
च. Æ.च बयल ट चर ज ो न आन त क ‰ क बय ं क प स त ल ज ो न त क ट च□र च घ व धणन वळ क त त धएळ स द□श दत.
स स थ ज़ वव र क च ड ल क म गत.च. Æ.प म ण□त ण ं क्तल वव र क□ र्यर त lj न वन ळक्कुक बय प स त धणत त.

ि◌दतां ि◌दताना

स र य क□ द क य न वलन

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Paper 37

लोकगीतांत जाMेली वाडावळ

(16 Dा शेjा थान 20Dा शेjम्हणासर)

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(ABSTRACT)

एक तेड थवन आ Q□क तेड क पवेरल □ल जÁ य□च उT लकव□द ध आम वळक तेव. व□ळकळ□ प्रमण □ तक तेळ□ घडन त wळन आयत. आम च□ परवज शक प्रजवक नतेल □खने दस, ध्यने □, वरस्ष्ट्र जतेन उT्य बद W. त□दन lj भरzक, पवज्ञणक क्षतेÓ गरज□चÓ आस तेÓ जÁ य□चÓ शक्य Ór पवज्ञणक द्वतेÓ. लक व□द क□दन क वतेÓ सगत द्वतव तेÓ आम lj मतक आन आतÇक सतस दत. ह्यसर लक व□द सगत आन मक ख् दसन उद□Wं आधनक सगत ध्यळ फरक गरज□चÓ. लक व□द सगत सरवत जतेन wज T नत W. लकन आप ख् परवज्ञ जÁ य मतत दवऽक गण गवच ईवज आस W. मक व□ळक ळ प्रमण □ वध तेळ□, wज T आयत. आय lj क ळर लक क वतेÓ ख् उT्य Ajj जÁ य□ljक तेlj सगतक चड मत दवन आस. आय lj क ळर एक गत सगतन लक मळ जत आन तेतन आस lj उT्क प गड य□lj वतपक कसतव महù न.

□3त वन

स ृती म्ह‰ार ितक?

"मश सतचÓ अ ोयन करतन लक व□द श™ Ómख जत. १८६५ वस सर एडवड ल्यर ध्यने ′culture' ध्यळ सÍ रचन, तक फवल जWं वरण देतÓ. वश्त अतत 'सतच' मश्न जड O सम□™ वश्यक आर™.

आद् मश थवन आधनक मश पयत जेá□ वश्त वÞ□षण करतन ईज्ञlj स वÍ झर 'सतच' अ ोयन lj D™ मर प□तत.

"१८४६ वस W.J. Thoms ध्यने नवड्दक पळ□य ळक आन नवड्दक सह्w ध्ण आपत आस O स वÍ वश्यक सबध जडन 'Folklore' (लक व□द) ध्यळ सÍ घडल. ↓ नवच सÍ' भ्ष्ट आ□वच तर जनपद मश्च□ स'□ तिÑच पन. तlj अ ोयनक तन चर श□ज्ञच क्ष्ठे इतहस आस. W. J. Thoms हlj क ळर इ Ç्Ó डत लक व□द सÍह्यÓ अ ोयन जwं Ómण र चलन आस Wं.

१८१२ वस जमनlj ॅम भवन लक व□द कणयचÓ व□zनक अ ोयन चलzतÓ. १७०२ थनप्रपयत फ्तÓ डत 3अपन जWं 'फ्Hश तर्र सस्zट' सस्र्f पयत लक व□द प्रशत जक पlस. १६, १७ D श□ज्ञत इ Ç्Ó डत थ ज्ञ ॅयन सÓद्यlj आचरणवÓ वणन द्वस क्ष्ट्र १७२५ इत ख्क हT बन पै 'Antiquities of the common people' कत फ्Zस जत. १६०० थन १६८६ पयत ख् आद्Ó त गद्चन नवड्दक सॅह 'Books of Mercy Riddles' (1575) आर आवK द□कक स 4.

