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# Current Trends in Humanities & Commerce

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Prof. Virag S. Gawande

Dr. Dinkar W. Nichit

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## **Banking Regulation (Amendment) Bill, 2020.: Features and Impact**

Principal Dr. V.A. Mane



### **Abstract**

The research paper titled A Study of need and impact of Banking Regulation (Amendment) Bill, 2020. Union Finance Minister Nirmala Sitharaman on September 14 introduced the Banking Regulation (Amendment) Bill, 2020 in the Lok Sabha. The Lok Sabha is expected to take up the bill for consideration and passing on September 15. The research study focused on the main objectives of the amendments to the Banking Regulation Act, 1949, and will replace the Banking Regulation (Amendment) Ordinance, 2020. The new amendments in banking regulation Act 1949 and the silent features, need of the amendment in banking regulation Bill 2020. The findings of the study highlighted that this amendment has been useful to the co-operative banks. The research paper concluded that the Ordinance amending the Banking Regulation Act will fasten the NPA resolution process by empowering the RBI in giving specific directions to banks. It will also protect bankers from any investigative counterblast in future as the resolution process will have the support of Oversight Committees certified by the RBI.

**Key words-**NPA and Gross NPA, Interest coverage ratio, financial stability



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- **Spiritual:** Having purpose in life is very important. A person with purpose can lead life very effectively.

- **Social:** A man is social animal. It is very important to have connection and interaction with members of community. It mainly focuses on creation and nurture of meaningful and healthy relationships with other individuals, groups and communities. It helps in having better communication, mutual trust and divergence management. It is about respecting other's values and cultures.

- **Environmental:** It is also an important aspect of wellness. A healthy environment can lead to wellness in all aspects of life.

By adopting healthy way of life as prescribe in ancient literature of India and Yoga sutras, one can achieve wellness; have healthy life, freedom from illness, nice relations with others, purposeful life.

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<https://www.grcc.edu>  
<https://www.pfizer.com>

Bharatiya Mahavidyalaya, Morshi



## A Study of financial Crises of the Punjab and Maharashtra Cooperative Bank, Mumbai

Dr.Sunita Hansraj Ambawade

### Abstract

PMC Bank is the largest urban cooperative bank to be placed under the RBI watch since the crisis of the Madhavpura Mercantile Co-operative Bank in 2001 linked to the stock market scam of Ketan Parekh. While the objectives of the study focused on the financial crisis of Punjab and Maharashtra Cooperative Bank (PMC Bank) and the reason behind the financial crises Punjab and Maharashtra Cooperative Bank (PMC Bank).

The finding of the study are based on the data collected from the secondary source. The research paper concluded that Cooperative bank regulation by RBI is not as stringent as that of commercial banks. RBI should have greater power over cooperative banks and empower RBI to implement resolution techniques such as winding-up and liquidating banks without involving other regulators under the laws of cooperative societies.

**Key words:** Net NPA, Gross NPA, Financial crises, Non Performing Assets, Bad loans

### Introduction

The PMC Bank was placed under Directions by the Reserve Bank of India (RBI) with effect from the close of business on September 23<sup>rd</sup>, 2019 due to its poor financial position and negative net worth.



# PRACTICAL PROBLEMS ON **BANK FINAL ACCOUNT**



**Prin. Dr. Vijay A. Mane**  
**Dr. (Mrs) Sunita H. Ambawade**  
**Mrs. Shubhangi T. Biranje**

  
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## PRACTICAL PROBLEMS ON BANK FINAL ACCOUNT

### (I) THEORY

A bank may be rightly called as a tank of money. A tank or reservoir collects water from various small and scattered sources and the water so accumulated is distributed through proper channels to the thirsty fields and for drinking purposes. Similarly bank is such an institution, which collects small scattered savings from the public and the deposits so accumulated are properly distributed to needy persons and industries by way of advances, loans, cash credit, investment etc.

#### Meaning and Definition of Bank :-

The banks in India are governed by Banking Companies Regulation Act 1949. The provisions of the Indian Companies Act 1956 are also applicable to the Indian Banking Companies in case they are not contradictory to the provisions of Banking Regulation Act. Section 5 of the Banking Regulation Act defines banking company as any company which transacts the business of banking in India.

Banking under the same section means "accepting for the purpose of lending or investment of deposits of money from the public, repayable on demand or otherwise and withdrawable by cheques; order or otherwise."

#### Functions of a Bank :-

From the above definition, it is clear that the bank is an institution which collects deposits from the public for lending or investment purposes (and not for trade or manufacturing activities). Apart from collecting deposits and advancing them, the bank performs many other functions such as :

- 1) Accepting deposits from public.
- 2) Advancing funds to the public on security or without it at interest.
- 3) Discounting the bills of exchange.
- 4) Making investments in appropriate securities.
- 5) Rendering banking services to the customers.
- 6) Issuing letter of credit, travellers', cheques and circular notes.
- 7) Receiving valuable for safe custody purpose.
- 8) Remitting funds within and outside the country.
- 9) Acting as agent and reference to its customers.
- 10) Guaranteeing, insuring, underwriting any loans of shares or debentures.

#### Raising of Funds by a Bank :-

Banking company, being subject to control under Indian Companies Act 1956, raises funds just in the same manner as any joint stock company i.e.

- 1) Primarily by issue of shares and debentures.
- 2) Accumulation of profit in the form of reserves, funds, statutory reserves etc.
- 3) Accepting deposits from the public, borrowing from other Banking Companies etc.

#### Main Sources of Revenue Income :-

A banking business earns its revenue income from the following sources :

PRACTICAL PROBLEMS ON  
**FARM ACCOUNTING &  
HIRE PURCHASE SYSTEM**



**Prin. Dr. Vijay A. Mane**  
**Dr. (Mrs) Sunita H. Ambawade**  
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## **PRACTICAL PROBLEMS ON FARM ACCOUNTING & HIRE PURCHASE SYSTEM**

### **(A) FARM ACCOUNTING**

#### **(I) THEORY**

Farm Accounting refers to the application of accounting principles and techniques of farming in order to ascertain the true cost and profitability of each farming activity and to enable better managerial control of farming business. In advanced countries medium and big farmers maintain a detail accounting records of agricultural transactions in order to ascertain the cost and profit on cultivation per hectare yield obtainable by cultivation different types of crops. But unfortunately in India farm accounting is a neglected area. The most important reason for this is that there is no statutory compulsion in India for the maintenance of farm account as the agricultural income is fully exempt from the tax under India Income Tax Act of 1961. Secondly a vast majority of the farmers in India are small and marginal farmers who are illiterate. They conceive agriculture and farming as a way of their life and a source of livelihood rather than as a commercial activity. A few medium and big farmers maintain partial accounts for ascertaining the amount due to the creditors and amounts receivable from the debtors. Only the farms in the corporate sector maintain accounts due to the compulsion under companies Act, 1956.

In recent years however the commercial farming and green house farming has attracted the attention of business community and big farmers as a result number of farms are being developed on the outskirts of cities. Hence the Institute of cost and works account of India has issued a booklet entitled "Farm Accounting" explaining the procedure of accounting of all farm activities which includes agriculture, horticulture, animal husbandry (i.e. rearing of livestock), poultry farming, dairy, nurseries, rearing of fruits and flowers, sericulture (i.e. silk worm breeding), pisciculture (i.e. rearing of fish) and so on.

Since July 1991 the Government of India has adopted a new economic policy and initiated a process of liberalisation, privatisation and globalisation. A number of steps have been taken to integrate our economy with the world economy. With the signing of Dunkel's proposals in GATT agreement and becoming a member of world Trade Organisation (WTO) the entire world market is thrown open to Indian products. India has a bright prospect of increasing its agricultural production to be qualitative and cost efficient. Farm accounting can be of great help in exercising the managerial control over farming activities.

#### **Objectives of Farm Accounting :-**

Following are the objectives of maintaining farm accounts

- 1) **Cost ascertainment and control :** Farm accounting enables the ascertainment of cost of each farming activity and facilitates the cost control by taking remedial measures to minimize the wastages.





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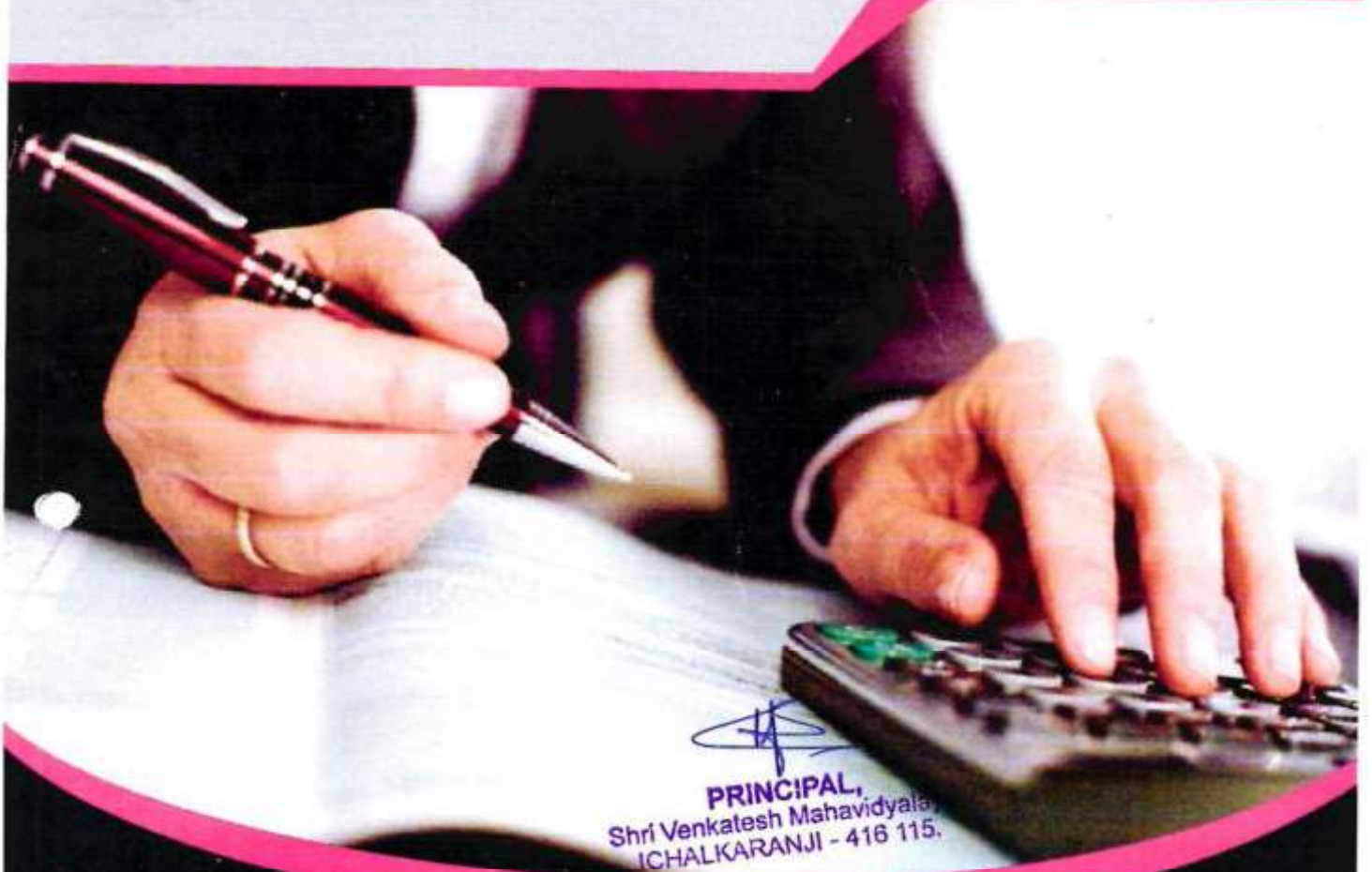
(Paper - I)

T. Y. B.Com. (Sem. - V)

Prof. Dr. Annasaheb. M. Gurav

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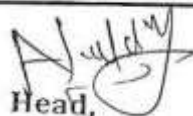
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## **UNIT IV: Bank Final Account**

### **Introduction:-**

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B. Com. IV



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**2.0 Objectives :**

After studying this unit you should be able to understand :

- Meaning and need for valuation of Shares.
- Identify the factors affecting the value of Shares.
- Explain the different methods of valuations of Shares.
- Explain the meaning of Key terms.
- Compute the valuation of shares under different method

**2.1 Introduction :**

According to the companies Act 2013 share means share in the share capital of a company. Though the company fixes the value of its shares, which is termed as face value, the actual price may be different and therefore, it becomes necessary to value the shares. The shares, which are included in the list of stock exchange, are quoted in the newspaper but the shares which are not quoted are valued and their value is found out by various methods. On many occasions, even the value of quoted share is also found out.