परप्चच हर्ाक ड नन लक व□द कणयत त□ड्शन वश□स गमन wळÓ. १८२८ इ 4Ó त Thomas 'The Fairy Mythology' कत फ्Zस जत. Folk आन Lore सÍ वे®त सबर चच O. 'Folk' सÍक आ Åफड सÍ कशत सबर अथ आन वरर द्ख्त. १९६७ वस ड ह. म. नयक न 'लक व□द' ध्यळ सÍ पयत वपरक हडल. तlj Ókर 'Folk' ध्यज□ लक, जनत, क ळ, स द लक, ऐक क ळत आस O वगच लक. सक ण 4भवlj नगरक समजत पन पगड, म ळ स

त वचा सामाजक वग, व सौदय सवा वळ W समाज, पन ´ सौदय उरवन पाहने आय O सh तकचा ऐक समह जतो."

मोरास पा Lg२००८, *Page 5*

लोकवेह‰ार िकत?

"त कव दे" ब्रेक तों ब्रेक एक वेशयवार परेख शेजू थवन वेऊँस मधों जयह चचत आय. जनस बतस ब्रेक lj अभऊँय परमणे 'Ïolklore is not a science about a folk but, the traditional folk scince and folk poetry' ब्रेtचे तकवदे ब्रेळों एक तकवदे वे4त वेyने 5य, तों सऊँदयक वेyने आन तकवदे कDों ब्रेळों 4' जत. तशों जवन तकवदे भतक मशु श™थवन आन हर वेyने थवन कशों वळों ब्रेळों 4' कन पDत.

मरयस बप´ ऊँकत 'पQ त4 थवने नेD त4क सजणे, अभुत, बऊँतकय, हDा आन आचरण lj ऊँदशने मकT wळने पों व्यों च तकवदे ब्रेण वेवरेत. तशों तर तकवदे ब्रेस

'तोडपाट परंपरा नDा काळा Lg पावं jार सजीव जान नDा नDा 5पा मुकां ऊँिशत जाता'.

वेऊँस मक एडवड तचेन **'संUह जIM अभोगाच भंडारच लोकवेद'** ब्रेण आपzत्ों. ों नागरकत lj ऊँभवक शकO समने धमlj, सऊँदयlj तक सबध जWों. आचर वचारएक रतच णे तथ आस lj व भतक आन भवनने समनतय वेक Wे एक जम तकवदे (Ïolk) जत.

त ा थाज ाक ाळोन, सबार बद् लावणनी घुसोन, िनरंतर वेवेची 5पां ोडतोड सृ´ी कन नवी सृ´ि´च सक्रास जोड्न घेता. हक च तकवदे ब्रेtचों.

अधर टलर 'तG दे वेwकशत तकवदेवेश वेवरेत, 'Ïolklore consists of Materials that are handed on traditionally from generation to generation without a reliable ascription to an inventor or author'. तकवदे कशों पर परतन थत, एक त4 थवन दृ्य त4क वत ब्रेळों 4' करत. मळने एक वेच4चे चरTआस खरे मकर ते समहक पनर स'क तयर जत ब्रेण सक्रं अभपय दत.

मोरास पा ु: २००८, *Page 5*

मळर lj™वे समजों त तकवदे चे वे ळ Sप अश आसत.

तVक य वे ळर वे शों fतणे जखनतर कtबे समजों त नचे आन तकवदे य ने ये स`त आआज पwस`त चह Oने क वेत वेवय गयन कचं स`त तर खे. तVवे ळर वेवय ब्रेण च Ôक य आदयनय आस W. पण चहण मधख क ळर त वेवध कारण क तने इWश मUने आय W जखरय आतत त ÔTय पतन पत खे.

क क ण ™वे समजे च त Vसबध टवे

१. Sजय मय	२. क स सम य
क तों त पZ	क तों त क य वेों
क द त प ने बस	क द त द त नवों
Lर स त ग	म य स य स ण

तVक यने वेDच रवज उण जखर रस lj क यs पwरतने वेवयने जत.