When a company is floated, it mentions its total capital in the Capital Clause of the Memorandum of Association and also mentions the total number of shares in which total capital of the company is divided. The value of each share is also mentioned in it. Suppose the total share capital of a company is Rs. 10,00,000 which is divided into 1,00,000 shares then value of one share will be Rs. 10. It is called face value or par value of the share and this value is shown in the balance sheet of the company whether the market price of the share is differing. This market price comes through the stock exchange. But sometimes these prices are not realizable because these prices fluctuate due to demand and supply of the shares in the market. As a result the market price does not show the true value of the share

**2.2 Presentation of Subject Matter****2.2.1 Necessity of valuation of shares :**

In the following cases, valuation of share is necessary.

1. For amalgamation, absorption & reconstruction of companies.
2. For the purpose of Estate Duty, wealth Tax and Gift Tax.



B. Com. Part II ♦ Semester IV

# FUNDAMENTALS OF ENTREPRENEURSHIP



Prof. B. V. Valgadde ♦ Dr. B. D. Girigosavi  
Dr. S. R. Pawar ♦ Dr. N. M. Mujawar

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## PREFACE



It gives us a great pleasure to place this book 'Fundamentals of Entrepreneurship' in the hands of the teachers and students. This book is written in accordance with syllabus prescribed by Shivaji University and made effective from June, 2019 under the CBCS Pattern.

This book has covered all the topics of the syllabus and each chapter is presented in simple, lucid and understandable language. With the changes in business environment and opening different economic fields, the entrepreneurship becomes complex and competitive. Concept of family business, service and agro-entrepreneurship and challenges before agro-entrepreneurship. Concept of business plan and project report and their elements; Concepts Women entrepreneurship, causes of limited growth of women entrepreneurs in India and successful male and female Entrepreneurs story included in the syllabus and written in simple language.

Unit No. 1<sup>st</sup> is written by Prof. Dr. S. R. Pawar, Unit No. 2<sup>nd</sup> is written by Prof. Dr. B. D. Girigosavi, Unit No. 3<sup>rd</sup> is written by Prof. B. V. Valgalde and Unit No. 4<sup>th</sup> is written by Prof. Dr. N. M. Muzatkar.

We are thankful to the Principals and library staff of Y. C. Warana Mahavidyalaya, Warananagar, Smt. K. R. P. Kanya Mahavidyalaya, Islampur, The New College, Kolhapur and Venkatesh Mahavidyalaya, Ichalkaranji for providing us a number of books on Entrepreneurship, which are useful for writing this book.

We extend our thanks to Mrs. Bhagyashree Phadke and Mr. Mandar Phadke of Phadke Prakashan, Kolhapur and to their staff for shouldering the vital responsibility of publication of this textbook in time.

We hope that this book will fulfill the requirement of the students of B. Com. Part-II class and teachers will find it a valuable addition to their resource material. The reader's advice and suggestions will be highly appreciated.





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UNIT

4

## Women Entrepreneurship and Successful Entrepreneurs

### Inside the Unit

**Women Entrepreneur - Concept - Causes of limited growth of women entrepreneurship in India. Successful Entrepreneurs - Male :** Jeff Bezos (Amazon), Hanmantrao Gaikwad (BVG), Chitale Brothers (Chitale Dairy), Ramdas Mane (Mane Group of Industries) - **Female :** Aditi Gupta (Whisper Girl), Chetana Gala-Sinha (Manadeshi Foundation), Vandana Luthra (VLCC)

#### 4.1 : Introduction to Women Entrepreneur

Conceptually entrepreneurship can never be gender-differentiated. However, the history of India reveals that the traditional clutches have kept women out of the orbit of entrepreneurial activities for a long period. They are generally confined to home with restricted mobility and unwritten hierarchical practices place further constraints on them. Throughout the history women have generally been restricted to the role of a home-maker; that of a mother and wife. However, over the time, Indian woman has passed through various ups and downs till she happened to be participant in economic activities and became economic decision maker. The entrepreneurship enhances financial independence and self-esteem of women. Indian women are in no way inferior to men in all walks of life and they have been emerging as good entrepreneurs as men in the country. Among the states, Gujarat, Maharashtra and Karnataka have more women entrepreneurs.

Gone are the days when women used to prefer the conventional occupations like nursing, gardening or teaching, where the care-taking and affection was required. She has no longer remained a dependent figure but she has been sharing an equal status with men almost in all fields of life and leaving her footprints there. She is striving to shoulder the dual responsibilities like loving mother and caring wife at one hand and dutiful —



# PRACTICAL PROBLEMS ON **BANK FINAL ACCOUNT**



Prin. Dr. Vijay A. Mane  
**Dr. (Mrs) Sunita H. Ambawade**  
Mrs. Shubhangi T. Biranje

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## PRACTICAL PROBLEMS ON BANK FINAL ACCOUNT

### (I) THEORY

A bank may be rightly called as a tank of money. A tank or reservoir collects water from various small and scattered sources and the water so accumulated is distributed through proper channels to the thirsty fields and for drinking purposes. Similarly bank is such an institution, which collects small scattered savings from the public and the deposits so accumulated are properly distributed to needy persons and industries by way of advances, loans, cash credit, investment etc.

#### Meaning and Definition of Bank :-

The banks in India are governed by Banking Companies Regulation Act 1949. The provisions of the Indian Companies Act 1956 are also applicable to the Indian Banking Companies in case they are not contradictory to the provisions of Banking Regulation Act. Section 5 of the Banking Regulation Act defines banking company as any company which transacts the business of banking in India.

Banking under the same section means "accepting for the purpose of lending or investment of deposits of money from the public, repayable on demand or otherwise and withdrawable by cheques, order or otherwise."

#### Functions of a Bank :-

From the above definition, it is clear that the bank is an institution which collects deposits from the public for lending or investment purposes (and not for trade or manufacturing activities). Apart from collecting deposits and advancing them, the bank performs many other functions such as :

- 1) Accepting deposits from public.
- 2) Advancing funds to the public on security or without it at interest.
- 3) Discounting the bills of exchange.
- 4) Making investments in appropriate securities.
- 5) Rendering banking services to the customers.
- 6) Issuing letter of credit, travellers', cheques and circular notes.
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- 8) Remitting funds within and outside the country.
- 9) Acting as agent and reference to its customers.
- 10) Guaranteeing, insuring, underwriting any loans of shares or debentures.

#### Raising of Funds by a Bank :-

Banking company, being subject to control under Indian Companies Act 1956, raises funds just in the same manner as any joint stock company i.e.

- 1) Primarily by issue of shares and debentures.
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- 3) Accepting deposits from the public, borrowing from other Banking Companies etc.

#### Main Sources of Revenue Income :-

A banking business earns its revenue income from the following sources :



# PRACTICAL PROBLEMS ON **FARM ACCOUNTING & HIRE PURCHASE SYSTEM**



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## **PRACTICAL PROBLEMS ON FARM ACCOUNTING & HIRE PURCHASE SYSTEM**

### **(A) FARM ACCOUNTING**

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Farm Accounting refers to the application of accounting principles and techniques of farming in order to ascertain the true cost and profitability of each farming activity and to enable better managerial control of farming business. In advanced countries medium and big farmers maintain a detail accounting records of agricultural transactions in order to ascertain the cost and profit on cultivation per hectare yield obtainable by cultivation different types of crops. But unfortunately in India farm accounting is a neglected area. The most important reason for this is that there is no statutory compulsion in India for the maintenance of farm account as the agricultural income is fully exempt from the tax under India Income Tax Act of 1961. Secondly a vast majority of the farmers in India are small and marginal farmers who are illiterate. They conceive agriculture and farming as a way of their life and a source of livelihood rather than as a commercial activity. A few medium and big farmers maintain partial accounts for ascertaining the amount due to the creditors and amounts receivable from the debtors. Only the farms in the corporate sector maintain accounts due to the compulsion under companies Act, 1956.

In recent years however the commercial farming and green house farming has attracted the attention of business community and big farmers as a result number of farms are being developed on the outskirts of cities. Hence the Institute of cost and work account of India has issued a booklet entitled "Farm Accounting" explaining the procedure of accounting of all farm activities which includes agriculture, horticulture, animal husbandry (i.e. rearing of livestock), poultry farming, dairy, nurseries, rearing of fruits and flowers, sericulture (i.e. silk worm breeding), pisciculture (i.e. rearing of fish) and so on.

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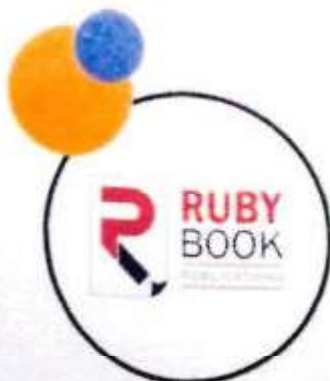
#### **Objectives of Farm Accounting :-**

Following are the objectives of maintaining farm accounts

- 1) **Cost ascertainment and control :** Farm accounting enables the ascertainment of cost of each farming activity and facilitates the cost control by taking remedial measures to minimize the wastages.



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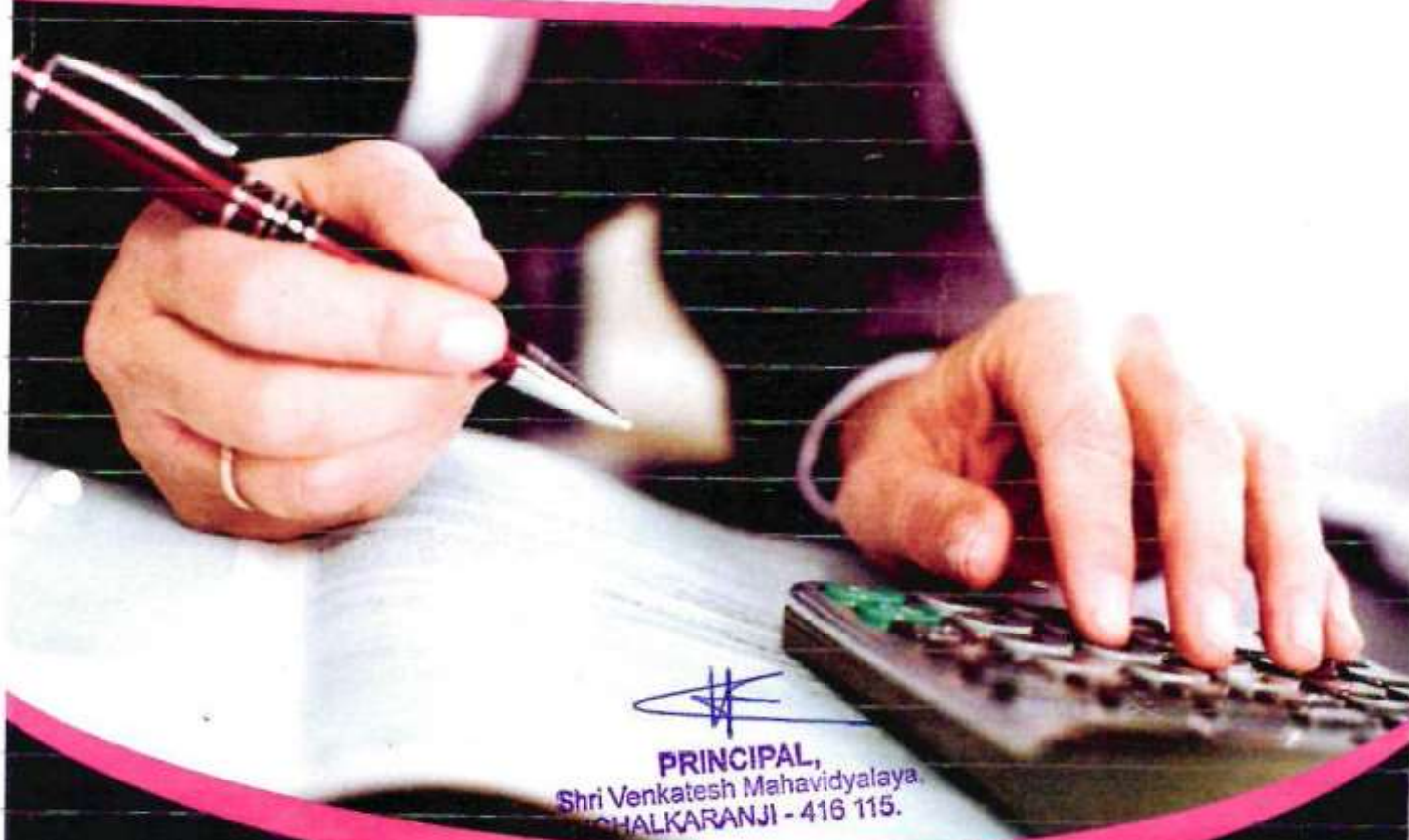
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## **UNIT-1: Bank Final Account**

### **Introduction:-**

A bank may be rightly called as a tank of money. A tank or reservoir collects water from various small and scattered sources and the water so accumulated is distributed through proper channels to the thirsty fields and for drinking purposes. Similarly bank is such an institution which collects small scattered savings from the public and the deposits so accumulated are properly distributed to needy persons, industries etc. by way of advances, loans, cash credit, investment etc.

### **Meaning and Definition of Bank:-**

The banks in India are governed by Banking Companies Regulation Act 1949. The provision of the Indian Companies Act 1956 are also applicable to the Indian Banking Companies in case they are not contradictory to the provisions of Banking Regulation Act Section 5 of the Banking Regulation Act Defines banking company as any company which transacts the business of banking in India.

Banking under the same section means "accepting for the purpose of lending or investment of deposits of money from the public, repayable on demand or otherwise and withdrawable by cheques, order or otherwise."

### **Functions of Bank:-**

From the above definition it is clear that the bank is an institution which collects deposits from the public for lending or investment purposes (and not for trade or manufacturing activities). Apart from collecting deposits and advancing them. The bank performs money other functions such as :

- 1) Accepting deposits from public.
- 2) Advancing funds to the public on security or without it at interest.
- 3) Discounting the bills of exchange.
- 4) Making investments in appropriate securities.
- 5) Rendering valuable services to the customers.
- 6) Issuing letter of credit, travellers, cheques, circular notes.
- 7) Receiving valuable for safe custody purpose.
- 8) Remitting funds within and outside the country.
- 9) Acting as agent and referee to its customers.
- 10) Guaranteeing, insuring, underwriting any loans of shares or debentures.

### **Raising of funds by a Bank:-**

Banking company being subject to control under Indian Companies Act 1956 it raises funds just in the same manner as any joint stock company i.e.

- 1) Primarily by issue of shares and debentures.
- 2) Accumulation of profit in the form of reserves, funds, statutory reserves etc.
- 3) Accepting deposits from the public, borrowing from other Banking companies etc.

### **Main Sources of Revenue Income:-**

A banking business earns its revenue income form the following sources :





**Shivaji University**  
**Kolhapur, Maharashtra**

**Centre For Distance Education**



**B. Com. Part-I**  
(Semester I & II)  
**Financial Accounting**

(Academic Year 2019-20)

**PRINCIPAL,**  
Shri Venkatesh Mahavidyalaya,  
ICHALKARANJI - 416 115



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**B. Com Part-I**  
**FINANCIAL ACCOUNTING**

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**Structure of Unit :**

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**1.0 Objectives:**

The objectives of this unit are students should be able to –

- Understand the concept of Single Entry System.
- Know the features as well as limitations of this system.



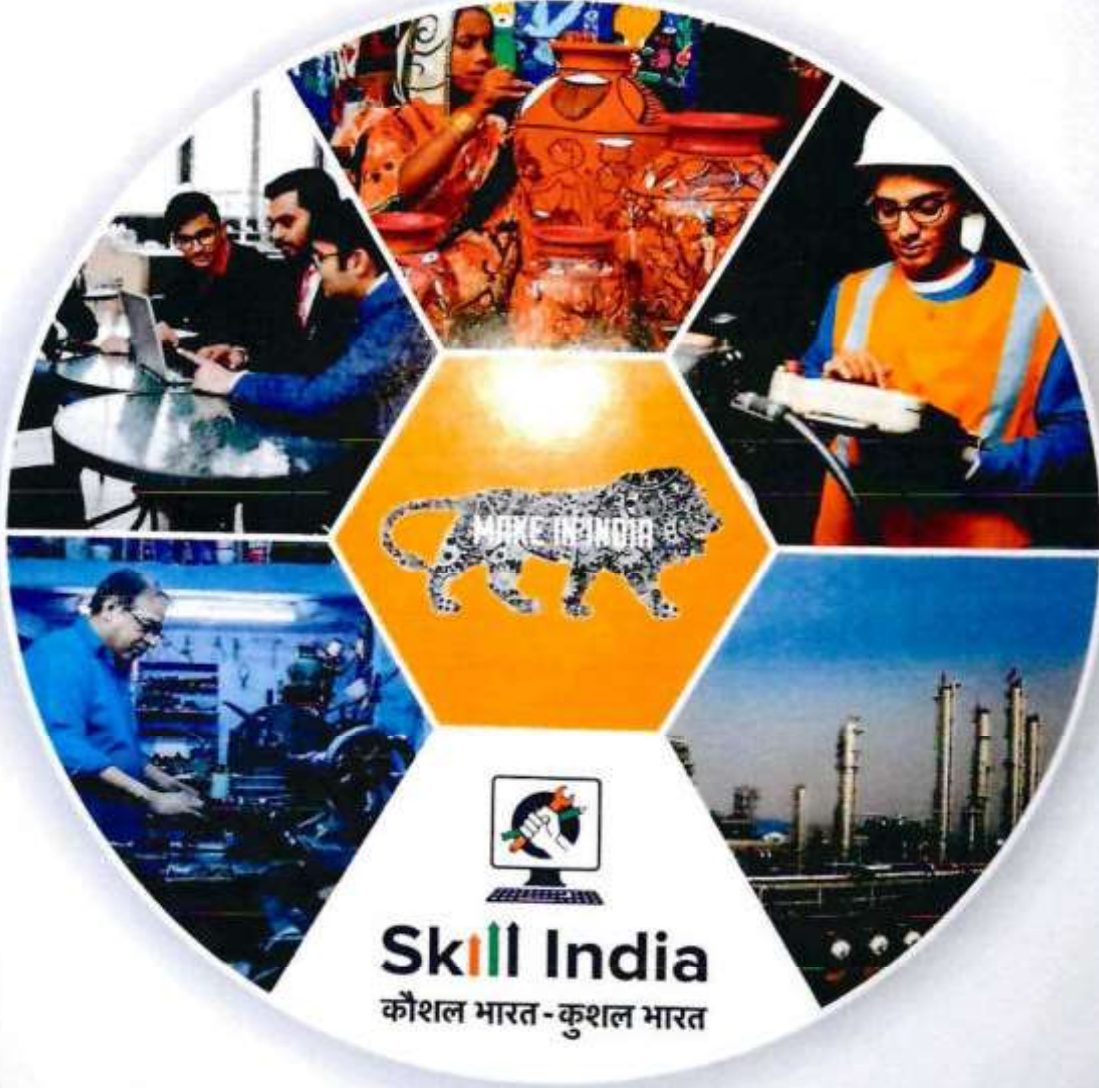
शिवाजी विद्यापीठाच्या सी. बी. सी. एस. अभ्यासक्रमानुसार

बी. कॉम. भाग - २ | सेमिस्टर - ३



# उद्योजकतेची मूलतत्त्वे

B-20



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देशाच्या आर्थिक विकासाचे इंजिन मानला गेलेला 'उद्योजकता' हा विषय अभ्यासक्रमात समाविष्ट करून विद्यापीठाने विद्यार्थीवर्गास स्वयंरोजगाराच्या संधी उपलब्ध करून दिल्या आहेत. त्यामुळे या विषयाची मांडणी विद्यार्थ्यांना समजेल अशा सुलभ भाषेत केली आहे. व्यवहारातील उदाहरणांची जोड दिली आहे. पुस्तकातील सिद्धांत, कल्पना व विचार हे उद्योजकतेवरील देशी-विदेशी लेखकांच्या ग्रंथातून घेतले आहेत. त्यांची मराठी भाषेत प्रभावीपणे मांडणी केली आहे. मूळ इंग्रजी भाषेतील ग्रंथकर्त्यांचे आम्ही ऋणी आहोत.

पुस्तकाच्या निर्मितीमध्ये प्राचार्य डॉ. एन. व्ही. शहा यांनी - प्रकरण १, डॉ. एन. एम. मुजावर यांनी प्रकरण ४, डॉ. एस. आर. पवार - प्रकरण ३ व डॉ. एस. डी. गोरल - प्रकरण २ असे लेखन योगदान दिले आहे. विद्यार्थी वर्गाबरोबरच 'उद्योजक' होऊ पाहणाऱ्या व्यक्तींसाठी हे पुस्तक निश्चितपणे उपयोगी पडेल असा विश्वास वाटतो. केंद्र सरकारने उद्योजकता वाढीसाठी सुरु केलेल्या मेक इन इंडिया, स्किल इंडिया, स्टार्टअप इंडिया, स्टॅण्डअप इंडिया या योजनांची सविस्तर माहिती या पुस्तकामध्ये करून दिली आहे. तसेच अंतर्गत उद्योजक, सामाजिक उद्योजक, पर्यावरणीय उद्योजक, नेट उद्योजक व शिक्षण क्षेत्रातील उद्योजक या आधुनिक संकल्पनांचा परिचय करून देण्यात आला आहे. त्यामुळे उद्योजकतेवरील हे पुस्तक परिपूर्ण झाले आहे.

प्रस्तुत पुस्तक प्रकाशित करण्यासाठी रुबी बुक पब्लिकेशन्सच्या कु. रुबीना एन. मुजावर यांचे विशेष सहकार्य लाभले, त्याबद्दल आम्ही त्यांना धन्यवाद देतो.

प्राचार्य डॉ. एन. व्ही. शहा

डॉ. एन. एम. मुजावर

डॉ. एस. आर. पवार

डॉ. एस. डी. गोरल

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## उद्योजकतेतील आधुनिक प्रवाह व संकल्पना

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### प्रास्ताविक

कालपरत्वे लोकसंख्या रचना, समाज व तंत्रज्ञान इत्यादीमध्ये घडून आलेल्या परिवर्तनामधून अधिकाधिक उद्योजकीय संधी उद्भवल्या आहेत. प्रचंड वेगाने विकसित होत असलेल्या तंत्रज्ञानाचा प्रभाव असलेल्या व्यावसायिक वातावरणामुळे विशेषतः लघुउद्योजकांपुढे मोठी आव्हाने उभी ठाकली आहेत.