दे व आम ख,स त क 5 क ज,क प
आम मz,आम च ज जत ग दे व
क ज क प ...ज जत ग

द व व य क द व प त,द व 4ीतसतक
प 1j दे स य ुने न र स क उ त वे व
क प 1j दे स .....र स क उ त.

क ने पतील ते ील ध्णे क पतील क डे ल खूप
व क ठे च जे ील ™ हरी ते क ब सवे दवे
वे ी खूप रस, व क ठे च .....ब सवे दवे .

क ने ते ळ वे ी ते ील पतील न बसप वकर,
प यल मने त क सल च दे वे बप
वे ी ब क रे .दे वे बप .

आ क श मडे , न रे त ख ‰ रे ,
ते ील च खूप रस हरी ते lj कपसर
वे ी ख ‰ रे क पतील रे .

आ Ûस lj ब 4 क म य lj हर
अ य वे न रे च ग रस ल य
वे ी हरी रे स ल य .

स क ळ क डे W आ ब ल स ज र ब ब ल
आ ˛ प वे ल 4य रे स ल ग
वे ी ब वे ल . रे स ल ग .

क ने ते ळ वे ी ते ील पतील न ज ज क म य
उ त आ प र ब य च च त आ म च हरी ते
ब ब
वे ी उ त आ म च हरी ते ब ब .

आ म च घर मक रे क ळ ‰ ने घ ल मक
प त क क ज रे ध ने आ व यक त ग त ध ख
वे ी म क आ व यक त ग त ध ख .

र 4 lj र द ण क क Ğ च फ ग
वे ŷ न क म ग हरी ते त Ûआ व य-ब य च
वे ी फ ग त Ûआ व य ब य च .

त ‰ lj ब ण उ द क त य त
5 व क आ प य त आ म lj हक ल क
वे ी त य त 5 व क आ प य त हक ल क

व व य Ûक रे त द व क आ प ण ं आस , द व क य ल ग क द ील द वन ब™. अ श ं स व ते ज O व य द ने
ज O च उ ड स क ड न स Ûद य क र त न म क र व ते त . म ध ं थ ज ह 4 4द व व य ध ण न स d र त न अ ख र
ज ते त .

कोकणी लोकवदे ाची झळक

ए क त ड थ वन आ Q क तड क प च रे ल ील ज Æ य च उ T ल क व द ध ण आ म व ळ क ते . व ळ क ळ
प म ण क त क त ळ घ ड न त ‰ ळ ने आ य त . आ म च प र व ज श क प ज व क न ल ख ने द स , ध य न , प श र
ज ते ने उ T य ब द W .
त द न lj भ र ≠ क , य व ज ण क क त ं ग र ज च ं आस त ं ज Æ य च ं श क य ल क व द Ôर य व ज ण क
द ल ं .

क□ दन क वत ँ त सग त द त व त ँ आम lj मत क आन आत Fक सत स द त. ह ा स र तक व□द ँ
स ग त आन म क ख द स न उद □ W ँ आ ध न क सग त ध ळ फ र क ग र ज □च ँ. त क व□द सग त स र व त
ज त न

W ज T न त W. त क न आप ख पर व ज च ज Æ य मत त द व Ŝक ग ण ग व च व ज आस W. म क त
व□ळ क ळ प म ण □ व ध त ळ □, W ज T आ त.

आ lj क ळ त त क क वत ँ ख उ T न आस lj ज Æ य □lj क त lj सग त क च ड मत द न अ आ lj
क ळ ए क ग त स ग त न त क म ग ळ ज त आन त त न आस lj उ T क प ग ड य □lj च त प क क स त च
म ह ù न.

द □क क :"फ र त फ त ज त य र न त'

ह ँ ग त आम lj त ग न क र य न आ य क क म □ळ त. प ण क त ख त क क Ł व ळ प □ प र त इ त ह स क ळ त
आ स ?

क क ण त क प ट ख ५०० व र स थ व न ब ज प र च स ? न ख त, प च ग स च र ज व ट क य न □ , म र ठ र य lj
आन प व ग स lj झ ज म ध ँ त श ँ च क न ट क त ट ɔ स ? न lj ब ध ड ँ त ण ँ
स स त □त □ T स त क व द lj व ळ य न प त न म क ख प ळ ग □क प व य ख त.

थ ड त क म ग ळ ज त न त क lj व ठ न स द न त प 4™ त.

देकीक:

हांव सायबा प□ोडी वेतां

द ामु ख lj ल न क

व ेत ां

म्ह ाका सायबा वाट दाकय

म्ह ाका सायबा वाट

कळानादामु□ा माटवांत

ध ाकट ु ल् च ो फे ळ

आग ाम्ह ज ा त ा य म ामा

द ामु ख lj माटव ां त ध क Ǩच फे

ळ

प ार ि त lj द ोग , म ुजग ो w ाज ोता

आनी म ुजग ा lj स ाद ार,

म ोग ँ न च ेता घे, घे, घे घेरे

सायबा

म्ह ाका नाकागो...

क क ण त क व□द त ख त त त व वर म क र त भ त. ह ा स र क क ण त क न व□व ग ✂ र ज व ट क भ W अ Q य ध ळ झ ळ क य म □ळ त.

कन ाटक ां त ल ोकव ेद ाची व ाड ावळ

प ट ख ५०० व स थ व न व□व ग ✂ ह त क ग य क र क न ट क क य □न व स त क Ŝक त ग त त □. ह ा स र ँ य त ह त ज व न स , ग य त प च ग स च □ र ज व ट. प च ग स न ग य आ प त ँ 4 न क□ W ँ ™ त

ध म क

ग य क र क म त त र क□ त ँ. प ण स ब र ह द आन इ त र ध म च □ त क ग य थ व न क न ट क म ह र ' क
प त त □.

क न ट क त म % ज व न उ ड प आन म ग ळ र त ग य क र न आ ŷ घ त□ त. अ श ँ व व ध ह त र क न ट क क
आ य ो त क न आ प त म य भ स आन त क व□द ज व ळ द व र त ँ.

आ द त क क श क प न त त □ख न त क व□द त त क□ल ह प श प श र ज त त . अ श ँ ग य त ग य न
क र lj त त च उ T आन म ग ळ र त ग य न क र lj त त lj उ T न इ W स फ र क द स त. ‍ स त व
त क म ग ळ र क प व ख र प त त स lj म ट थ व न प र त स ट क न त W. क□ न र त ‍™ त स म ह त
स ब ळ क प द र च ग ज आ स W आन त ण ग य थ व न च य □ज य आ स W ँ त श ँ ज ो न त lj म य
ग व च स ब ध त स च उ र त. ग य स ह न म ग ळ र क आ य ो च T च □ र क ज ळ त आम lj म त य ज न

ग म ट च □र ग च्चर्ओ ज नपद अश र्ओ ब र य ल .

"गोय सांडून आयली मांय रोजाय सायबीण
मेकास के सांनी मांय दवली
समिदराक दवली समिदराक
मांय आयली मंगळु राक आयली
मंगळु राक माय गेली बोळाराक

बोळा lj वाjांतितिण थारो
ितचो के ला बोळर ाjा पबेन
ितका आस ागा िदला..."