देशाच्या स्वातंत्र्यप्राप्तीनंतर नवीन उद्योजकीय उपक्रमांना प्रोत्साहन देण्यासाठी व त्यांच्या प्रगतीसाठी भारत सरकार सातत्याने काही धोरणे आणि कार्यक्रम राबवित आले आहे. सन १९९१ पासून सुरू झालेले उदारीकरण, खाजगीकरण व जागतिकरणाचे धोरण व त्यापाठोपाठ माहिती व संवाद तंत्रज्ञानामध्ये घडून आलेली क्रांती यामुळे देशातील तरुण पिढीला अनेक नवनव्या उद्योजकीय संधी उपलब्ध झाल्या आहेत. तसेच २००६ मध्ये पारित करण्यात आलेल्या सूक्ष्म, लघु व मध्यम उपक्रम कायद्यामुळे (SMSE) अनेक लोकांना स्वतःसाठी व त्यांच्या कुटुंबातील सदस्यांसाठी स्वयंरोजगार मिळविण्यासाठी आणि समाजातील इतर काही लोकांना देखील रोजगाराच्या संधी उपलब्ध करून देण्यात मदत झाली आहे. सूक्ष्म, लघु व मध्यम उपक्रम क्षेत्र (SMSE) हे एक सामर्थ्यशाली उद्योन्मुख क्षेत्र म्हणून उदयास येत आहे. अलीकडील काही वर्षांत एम.एस.ई. क्षेत्राने भारताच्या तंत्रज्ञान सकल उत्पादनामध्ये १५ टक्के पेक्षा अधिक असे योगदान दिले आहे. या क्षेत्रामध्ये अनेक नवनवीन स्टार्टअप उद्योगांच्या संधी उपलब्ध होत आहेत. अनेक क्षेत्रातील जाणकार तज्ञांचा मोठ्या प्रमाणावर पुरवठा करणारी उद्योन्मुख बाजारपेठ भारतामध्ये निर्माण झाली आहे. वाढती अर्थव्यवस्था व मजबूत स्वदेशी बाजारपेठ यांच्या बळावर आधुनिक तंत्रज्ञानातील नवकल्पनांचा वापर करून स्पर्धात्मक उत्पत्ती



Shivaji University

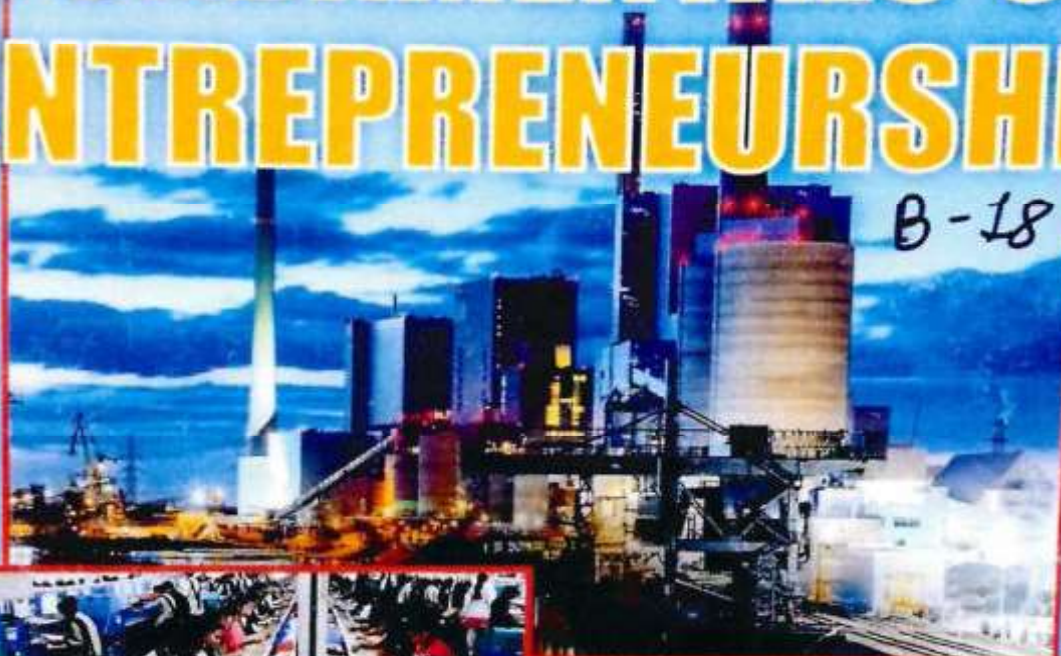
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B. Com. Part II ♦ Semester III

# FUNDAMENTALS OF ENTREPRENEURSHIP



B-18



Prof. B. V. Valgadde ♦ Dr. B. D. Girigosavi  
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# PREFACE



It gives us a great pleasure to place this book 'Fundamentals of Entrepreneurship' in the hands of teachers and students. This book is written in accordance with the syllabus prescribed by Shivaji University and made effective from June, 2019 under the CBCS Pattern.

This book has covered all the topics of the syllabus and each chapter is presented in simple, lucid and understandable language. With the changes in business environment and opening of different economic fields, the entrepreneurship become complex and competitive. Concept of entrepreneur and entrepreneurship challenges before existing entrepreneur theories of entrepreneurship, Institutions for entrepreneurship development, concept of micro, small and medium enterprises, Government policy and support these topics written in simple language. Recent concepts like Start up, Stand up, Skill India, Make in India, Incubation Centres, Concepts of Sociopreneur, Edupreneur, Ecopreneur, Netpreneur, Intrapreneur included in the syllabus and written in simple language.

Unit No. 1st is written by Prof. Dr. S. R. Pawar, Unit No. 2nd is written by Prof. B. V. Valgadde, Unit No. 3rd is written by Prof. Dr. B. D. Girigosavi and Unit No. 4th is written by Prof. Dr. N. M. Mujawar.

We are thankful to the Principals and library staff of Y. C. Warana Mahavidyalaya, Warananagar, Smt. K. R. P. Kanya Mahavidyalaya, Islampur, The New College, Kolhapur and Venkatesh Mahavidyalaya, Ichalkaranji for providing us a number of books on Entrepreneurship, which are useful for writing this book.

We extend our thanks to Mrs. Bhagyashree Phadke and Mr. Mandar Phadke of Phadke Prakashan, Kolhapur and to their staff for shouldering the vital responsibility of publication of this textbook in time.

We hope that this book will fulfil the requirement of the students of B. Com. Part-II class and teachers will find it a valuable addition to their resource material. The reader's advice and suggestions will be highly appreciated and welcome for further improvement.

- Authors



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## Unit

# 1

## Entrepreneur

### Inside this Unit

Evolution • Meaning • Definition • Functions • Qualities of successful Entrepreneur • Types of Entrepreneur • Obstacles to become an Entrepreneur • Challenges before existing Entrepreneur in modern era.

### The Evolution of the Entrepreneur

Entrepreneurs have shaped the face of business and enterprise since the dawn of man. The word "entrepreneur" is derived from a French word 'entreprendre'. The meaning of the word 'entreprendre' is "to undertake" means one who undertakes or one who is a 'go-between'. During the 16<sup>th</sup> century the Frenchmen who organized and led military expeditions were referred as entrepreneurs. That means army commandants in France were referred as entrepreneurs. First of all the term "entrepreneur" have been introduced by Cantillon in 1755 into economic theory. The famous economist J.B. Say provided prominence to term entrepreneur in 1803. However it was really launched the field of entrepreneurship by associating it clearly with innovation by Schumpeter. According to Schumpeter, an entrepreneur is willing and able to convert a new idea or invention into a successful innovation. Thus the term entrepreneur is used to the person who takes the risk of starting a new organization or developing new ideas and introducing new product or service to human beings.

During the period of Industrial Revolution the emergence of entrepreneur was highly increased. According to Nicholas Kaldor Industrial Revolution was the result of "the displacement of production units governed by traditionalist outlook by business enterprises led by men who found risk taking and money making their chief interest in life". The British society was slowly preparing a class of industrial leaders who were capable of leading the process of development.





Unit

4

## Recent Trends and Concepts in Entrepreneurship

### Inside this Unit

- **Recent Trends** - Start up, Stand up, Skill India, Make in India, Incubation Centre - Concept and Importance.
- **Concepts** - Sociopreneur, Edupreneur, Ecopreneur, Netpreneur, Intrapreneur (Only concept and Characteristics)

### Introduction

Most of the entrepreneurial opportunities emerge from major changes in demographics, society and technology and their confluence. Evolving social and demographic trends, combined with the challenge of operating in a fast-paced technology-dominated business climate are changing the face of entrepreneurship and small-business ownership.

Since independence, Government of India has been formulating policies and programmes to encourage new enterprises to come up and to help them progress and prosper. Especially, the introduction of Liberalization, Privatization and Globalization (LPG) policy, followed by revolution in Information and Communication Technology (ICT), which is viewed as the fourth Industrial Revolution, have boosted the entrepreneurial opportunities to young generation of the country. Further, the introduction of Micro, Small and Medium Enterprises (MSME) Act, 2006 helped the entrepreneurs to find gainful employment for themselves and their family members and to provide employment opportunity to a few people in the society. It has emerged as a rising sector with huge potential. In some recent years, the MSME services sector has been flourishing with over 55% share in the GDP. The service sector holds immense possibilities for enterprise start-up in many areas. India as an emerging market offers a large pool of IT savvy resources. With a growing economy and a strong domestic market, India is destined to make competitive products using technological



Shivaji University  
as per CBCS Syllabus



B. Com. Part I ♦ Semester II

# Principles of Marketing



B. V. Valgadde ♦ Dr. B. D. Girigosavi  
Dr. S. R. Pawar ♦ Dr. N. M. Mujawar



PHADKE PRAKASHAN

  
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## UNIT 1

## PRODUCT

### Inside this Unit

Product –Meaning and importance, Product Classification, Concept of Product Mix, Branding, Packaging and Labelling, Product Support, Product Life Cycle, New Product Development.

### Introduction

The primary aim of a marketing manager is to recognize the needs of the customers and satisfying the same with the help of product. Product satisfies the economic and mental need of society. Product and market are two important aspect of successful marketing. Thus need or want satisfying is the fundamental characteristics of a product. A successful product fulfills the need of society

### Meaning of Product

Product is an instrument by which company provides customers satisfaction. Product means anything offered to a market. A product is both what a seller has to sale and what a buyer has to buy. A product is anything which can be offered to satisfy' the needs and wants of the customers. A product is the most tangible and valuable single element of marketing plan. Product may be in the form of goods, a service, goods and service, or an idea. A product is all things supplied to a market, which includes as physical objects, design, brand, package, label, price, services; supportive amenities, satisfaction as well as it includes ideas and personalities. A product is anything giving that might satisfy the expectations of a consumer. A product is a set of qualities mobilized in recognizable form. A product is nothing but the sum total of physical economic, social and psychological advantages. There are three different features about product as : (1) Product should have a physical form (2) Product should have provide utility to





## UNIT 4

# Retailing



### Inside this Unit

**Distribution :** Types of retailing - Store based and non-store based retailing, Chain Stores, Specialty Stores, Supermarkets, Retail Vending Machines, Mail Order Houses, Retail Co-operatives. **Management of Retailing Operations :** An overview. **Retailing in India :** Changing scenario.

### Introduction

Retailing comes at the end of the marketing distributive channel. Retailing implies selling of goods in small quantity from a permanent location *i.e.* retail stores, directly to the consumers. A retailer is the link between manufacturer and the consumer. Retail industry in India is divided into two sectors, (i) Unorganised Retail Sector, and (ii) Organised Retail sector. Today around 93 percent of retailing market in India is in unorganized sector. The unorganized retail sector includes general stores popularly known as *kirana stores* or *mom and-pop stores*, which are owned and operated by the members of the same family. There is a flood of such types of small general stores which have a very little capital base.

Organized retail sector includes the malls, supermarkets, hypermarkets and bazzars. They are also known as departmental stores or convenience stores, which have the huge capital investment. V2 Retail (*i.e.* Value & Variety—the Complete Family Fashion Store), Avenue Supermart (*i.e.* D-Mart), Future Retail, V-Mart Retail, Pantaloons, Vishal Megamarts, Walmart, Big Bazaar, Reliance Mall, Croma, Next, Trent, Shopper Stops, AB Fashion, Easyday. Organised retail sector has only 7 percent share in the retail market of India.

Retailing in India is one of the fastest growing sectors in the world, which is expected to become one trillion US \$ by 2020. India is the fifth largest global destination of retail in the world. Around 10 percent of GDP of India comes from retail segment and generates around 8 percent of total employments.





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**M. A. Part-I English Semester I & II, Paper-C1 & C4**

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B. Com. Part I ♦ Semester I

# Principles of Marketing



Prof. B. V. Valgadde ♦ Dr. B. D. Girigosavi  
Dr. S. R. Pawar ♦ Dr. N. M. Mujawar



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## UNIT

# 1

## Introduction

### Objectives of the Unit

(Nature, Scope and Importance of Marketing, Evolution of Marketing Concepts, Marketing Environment)

### Introduction

Today, change is the only constant. What was in past is outdated today i.e. yesterday's vogue is out of fashion today and what is in vogue today will not be in fashion tomorrow. This is perfectly applicable to business entity. The business organization which do not accept change and adjust themselves to market trends may go out of business track. For the survival of business changes in marketing activities and adjust with market trends is essential.

Marketing is as old as civilization. The origin of marketing goes back to the ancient era. At that time human being used symbols, signs and material artifacts to transact and communicate with each other. It gave birth to the idea of marketing. Marketing came into exist first time when Adam was communicate with Eve. There was an exchange of emotion, love, care and passion. Though the concept of marketing was existed in ancient period, there was no profit motive; people used the barter system to exchange goods and services. However, the activity of marketing was negligible and constituted a very small amount in the economy. They just exchange the surplus of possessions or outputs or products of their choice.

After the industrial revolution, tremendous change was made in the production process. Goods were produced through machine instead of man. The volume of production was very huge, which creates surplus. Selling of surplus was the biggest challenge faced by manufacturers. It gave birth to various marketing activities in





## UNIT 4

# Recent Developments in Marketing

### Inside this Unit

Social Marketing, Online Marketing, Green Marketing, Marketing Information System : Concept and Components, Marketing Research and its Process

### Introduction

Gone are the days when the marketers could succeed in creating awareness among the consumers about the products and increasing the sales just by giving advertisement in print media and on television. Today's market environment has drastically changed, which has posed a number of challenges that the marketer must take on. Digital revolution has greatly increased the capabilities of consumers and marketing organizations. Internet has made the people more informed about everything. Wider choices about the products and services are available to them on Internet for 24 X 7 hours. Consumers today get information about products, compare it with other brands, consider user's reviews and then place the order instantly over the Internet. It has become almost mandatory for all companies to have their website, irrespective of their size and nature of products.

Social sites have created communities and not only customers. Psychological dimensions of the social sites users also play important role. Brian Solis has rightly observed that social media is about sociology and psychology more than technology. Moreover global competition is intensifying and will continue to intensify and to lay's customers place a greater weight to direct motivations like convenience, status, style, features, services and qualities, to buy the products. Furthermore, selling goods and services in global markets has posed a challenge due to differences in culture, language, needs and requirements.



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## ग्रंथालयातील संदर्भ सेवा : एक दृष्टीक्षेप

श्री. केसरकर एम. पी.  
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इचलकरंजी, महाराष्ट्र

### सार :

ग्रंथालयामार्फत वापरकर्त्याला विविध प्रकारच्या सेवा दिल्या जातात. यामध्ये संदर्भ सेवा ही सर्वात महत्वाची सेवा मानली जाते. माहिती तंत्रज्ञानामुळे मोठ्या प्रमाणात माहिती उपलब्ध झाली आहे. त्याचा प्रमाणात ग्रंथालय वापरकर्त्याच्या गरजा देखील विविध प्रकारच्या तयार झाल्या आहेत. त्यामुळे या गरजा पूर्ण करण्याची सर्वस्वी जबाबदारी ग्रंथालये व ग्रंथपाल तसेच ग्रंथालयाचे कर्मचारी यांच्यावर येऊन पडली आहे.

या गरजा पूर्ण करण्याचे कार्य संदर्भ सेवा करत असतात. संदर्भ सेवेद्वारे वापरकर्ते त्यांना आवश्यक असणारी माहिती संदर्भ प्रश्नाद्वारे ग्रंथपालांना विचारत असतात. हे संदर्भ प्रश्न विविध प्रकारचे असू शकतात. प्रश्नानुसार ग्रंथपालास उत्तरे द्यावी लागतात. कोणत्या माहिती संसाधनातून माहिती मिळेल याचे सखोल ज्ञान संदर्भ कर्मचाऱ्यास असणे आवश्यक असते. म्हणून संदर्भ सेवा ही महत्वाची सेवा मानली गेली आहे. यासाठी विविध दृष्टिकोनातून ग्रंथालयातील संदर्भ सेवेचा अभ्यास करण्यात आला आहे.

**कळशब्द :** संदर्भ सेवा, संदर्भ प्रश्न, माहिती सेवा, आभासी संदर्भ सेवा, वापरकर्ता

### १. प्रस्तावना

आपण जेव्हा हॉस्पिटल अथवा सार्वजनिक ठिकाणी भेट देतो तेव्हा आपल्याला मदत करण्यासाठी, मार्गदर्शन करण्यासाठी कोणीतरी सहज उपलब्ध होतात. आपण आनंदी व समाधानी असतो. त्याप्रमाणे ग्रंथालयामध्ये जेव्हा आपणास मदत करण्यासाठी संदर्भ सेवेद्वारे ग्रंथालय कर्मचारी मदत करतात तेव्हा आपण समाधानी होतो. ग्रंथालय कर्मचारी ग्रंथालयातील पुस्तके, संदर्भग्रंथ, नियतकालिके, जर्नल्स, प्रबंध, प्रिंट, ऑडिओ, व्हिडीओ, कॅटलॉग, वर्तमानपत्रे, ग्रंथसूची, नकाशे, याद्वारे वापरकर्त्याच्या प्रश्नांची उत्तरे वेळेमध्ये देतात. तेव्हा खऱ्या अर्थाने संदर्भ सेवेचा अर्थ लक्षात येतो.

### २. संदर्भ सेवेचा इतिहास

संदर्भ सेवेचा इतिहास हा साधारणतः १८७९ पासून गृहीत धरता येतो. यावर्षी बोस्टन येथे दि अमेरिकन सोशल सायन्स असोसिएशन या संस्थेने फ्री पब्लिक सर्व्हिसेस सजेशन्स ऑफ देअर फाउंडेशन अँड एडमिस्ट्रेशन या शीर्षकाचे एका पत्रक प्रकाशित केले. 'जस्टिन विन्सर' या ग्रंथपालाने यातील मजकूर लिहिला लिखाणात 'रेफरन्स' हा शब्द फक्त एकाठिकाणी कोश विश्वकोशाच्या यादीच्या सुरवातीस आला होता. आय. ए. रिचर्डसनने 'रिसर्च कन्सल्टन्ट' ही संज्ञा वापरली आणि संदर्भ सेवेचा विकास होत गेला. कालांतराने 'संदर्भ सेवा' ही ग्रंथालयातील विविध सेवेतील महत्वाची सेवा बनली

### ३. संदर्भ सेवा संकल्पना

संदर्भ सेवेबद्दल अनेक तज्ज्ञांनी आपआपली मते मांडली आहेत. यामध्ये श्री. जेम्स आय. वायर म्हणतात 'अभ्यास आणि संशोधन कार्यासाठी ग्रंथालयाच्या संग्रहाचा उपयोग करण्यासाठी सुव्यवस्थितरित्या आणि योग्य पद्धतीने करण्यात येणारी जाणीवपूर्वक व्यक्तिगत मदत म्हणजे संदर्भ सेवा होय.'

### ४. संदर्भ सेवेची आवश्यकता

संदर्भ सेवेची आवश्यकता आपणास खालीलप्रमाणे मुद्द्याद्वारे अधिक सखोलरित्या लक्षात येईल.

- माहितीचा विस्फोट व वाचन साहित्यातील विविधता
- वाचकांच्या माहितीविषयक गरजांची विविधता



**Maharashtra University and College Librarians Association (MUCLA)**  
**Fifth National Conference on**

***“Present and Future Initiatives in Academic Libraries”***

**Organized by**

**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY SECTIONAL COUNCIL, Nanded**

**Certificate**

This is to certify that *Mr. Mahesh Pandurang Kesarkar* of *Shri Venkatesh Mahavidyalaya, Ichalkaranji* has Participated and Presented a Paper entitled *“Granthalayatil Sandarbh Sewa; Ek Drushtikshep”* in Two Days National Conference on *“Present and Future Initiatives in Academic Libraries”* Organized by Swami Ramanand Teerth Marathwada University Sectional Council, Nanded during 17<sup>th</sup> & 18<sup>th</sup> February 2022 at Nanded.

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# INTERDISCIPLINARY NATIONAL WEBINAR ON EMPLOYMENT, ENTREPRENEURSHIP AND EXTENSION



August 28<sup>th</sup> 2021

## WEBINAR PROCEEDINGS

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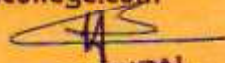
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## EMPLOYEE SAFETY MANAGEMENT AT FOUNDRY INDUSTRY IN KOLHAPUR

**Dr. Naushad M. Mujaawar**

Vice-Principal & Head, Dept. of Commerce,  
Shri Venkatesh Mahavidyalaya, Ichalkaranji-416 115  
Dist: Kolhapur (M/S)

**ABSTRACT:** Employee health and safety is of paramount importance for every kind of industry. Moreover, every employee has the fundamental right to work in a healthy and safe environment. Providing safe and healthy workplace environment is the prime responsibility of an industrialist. This responsibility a bit increases in case foundry industry, which is highly exposed to health and safety risks for workers and more accident-prone. It is also equally important the provisions of prevailing Industrial Safety and Health Act, 1972 and Factories Act, 1948 have to be rigorously followed in letter and spirit. The Factories Act, 1948 provides health, safety, welfare and many other aspects of occupational health and safety (OHS) for workers in factories.

Most of the foundry units in Kolhapur city are engaged in making components for automobiles and tractors. Kolhapur is the major centre of nearly \$ 20 Indian foundry industry, which is a labour-intensive and generates direct and indirect employment to locals and migrants.

In this paper, earnest efforts are made to know as to how employees working in foundry industry of Kolhapur city perceive the quality of the existing employee health and safety management.

**Key Words:** Foundry, Furnace, Casting, Molten Metal, Heat Stress Employee Health and Safety

### INTRODUCTION:

Foundry industry is mainly labour-intensive and involves many critical employee health and safety issues. The workers working around furnaces and other equipment used in the production of metal castings are working in dangerous workplace environment. Molten metal at high temperatures is an integral part of production process at foundries. Foundry workers are exposed to numerous health hazards like excessive heat, molten metal, fumes, gases, vibration, noise and radiation etc. These hazards may cause chronic irreversible respiratory diseases like 'silicosis' or 'lung cancer.' Moreover, fatal accidents are likely to take place in foundries

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A handwritten signature in blue ink, likely of the Principal.

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## NEW EDUCATION POLICY AND THE ISSUES OF EMPLOYABILITY

**Dr Shubhangi Jarandikar**

Asst. Professor,

Shri Venkatesh Mahavidyalaya, Ichlakaranji

Dist: Kolhapur (Maharashtra State)

**ABSTRACT:** The fourth industrial revolution altered the whole human life in every sense of the term. Almost all secondary sectors and service sectors have changed drastically due to the fourth industrial revolution. Day today human life seems to be benefitted a lot due to this revolution. However, all the comforts and fruits of the fourth industrial revolution appear to be a blessing in disguise. In reality, the invasion of automation and Artificial Intelligence is devouring the labour forces and the threat of unemployment is looming at large across the globe. The new revolution is tolling the death bell for the conventional employment avenues particularly white collared and blue-collared jobs. Employment and education go hand in hand. In case of India, the AISHE reports and the NIRF reports portray the grim picture of unemployment. At this backdrop, the New Education Policy, 2020 appears to be more promising.