म क ्क क सचे मये ब्ं, मगळरात पयलॅच मगळद वे मळरचे मये ब्ळॅ चतये आस W ात™ वे लक मगळरात हजरतेये वन आसते. lj रियतेक आसरदेल.
अशॅ आम lj परवजेगयु थवन मगळरक पयण, पये सडन आयले मये 'ब्ळॅ ्क' यतेते बरयल.
तेते 'सडन' ब्ळॅ उतर आन परwने पटे वचक ने ब्ळॅ चतये देत.
मगळरात श तेबटेने वेवर क Vने आस W लक बटेकक ग णे देवन जेय वन आस W. पण क्ष्ण O पतक चे शट सhलक क मॅळ. टोlj क ळर ™ वे लक बधडॅत पलन गळयलॅ.
ब दनर रयlj आडळ w क लर क नरते समर ८०,००० ™ वे आस W आन त धदेसपणने जेय तेते
ब्ण चT क र सगते. १७६२ इ.स.त क कण लक lj ँचेरक क ब्ड दश मस रचे रय जवनस O हदर आलेखले आयल आने तचे रजवटक चे सरवचे पचे वरस रय आने परज मॅळस आस Wॅ. पण w क ळर ऊँटपचॅ कमर हवशने च?तॅ जW वव हदरआल आने इगल जक पराण ुबज O ने १७६८ इसवॅत एडमरल वटसने ब्ळॅ इगल ज झजरयक मगळरचॅ कटॅ ४थने क Vने प तेतॅ. झजते हगसर w वळर आस O पडतग ज सवक रने हदरआलक कमक कर lj बदलक इगल जक मजत देल. क नरतेल ™ वे w क ळर पडतग ज पदरखले आसलेल वरव,
™ वे लकय इगल ज समते शमलेत जवन आस ब्ण हदरआल दबवेल. पडतग जने इगलजक फक देल ब्ण हदरआलक क ळ O फर पडतग ज सवक रक आने पदरक तणॅ आपवन W वन "नमlj राजते असते रज ५ह क O क कसल शट देते "ब्ण तक सवते क तॅ. "नस ्क्ष्ण मरनचे शट"ब्ण तणॅ जप देत. "तर आपण तसल शट तमक देने. आपणक आने इगल जक स W जते परयते तम बधॅत आस जय आने तमच आ™ स ऊ सर क र ४थने वचजय ब्ण तणॅ तचे र तरप देतॅ.
टोlj बधडॅत झजlj हते रने वेवर क Vने कठण पsगतॅत सबर ™ वे लक मरण पवल.
१७१२ इ.स.त टोचॅ स Q ऊँटप स Q मकर थड पडतने, सबर मगळर ™ वेक बधड क्ष सटक मॅळ W. १७११ इसवॅत चल O आक र lj ीरगप ५ण झजते मगळर ™ वे लक क परwने सटक लमल. झजते ऊँटप स Q टोlj स Qक नस कर आने टो झजते मरण पवत.
टोlj बधड थवन हजरतेने लक नेर ीते जवन मगळरक पवल.
मगळर sतवlj गमर लक वद पदते टो सरदर वे ४थे एक गमर गते पर आस.

१. आद मग आसलग टो स?ने (?)
हदर चे पतग टो स?ने (?)
रजवट त चलयतेल ीरगप ५ण थवन (?)
मसर च वेग ब्ळॅ बVद घ वन (?)
आद मग आसलग... टो स?ने

२. टो स?ने मनसग बर
तlj रजवटते ™ वेक आसल आसर
तचे पयक सम वे ब्ळॅ एकल
टो सनचे त सरदर जतेसल

३. पयलॅ ऊँटपक त वेर ध रवेल
दsयॅ ™ वे पर ज क थसक लॅल
मगळरक तणॅ घतेनग व ड

ದಾವಣಗೆರೆ ಜಿಲ್ಲೆಯ ಹರಿಹರ ತಾಲ್ಲೂಕಿನ ಹೊಳೆಸಿರಿಗೆರೆ ಗ್ರಾಮದಲ್ಲಿ ಜನಿಸಿದರು. ಇವರ ತಂದೆ ಹೆಸರು ಶ್ರೀ ಹಾಲಪ್ಪ ಮತ್ತು ತಾಯಿ ಶ್ರೀಮತಿ ಗಂಗಮ್ಮ. ಇವರ ಪ್ರಾಥಮಿಕ ಶಿಕ್ಷಣ ಹೊಳೆಸಿರಿಗೆರೆಯಲ್ಲಿ ಪೂರ್ಣಗೊಳಿಸಿದರು. ಪ್ರೌಢಶಿಕ್ಷಣವನ್ನು ಹರಿಹರದಲ್ಲಿ ಪೂರೈಸಿದರು. ಪದವಿ ಶಿಕ್ಷಣವನ್ನು ಚಿತ್ರದುರ್ಗದಲ್ಲಿ ಪೂರೈಸಿದರು. ಸ್ನಾತಕೋತ್ತರ ಪದವಿಯನ್ನು ಕನ್ನಡ ವಿಶ್ವವಿದ್ಯಾಲಯದಲ್ಲಿ ಪೂರೈಸಿದರು. ಇವರು ಕನ್ನಡ ವಿಶ್ವವಿದ್ಯಾಲಯದಲ್ಲಿ ಪಿಎಚ್.ಡಿ ಪದವಿಯನ್ನು ಪಡೆದಿದ್ದಾರೆ. ಇವರು ಸಿರಿಗೆರೆಯ ತರಳಬಾಳು ಜಗದ್ಗುರು ಬೃಹನ್ಮಠದ ಪೀಠಾಧ್ಯಕ್ಷರಾಗಿದ್ದ ಶಿವಯೋಗಿ ಶಿವಕುಮಾರ ಸ್ವಾಮಿಗಳ ಶಿಷ್ಯರಾಗಿದ್ದರು