**Key words:** 4<sup>th</sup> industrial revolution, digital revolution, education policy, employment, teacher

### INTRODUCTION:

With the beginning of 'digital revolution' in the decades of 1950s, in case of Europe and America, it is believed that there ushered the fourth industrial revolution. The gradual momentum of the digital revolution shifted its gear in the decades of 1990s or to be precise, in the wake of globalization, and this time the tornado of this new age revolution swept the every nook and corner of the world. The fourth industrial revolution altered the whole human life in every sense of the term. Almost all secondary sectors and service sectors have changed drastically due to the fourth industrial revolution. Day today human life seems to be benefitted a lot due to this revolution. However, all the comforts and fruits of the fourth industrial revolution appear to be a blessing in disguise. In reality, the invasion of automation and Artificial Intelligence is devouring the labour forces and the threat of unemployment is looming at large across the globe. The new revolution is tolling the death bell for the conventional employment avenues particularly white collared and blue-collared jobs. We are witness to the forthcoming crisis especially in case of India since the last decade. There is a drastic decline in recruitments in the service sectors of India. Now a days,



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## A GAP ANALYSIS BETWEEN ACCOUNTING EDUCATION AND ACCOUNTING PRACTICES

**Dr. (Mrs.) S.H. Ambawade**

Assistant Professor

Shri Venkatesh Mahavidyalaya, Ichalkaranji

**ABSTRACT:** The introductory part of the research study covered that accounting is the language of communication. Therefore, it is possible to communicate the meaning of accounting statements to the various stakeholders of the business concern. So the students should know all the theoretical as well as practical knowledge of accounting. The statement of problem highlighted that, in colleges and Universities, students read different theories and concept of accounting which helps to increase the theoretical knowledge. But when students go to the real working environment and get exposed to real life scenario the situation is completely different. The theoretical knowledge alone is not enough for doing the accounting work successfully. The objective of research study is to study the Gap Analysis between Accounting Education and Accounting Practices. The primary data is collected through the online questionnaire from the college students and professionals. The major finding of study is that, lack of Knowledge of computerized accounting system has been highlighted by the both respondents ( students and professionals). The study is concluded that imparting the practical accounting skill and training during the graduation level among the students plays very vital role to bridge the gap between theoretical knowledge and the implementation of theory in real business world.

**Key Words:** Accounting Education, Accounting Practices

### INTRODUCTION:

Accounting is the called as the language of business .It is the means of communicating information about a business. It is the responsibility of the employees of accounting department to apply the theory a of accounting for maintain the books of accounts. The generally accepted accounting principles of accounting should apply in the practical field of business in order to disclose the true and fair income and financial position of the business. So the students should know all the theoretical as well as practical knowledge of accounting. The accounting provides all the information like whether the business is earning sufficient profits or incurring losses and it has sufficient money to pay

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## IMPACT OF SELF-HELP GROUPS ON SOCIO-ECONOMIC DEVELOPMENT IN INDIA

**Dr. Kamble Bajirao Namdev**

Assistant Professor

Shri Venkatesh Mahavidyalay, Ichalkaranji  
Tal-Hatkangale Dist-Kolhapur, Maharashtra (India).

**ABSTRACT:** Rural Development is a multidimensional view that cannot improve the quality of life of people in rural areas. In this sense it encompasses the development of agriculture and allied activities relating to village and cottage industries and crafts socio-economic infrastructure and community services in the rural area. Self-Help Groups have been able to mobilize small savings either on a weekly and monthly basis from persons who were not expected to have any savings.

**Key Words** - Self-Help Group's, Rural Development, Socio-economic

### INTRODUCTION:

Rural Development is a comprehensive program of activities that include agricultural growth, development of economic and social infrastructure, fair wages, village planning, public health, education, literacy, and communication. Thus, rural development is aimed at developing and conserving the available resources like land, man and materials for raising the standard of living, particularly of the retariate, pre-independence. Rural Development programmes started by Rabindranath Tagor planned program of development for the village through his Shantiniketan'. In 1917 Mahatma Gandhi started his experiments in Champaran, Gandhi also launched the program 'Village Swaraj' and 'Swadeshi Movement'. Gandhiji introduced extremely simple activities such as Charkha and Khadi at Sevagram, a village near Wardha. In that village various activities like road sweeping, revival of handicrafts, Gandhiji advocated for a "Self-sufficient village economy" and 'Self Reliant village community'.

The Post-Independence Rural Development program was launched by Albert Mayor on September 15, 1948. Mayor and team submitted their 'Pilot Intensive project for Etawah District in Uttar Pradesh'. In April 1951 India started the Five Years Plan. The Government of India designed the Rural Development Programme. It is a program for the people, of the people, and by the people. Thus, Rural Development in its dimensional segment can be stated as under.

**1. Economic Development** - This refers to the accelerating rate of growth of income in rural areas. This covers increases in agriculture production and productivity, thereby increase in the income of the rural people.





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### 13. Setting up of 7 new research parks

Government shall set up seven new research parks - six in IITs, one in IISc with an initial investment of Rs 100 crore each.

### 14. Promote entrepreneurship in biotechnology

Five new bio clusters, 50 new bio incubators, 150 technology transfer offices and 20 bio connect offices will be established.

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There will be innovation core programs for students in 5 lakh schools.

#### Impact of this policy in the long run:

1. This policy will encourage entrepreneurship.
2. It will create new employment opportunities for the unemployed.
3. It will also promote entrepreneurship among SC/ST and Women Entrepreneurs.
4. It is expected to benefit at least 2.5 lakh borrowers.
5. It will restrict the role of state and facilitate ease of doing business.

#### Challenges in implementation:

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- Electricity
- Internet connectivity
- Roads
- Clean environment
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- [4] [www.Indianstartup.com](http://www.Indianstartup.com)
- [5] [www.startup-india.org](http://www.startup-india.org)



## Self-Help Group: An Effective Approach To Women Empowerment In Kolhapur District.

Dr. Bajirao Namdev Kamble

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Mo. 9420583980

**Abstract :** An important objective of development planning is to reduce the magnitude of poverty through raising employment and income levels of the population. Data on the extent of the poor across the countries is an indication that high level of economic growth by itself cannot enable people to cross the poverty line unless it is accompanied by policies and programmes specifically targeted at the poor. Of the estimated 1.3 billion people below the poverty line in the developing countries the Asian region (South Asia and East Asia including China) accounted for 74 percent. The proportion of rural population whose income and consumption were below the nationally defined poverty line was estimated at 31 percent in Asia. The bulk of south Asian poverty is concentrated in Bangladesh, Pakistan, India and Nepal (B. Jayaraman, 2001). These countries have implemented various programmes for the poor, chief among them being Grameen Bank in Bangladesh and the Integrated Rural Development Programme in India.

**Key words-** Self-Help, Entrepreneurship, Development, Socio-economic.



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## **AWARENESS OF DIGITAL PAYMENT SYSTEM (DPS) AMONG COMMERCE STUDENTS OF SHRI VENKATESH MAHAVIDYALAYA, ICHALKARANJI: A CASE STUDY**

**Ananda Bhimrao Vibhute**

Asst. Prof of Statistics

Shri Venkatesh Mahavidyalaya,  
Ichalkaranji, Dist: Kolhapur (M/S)

**ABSTRACT:** Digital payments are the trend of the day. In a mixed economy like ours, this is a great boon for all the users around the world. Digital payment system is completely changing the traditional system of making and receiving payment throughout the world. It saves time, energy and resources. The present study is conducted among 184 students to analyze the awareness level and purpose of usage of digital payment systems.

**Key Words:** Digital Payment System (DPS), Banks, College Students

### **INTRODUCTION:**

Digital payment system helps everyone to save time and energy and is more convenient for instant money transfers all across the world. Further, there are many types of digital payment systems available at present, which includes Unified payment interface, Aadhaar-enabled payment service, Unstructured supplementary service data, Card payments and Electronic wallets. These different modes of digital payment systems are being used all across the world based on the users' requirements and suitability of transactions. Digital payments are used for purchase and sale transactions, ticket bookings and utility payments, banking and other investments and taxation payments. It also helps the business organizations to increase their profits and reduce transaction costs.

### **OBJECTIVES OF THE STUDY:**

1. To analyze the awareness level of students towards equipments of Digital Payment System
2. To find how many students understood digital payment systems.

### **METHODOLOGY:**

The present study is based on primary data. The primary data has been collected from 184 commerce students of various colleges randomly.

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## IMPACT OF COVID PANDEMIC ON EMPLOYMENT AND GOVERNMENT'S INITIATIVES TO PROVIDE EMPLOYMENT

**Dr. Pradeep Rajaram Gaikwad**

Assistant Professor

Shri Venkatesh Mahavidyalaya, Ichalkaranji

Dist: Kolhapur (M/S)

**ABSTRACT:** The COVID-19 pandemic and lockdown have impacted almost all sectors of economy across the world which have a significant contribution in the country's GDP and economic development. This paper is an attempt to study the effect of COVID-19 pandemic and its overall effect on the employment as well as government's initiatives to provide employment. The study is exploratory in nature and thus give new insight to related future researches. In order to conduct the study, the secondary data has been collected from various books, newspaper articles, online blogs and websites. The paper covers various dimensions like the meaning of full employment, measurement of employment/unemployment ratio, types of unemployment, the employment situation in India, government's initiatives to provide employment. The period of study covered more than one year i.e., from March, 2020 to Aug, 2021 (during COVID). The findings of the study reveal that COVID-19 has adversely affects the employment mainly in term of increase poverty and widen inequalities, with the impact felt for years to come.

**Key Words:** COVID-19 Pandemic, Employment, GDP

### INTRODUCTION:

Undoubtedly, the COVID 19 pandemic in India has very severely impacted, rather negatively, the employment figures of India since early 2020. We have seen so many scenarios since March 2020 like corona infection in huge number, corona testing, containment zone, quarantine, mask, sanitizer, PPE kits, rushing of ambulances, heltering-skeltering of the health personnel, i.e. doctors, nurses, paramedical staff, other support staff, police personnel and most shocking helpless deaths. Side by side, we have also seen another type of scenarios like lockdown in industrial units, a beeline of the job loser labourers with hungry children, women, and elderly family members carrying belongings heading towards their native villages.<sup>1</sup>

The COVID-19 pandemic has triggered one of the worst job's crises since the Great Depression of 1929. There is a real danger that the crisis has increased poverty and widen

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## A STUDY OF NON-STORED BASED RETAILING AND STREET VENDORS

**Mr. Naykawade Toufik Harun**

Shri. Venkatesh Mahavidyalaya Ichalkaranji.

**ABSTRACT:** Retail is done through shop as well as non-stored based. In countries like India, which are large in size, with different economic conditions, different geographical conditions, different educational and social conditions, non-shop-style retail trade exists on a large scale. This type of business is present in both rural and urban area. The basic practice of retailing has undergone remarkable, fundamental changes in the past 20 years. With increasing disposable incomes, rapid urbanization and rising living of standards, India is one of the most dynamic emerging economies in the Asia region. In particular, the retail sector has been drawn by its relatively young population of consumers – of which 70% are aged between 15 and 64 years who promise to be a key driver of robust market growth. Researcher data has been collected from online sources as well as offline data (primary data). Researcher found non-stored based retailing playing is important role for new entrepreneur. In India, non-store retail business is account for 20 percent total retail sales.

**Key Words-** Retailing, Street Vendor, retail entrepreneur

### INTRODUCTION:

Street vending is an essential part of informal sector. Because of street vending business number of people got self-employment job. Before coming the Street Vendor Act there is not any legal protection for them in the country, after Street Vendor Act., has passed by government of India in 2014, this act provide support to street vendors and suggested some rules of running street vendors business in the country. Nearly 2 percent people working in this sector out of total population.<sup>(MUDR)</sup> By this law Street vendors is defined as a person who sale goods, articles, foods and any other commodity in the open public space. Mostly low earner group bought commodity from street vendors. In this sector there is no need of special education and skills, many vendors belonging form minimum education, less capital and lack of skills. Appropriate of financial support and insurance for extend the street vendor business. Retail is done through shop as well as non-stored based. In countries like India, which are large in size, with different economic conditions, different geographical conditions, different educational and social conditions, non-shop-style retail



# Business Excellence

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## MEASURING AND MANAGING RISK IN MUTUAL FUNDS

Dr. Naushad M. Mujawar,

Head, Deptt. of Business Management and Associate Professor,  
Shri Venkatesh Mahavidyalaya, Ichalkaranji



### ABSTRACT:

Conceptually mutual funds have been evolved for small investors as an indirect mode of investing in securities for reaping the benefits of stock market. In India, the setting up of UTI in 1964 marked the advent of mutual funds, which was established to give a fillip to the equity market to channelize household savings towards industrial development. It was done especially to mobilize risk capital for industrial enterprises which were facing the problem of its shortage due to Indo-China war of 1961. However, UTI launched income products in initial years. It was only in 1986 that the first equity-oriented scheme, named Master Share was launched. It was the first ever risk-oriented mutual fund scheme launched in India. The arrival of mutual funds sponsored by public sector banks and financial institutions in 1987 and those sponsored by private sector players, both Indian as well as foreign, ushered the new era for mutual funds in India. Presently there are 45 surviving mutual funds operating through above 100 schemes.

In the pioneering period of late 1980's and early 1990s, the mutual fund products were marketed with the sugar-coated slogan of 'an assured return risk-free asset class.' The subsequent boom period made it fruitful too. This gave a wrong impression in the minds of investors that mutual funds give high returns at a very less or no risk at all. However, the subsequent market crash shattered investors' hopes. Though initially mutual funds were marketed as being risk-free investment, they are not at all risk free investments. Therefore it is essential for investors to be aware of risk involved in mutual fund investments. This paper focuses therefore on understanding the risk involved in mutual funds and measuring the risk while taking decision to invest hard earned money in mutual fund schemes.

### OBJECTIVES

The paper seeks to achieve the following objectives.

- To help understand the investors the risk-return dimensions of mutual fund investment
- To evaluate the performance of selected public sector mutual fund schemes

### RISK-RETURN TRADEOFF IN MUTUAL FUND SCHEMES

The most vital statistic in measuring the performance of a mutual fund is the rate of return. The most straightforward rate of return is the holding period return (HPR) popularly known as Total Return of Point-to-Point Return.

Risk is another important element in appraisal of performance of mutual fund schemes. Being the key dimension of the performance, is a decisive factor in determining Fund Manager's skill. In a generic sense, risk is 'the possibility of loss' and in context of mutual fund, refers to the variability in the expected return. Three factors may cause such variability in the return. (i) the kind of securities (small cap or large cap) included in portfolio, (ii) the degree of diversification and (iii) the extent to which the portfolio manager times the market.



#### About the Editors

**Dr. Amardeep D. Jadhav** is currently working as an Assistant Professor in Department of Commerce and Management, CSIBER, Kolhapur. His academic credentials are distinctly different. He is Member of Board of Studies in Accountancy of Shivaji University, Kolhapur and Member of Research Committee of Solapur University, Solapur. He has completed M. Com. With specialization in Advanced Accountancy, M. Phil. With specialization in Management Accounting, Ph.D. in Commerce from Shivaji University Kolhapur and MBA With specialization in Finance from YCMOU Nashik. He has 1 research paper in International Journal and 33 research papers in various national journals. He bears a varied and rich experience in the field of finance and management. Since last 13 years, he has been associated with various Under Graduation, Post Graduation and Diploma programmes. He has immense experience in guiding academic projects for M. Com, MBA, ICWA and DBM in finance and management. Under his able guidance till date 18 researchers has successfully completed their M.Phil. degree and one student has completed Ph.D. So far, he has delivered 18 guest lectures on various topics at various colleges.

**Mr. A. D. Ekal** is currently working as an Assistant Professor in Department of Statistics and Quantitative Techniques at CSIBER, Kolhapur. He did his Bachelors and Masters in Science. He has completed his DBM from distance mode and M.Phil. from Shivaji University Kolhapur. So far, he has published 7 research papers in various national journals and also delivered guest lectures on various topics.

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## Economic Empowerment of Women

Prof. Dr. V.A. M...  
Shri Venkatesh Mahavidyalaya, Ichalkaranji

### Abstract

*The government of India should acknowledge the importance of Entrepreneurs and provide assistance to groom entrepreneurs especially in the wake of liberalization policy. At the same time, the education system should be revamped so as to groom female Entrepreneurs. Every economy has recognized the need of having entrepreneurs. Our future rests squarely upon the entrepreneurial ventures founded by creative, adventurous individuals. People who seize opportunities who harness and use resources in usual ways to emerge. Certainly in relation to enhancing entitlements of women through micro enterprise development, The government's says nothing, do nothing approach is indefensible in the light of the feminization, support for the development of enterprises will be a double positive. It will not only reduce the need for dependence on safety nets but also strengthen the entitlements and capabilities of women.*

### Introduction

Women economic empowerment is the policy priority to bring the previously neglected half of Indian population into the main stream of economy. The financial express was face to face with a few women who are empowered and work for the development of other women entrepreneurs. The evident fact is that women are half of their total contribution. But their contribution to the economic field is unrecognized in most cases. They are underrepresented in many economic sectors. These discouraging figures turn momentarily pale when it is seen that, among women a good number are successful and have scaled to the peak, while many men find it hard to reach. They are mentors for hundreds of thousands of women particularly in business having the qualities like hard work, devotion, sincerity, professionalism and significant managerial capability. Entrepreneurship was previously considered to be unknown quality of an individual and hence it was believed that 'entrepreneurs are born and not made'. But recent studies have proved that entrepreneurial activities irrespective of men and women can be planned and developed in an individual through creation of opportunities, extended facilities, allowing incentives, developing competence and group sensitiveness in an individual for all those factors. So the entrepreneurship is quite simple: "The making of entire new world". As India gets closer to stepping into "Demographic window" projected 2010 onwards - when it's human capital will comprise of an age mix favoring economic growth - our vision of emerging as a superpower by 2020 will pivot momentarily on Entrepreneurial shoulders. Knowledge capital reigns supreme, and the future is here and now... and how ! If the cutting edge of business is about marketing new ideas and creating dramatic super brands, then make no mistake her time, the enterprising will surely form the fuel of tomorrows business and economy.

### Concept of Women Entrepreneurs

Women constitute about 50% of the world population. In traditional societies, they are confined to household activities and hence woman is generally called as 'housewife' or 'Home maker'. But today in the modern era, they moved out of four walls of the house and are taking part in all spheres of life.

Women entrepreneurs may be defined as a women or group of women or group of women who initiate, organize and run business enterprises.

- I) According to ILO report in 1980, " Women are 50% of the world's population, do the two - thirds of the world's work hours, but receive ten percent of the world's income and even less than one percent of the world property".
- II) According to Schumpeter " women who innovate, initiate or adopt a business actively are called women entrepreneurs.
- III) Government of India has defined women entrepreneur as " An enterprise owned and controlled by women having minimum financial participation of 51% of the capital and giving at least 55% of employment generated in the enterprise to women.
- IV) According to Laila Kabir a noted Entrepreneur, " If women get the opportunity to develop as entrepreneurs, I think they can do very well because they very early in life learn to manage available resources and time successfully".



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## Entrepreneurship and Values in USA and India

Rodney  
Keynote Address

at the International Conference on Recent Trends in Skills and Entrepreneurship Development in Commerce, Management, Social Science and Technology  
Vita, India, February 23, 2020

### Abstract:

*This keynote address will briefly describe some of the author's experiences in the United States and their relationship to India, define entrepreneurship, examine the effects of globalisation and materialism, compare entrepreneurship in the US and India, and explore the role that Western, Indian and universal human values, especially those of truth, justice and love, should play in improving entrepreneurship and transforming our world.*

### Introduction

Describing some my US experiences and observations with reference to India.

### Defining Entrepreneurship

The Merriam-Webster dictionary defines an entrepreneur as "a person who starts a business and is willing to risk loss in order to make money." The Oxford English Dictionary's definition is "a person who organises and operates a business or businesses, taking on greater than normal financial risks in order to do so." Howard Stevenson of Harvard Business School defined entrepreneurship as "the pursuit of opportunity beyond resources controlled" and the Business Dictionary as "capacity and willingness to develop, organise and manage a business venture along with any of its risks to make a profit."

In other words, the entrepreneur is looking for opportunities and the resources needed to capitalise on them to make a profit. There are always risks involved and costs and benefits need to be considered. Courage and creativity are needed, as are leadership, management and team-building skills and abilities (Drucker, 1986).

### US, India and Globalisation

The material benefits of the developments, skills and entrepreneurship in USA are obvious and impressive. It is tempting for those in India wishing to attain similar benefits to imitate the American model. However, there are costs, and I would like to share with you some thoughts on how India might acquire these material benefits without sacrificing its important spiritual, moral and social values, which are much needed in the United States.

The information revolution and globalisation have transformed the lives of almost every person and society on the planet in less than one lifetime. What we know and feel and how we behave have been irrevocably changed as the information, economies and cultures of the world are all electronically connected, no longer constrained by distance or national borders. This process seems to be accelerating, propelling us toward the next step in the evolution of humankind.

With increasing globalisation, the nations are becoming like states in one world community bound together in growing prosperity and interconnectedness. This process has raised hopes of a better world, but in spite of notable political efforts, scientific and economic advances, we find corruption, lawlessness, social and moral degeneracy growing. The undermining of individual and collective values with the parallel rise of materialism, whose undisputed champion is the United States of America, has left the greater part of humanity in an uncertain and unpredictable state. Not only are effective controls needed to insure some level of economic and social justice and the security and welfare for all, but also to see that the moral values needed to advance civilisation to its next stage in evolution are nurtured.

### Comparing the US to India

America has a strong history in entrepreneurship. America's entrepreneurial spirit, such as that exemplified by Steve Jobs, Bill Gates, Henry Ford, John D. Rockefeller, Andrew Carnegie and Thomas Edison have benefitted not just Americans, but the generality of humankind. Most of the research on leadership, entrepreneurship and business has been conducted in America and needs to be considered and interpreted in that American context.