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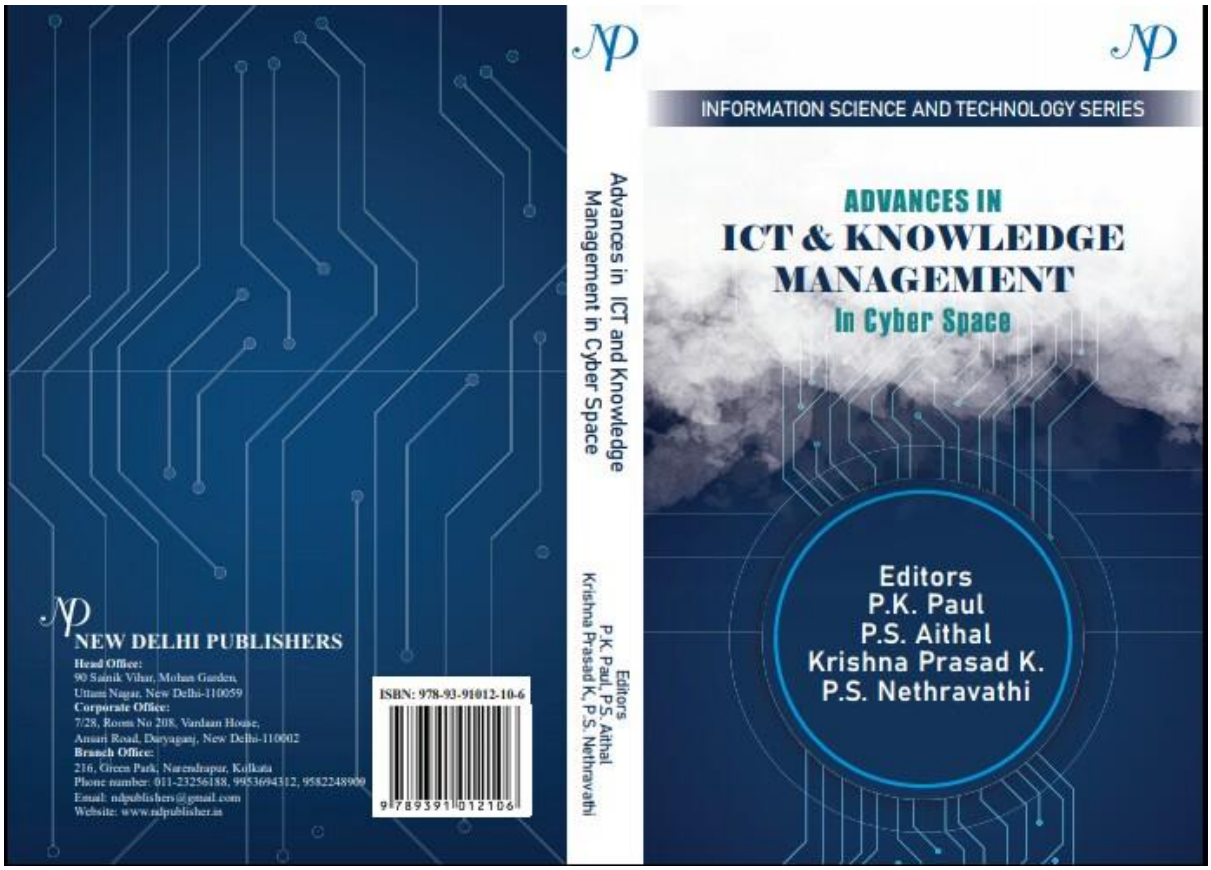

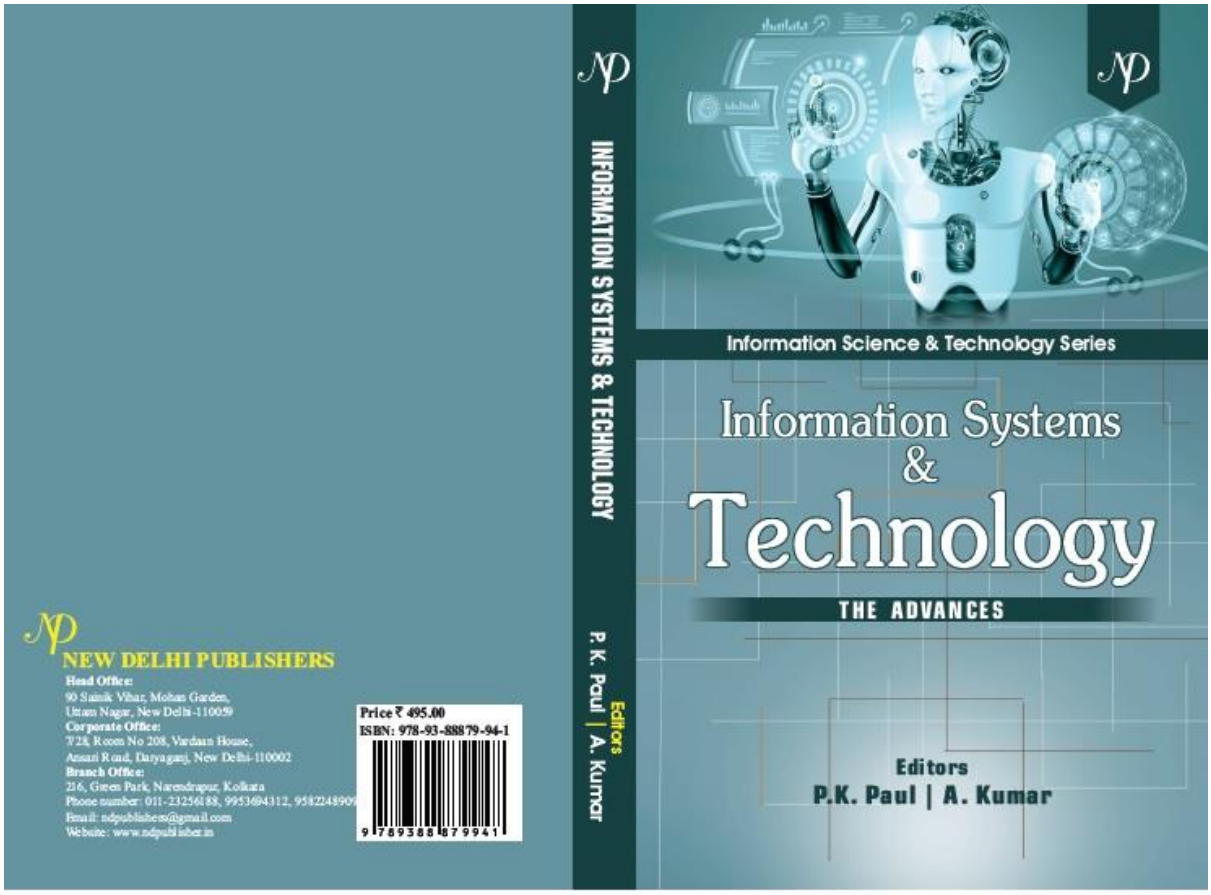
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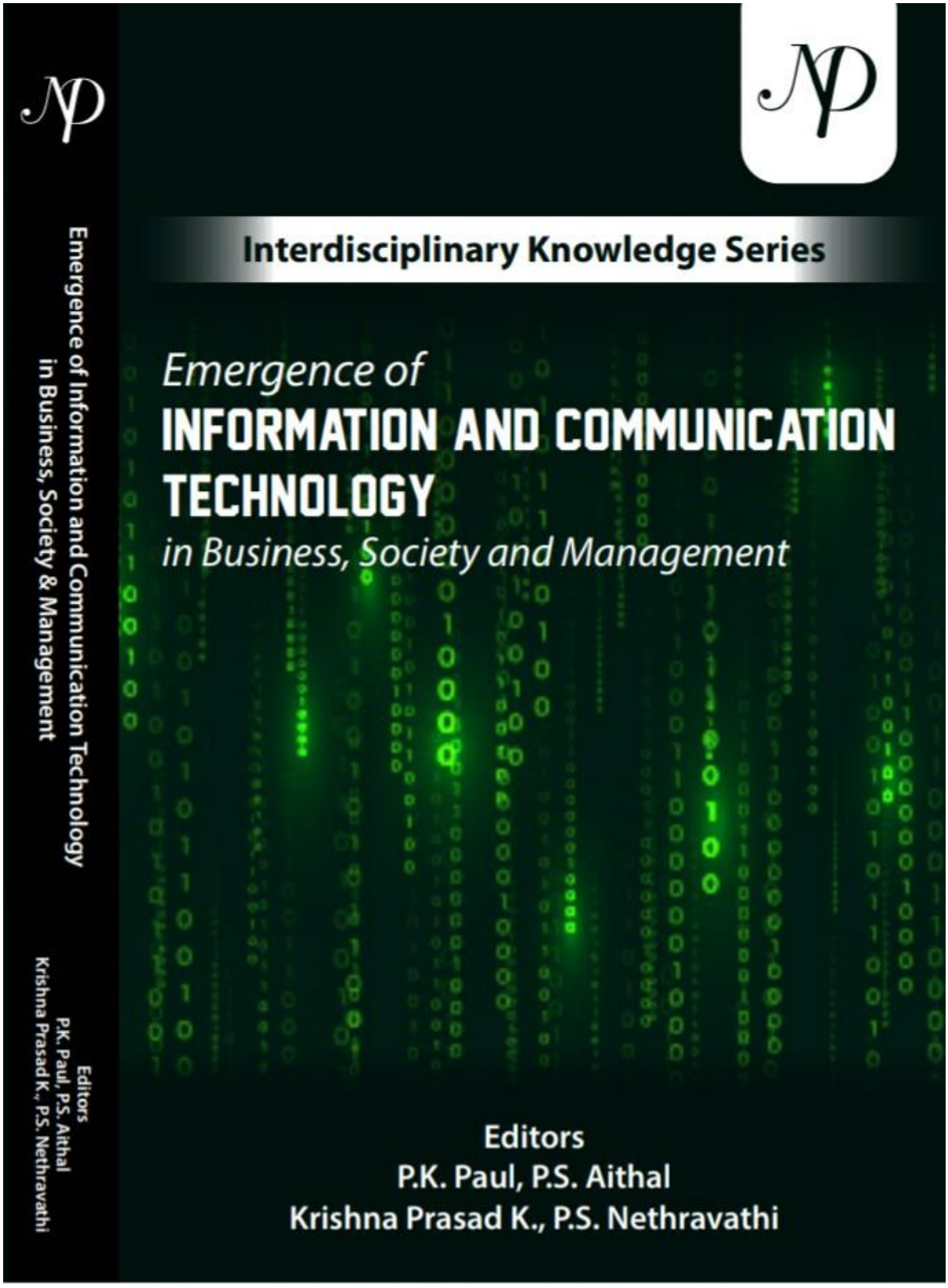
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