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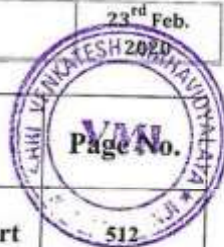
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## Emerging Areas in Physical Education and Sports

Shri Amrithai Bandar

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### Abstract

*Students today are different than the students of yesterday. Major changes in society, changes in community and family structure, the "shrinkage" of the world due to the advances in technology—all of these forces affect today's youth. With change come trends and issues that affect society as a whole and education in particular. The education of yesterday will not meet the needs of the students of today, and yesterday's health and physical education curricula in particular will not meet those changing needs.*

*Physical education should be individualized. One size does not fit all. This is extremely challenging, but with creative tools like Physical Best, Fitness for Life, and Fitness gram, physical educators are becoming more like personal trainers than coaches. We should focus on activity and nutrition leading to good health and wellness. If we can't do everything, we need to at least do this. Therefore, while playing age appropriate games is important, our emphasis needs to be on building lifelong skills and attitudes. Being active and eating well is vital at any age, but it becomes a matter of life or death as we get older. We can't put fitness in the bank and use it later; we have to keep active and eating well to maintain the benefits. We also need to emphasize participation and stop the trend toward becoming a nation of spectators, with a few highly skilled athletes playing and everyone else watching. All students should be provided opportunities to both cooperate and compete in physical activities. Both are important life skills, and both can be fun. Our students should graduate with an understanding of the key principles of fitness and nutrition. They should be informed consumers of activity, nutrition, and wellness and be ready to assume self-responsibility for their own health through prevention.*

**Key Words:** Community, Curricula, Appropriate, Opportunities, Prevention etc.

### Introduction

Physical education (PE) plays a critical role in educating the whole student; setting high standards is critical to advancing learning in our state. Research supports the importance of movement in educating both mind and body. Quality physical education contributes directly to development of physical competence and fitness. It also helps students to make informed choices and understand the value of leading a physically active lifestyle. Quality physical education benefits both academic learning and physical activity patterns of students. The healthy, physically active student is more likely to be academically motivated, alert, and successful. In the preschool and primary years, active play contributes to important motor abilities and cognitive development. As children enter adolescence, physical activity may enhance the development of a positive self-concept and the ability to pursue intellectual, social, and emotional challenge

### Objectives Of The Study

1. To study recent trends in Physical Education.
2. To study the Importance of Physical Education.

### Recent Trends In Physical Education

The importance of physical education has never been emphasized more than it is today. It is widely recognized that physical education (PE) and sports is relevant and important in developing an active and healthy lifestyle and the solution to rising obesity rates worldwide. Although in most countries, physical education is part of the school curriculum, lessons are not given, thus leading to a reduced experience of physical activity for children and youth. The practice of a physically active lifestyle in combination with healthy nutrition, however, needs to be started in early childhood. Therefore, ensuring that all children engage in regular physical activity is crucial, and the schools are the only place where all children can be reached. Quality Physical Education is the most effective and inclusive means of providing all children, whatever their ability/disability, sex, age, cultural, race/ethnicity, religious or social background, with the skills, attitudes, values, knowledge and understanding for lifelong participation in physical activity and sport and is the only school subject whose primary focus is on the body, physical activity, physical development and health.

Sport is important for man's all round development and for living healthy life. Today very fast changes are seen in the field of physical education. First of all man gets physical education and then gets social education. Thus man's social education has the basis of physical education. Today it has become technological education. Thus very deep change is seen in education. The education has become so much dependent on technology that man does not spare enough time to take care of his or her body which is a very valuable gift of nature to man. Man has stopped physical exercises because of technological tools and other facilities.





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## Role of Self-Help Groups in Rural Development in India

Dr. Bajirao Namdev Kamble.

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### Abstract

Rural development is a multi dimensional view which connotes improvement in the quality of life of people rural area. In this sense, it encompasses the development of agriculture and allied activities relating to village and cottage industries and crafts, socio-economic infrastructure and community services in the rural areas. A self-Help Groups is defined as "self-governed, pre controlled in formatting group of people with similar socio-economic background and having desire to collectively perform common purpose". Self-Help groups have been able to mobilize small savings either from members who were not expected to have any savings. They have been able to effectively recycle the savings generated among the member for meeting the productive and emergent credit needs of members of the group.

**Key Words-** Self-Help, Rural Development, Socio-Economic.

### 1.1 Introduction

The rural development refers to the development of rural areas through programmes like rural infrastructural development, alleviation of rural poverty and unemployment, rural marketing etc. Similarly the rural social development implies the development of social sector in rural areas through programmes like public health programme literacy programme and nutritious food programmes etc. In a nutshell, "Rural Development is a comprehensive programme of activities which include agricultural growth development of economic and social infrastructure, fair wages housing, village planning, public health, education, literacy and communication". Thus, rural development is aimed at developing and conserving the available resources like land men and materials for raising the standard of living particularly of the retariate, pre-independence, Rural Development programmers started by Rabindranath Tagore planned programme of development for the village through his 'Shantiniketan'. In 1917 Mahatma Gandhi started his experiments in Champaran. Gandhi also launched the programme 'Village Swaraj' and "Swadeshi Movement". Gandhiji introduced extremely simple activities such as Charkha and Khadi at sevagram a village near Wardha. In that village various activities like road sweeping revival of handicrafts, Gandhiji advocated for a 'Self-sufficient village economy' and Self-Reliant village Community.

Post-Independence Rural Development programme launched by Albert Mayor on September 15, 1948 Mayor and team submitted their 'Pilot Intensive project for Etawah District' in Uttar Pradesh. In April, 1951 India started 'Five Years plan'. The Government of India design Rural Development programme. It is programme for the people, of the people and by the people.

The concept of self help groups had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself.<sup>2</sup> As SHGs are small and economically homogenous affinity groups of rural poor, they are voluntarily coming together for achieving the following objectives.

1. To save small amount of money regularly.
2. To mutually agree to contribute a common fund.
3. To meet their emergency needs.
4. To have collective decision making.
5. To solve conflicts through collective leadership mutual discussion.
6. To provide collateral free loan with terms decided by the group at the market driven rates.

Today, the self help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank. A self help group is defined as a group consisting of people who have personal experience of a similar



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## Recent ICT Scenario and Study Skills of English for Undergrads

Dr Shubhangi N. Jarandikar

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**Abstract:**

*In the post colonial Indian scenario learning English language has acquired a prominent place. In spite of Nativist movements and proclamation of the use of mother tongue in the teaching learning process the need of learning English has remained constant. After the seven decades of independence English has now become a natural language of knowledge in India. A journey of English language in modern India is remarkable one where from the status of a 'lingua franca' English has now become the language of day to-day communication. The necessity of its use is further reinforced with the revolution in the field of Information and Communication Technology. In this scenario it is essential to redefine the Study skills of English language for undergraduate students. The present research paper therefore is a modest attempt to redefine the study skills of learning English in the ICT supported world of education.*

*Keywords: employability, e-resources, English language, MOOC, communicative teaching, flipped classroom*

In the post colonial Indian scenario learning English language has acquired a prominent place. In spite of Nativist movements and proclamation of the use of mother tongue in the teaching learning process the need of learning English has remained constant. After the seven decades of independence English has now become a natural language of knowledge in India. A journey of English language in modern India is remarkable one where from the status of a 'lingua franca' English has now become the language of day to-day communication. The necessity of its use is further reinforced with the revolution in the field of Information and Communication Technology. In this scenario it is essential to redefine the Study skills of English language for undergraduate students. The present research paper therefore is a modest attempt to redefine the study skills of learning English in the ICT supported world of education.

**Objectives:**

- 1) To discuss the concept of study skills in the scenario of English teaching and learning
- 2) To identify and analyze the modern pedagogical tools of teaching English in recent times
- 2) To identify and redefine the study skills of English in ICT supported education system

We all know that study skills are very essential components of any learning process. They help learners to acquire knowledge from any learning sources available to them. Different people have identified different forms of study skills. Normally study skills are considered 'generic and not subject specific'. Many of the skills that are mentioned as study skills also have potential to turn into the life skills. For example, the time management, stress management, problem solving or self discipline are some of the generic skills that are also the life skills. Having developed these skills by the students in their learning period these can afterwards be easily transferred in their personality and become their life skills. However when we talk about specific case of language learning we focus basically on the skills that are more concerned with the learning of English language and development of these skills to become proficient users of English language. The need of learning English in every age has changed so also the way of learning it. Hence it is essential to review the commonly accepted study skills of English since its advent in Indian education system and compare them with the contemporary scenario so as to identify their changing nature and redefine them to suit to the needs and expectations of the present learners.

Since the British rule English has been learnt and used in India at various levels with various functions. Traditionally with Macaulay's 1835 policy English came in the use for clerical purpose. The teaching of English in this period was based on the much popularly practised method of teaching called Grammar translation Method. There was also the influence of the structural approach to language teaching. It focused the drilling mechanism as one of the important learning skills of language. The repetition, recitation and memorization of vocabulary language structures and expression were developed as the set up box to be





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## Artificial Intelligence Will Surpass the Human and Humanity: Myth and Reality

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### Abstract

Human beings are considered as the finest creation of nature. We have been endowed with many boons. Among them human brain is the prominent boon we received from nature. It is our intelligence which enables us to rationalize, analyse the things. It makes us different and superior from the other species on earth. The power of brain has changed the lives of humans in a startling proportion. However, some scholars and scientist express their concern for the advancement in science and technology. They think, as science and research expand, it has become easier for technology to cause the destruction on massive scale. Though their concern is worthy to retrospect the advancement in science and technology, we need to understand human being from other perspective. Because human beings are identified not only by his brain or by intelligence. Human brain and intelligence are just one domain or a very surface level domain. His other three domains are still untouched but they are more powerful than human brain and intelligence. They are psychological, biological and spiritual domain. These three domains have been a challenge for scientist and researchers since century.

The present paper is a modest attempt to study the concern expressed by scholars and researchers regarding alarming threat that the development of full artificial intelligence will bring the demise of human race and the role and potential of psychological, biological and spiritual domain in human development.

Followings are the objectives of this paper:

### Objectives:

1. To study the potential and role of human's psychological, biological and spiritual domains and to compare it with artificial intelligence.
2. To study the threats and concern expressed by some experts regarding the development of AI by humans and its impact on human and humanity.
3. To find the possible remedies to avoid the destruction of human in future.

### Methodology:

For the present paper evaluative, analytical and comparative methods will be used. The different domains of human being and AI will be analysed and compared by comprehensive and close reading for the logical and relevant understanding of both entity.

### Introduction:

The fundamental reason of creating technology is, to serve the humanity and to make the human life better, safer and more comfortable. Every technological innovation is changing and impacting human life in much deeper way than even before. With the advent of AI- Artificial intelligence, human life has been reached to a different standard. AI has become the mile stone in the history of science and technology. It has set a new benchmark in the history of human progress. We can simply define AI as; it is an intelligence provided to machine by human for the better and comfortable life of human. It also can be defined as; to provide the ability to machine to learn, think and do the things autonomously. AI has many salient features like zero error, do repetitive task with the same efficiency, human safety, available 24\*7 and faster decision. However, some scholars and scientist think, by creating a powerful technology than human, we pave the way to bull and destroy the entire human species. Decades ago, technology was a mere tool, we used to achieve something, but unfortunately today we have become the tool in the hands of technology. Some scholars call it transhumanism. This is an alarming issue for entire humanity because technology must be controlled in order to safeguard the future of humanity.

However, as mentioned in abstract that human beings cannot identified by mere their brain and intelligence. There are other aspects which we cannot overlook. These aspects influence not only an individual



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## Sanjay Gandhi Niradhar Yojana: A Case Study Of Kolhapur District

Dr. Deepak Subhash Kumbhar

Assistant Prof. Shri Venkatesh Mahavidyalaya  
Ichalkaranji

### Abstract

Indian society consists of different categories of people having different economic and social status. Vulnerable section, which remained away from the main stream of development, it is termed as weaker section. The focus of various development programs taken up by the social justices department is directed toward equalization of the weaken section with other section at all stages and levels of education and socio-economic development.

There are various schemes for children, women and backward classes launched by the state and central government. Voluntary organization under this sub plan, 132 schemes are being implemented for the benefit of backward class population of which, 56 are state levels and 76 are district levels some of the schemes are Swawlamban Yojana, assistance to backward co-operative societies, housing schemes and various scholarship schemes for the backward class population.

**Key Words-** Schemes, Categories of Beneficiaries, Benefit, How To Apply, Expenditure.

### Introduction:

India is a welfare state, committed to the welfare and development of its people and of vulnerable section in particular. The preamble, directive principals of state policy, fundamental right and specific section viz articles 38, 39 and 46 in the constitution of India stand testimony to the commitment of the state to its people. Socially disadvantaged group of scheduled cast, scheduled tribes and other backward classes have received special focus over the year for their social and economic advancement. Government has taken several steps for forming appropriate policies needed to design and implement various welfare programs for achieves the objective of creating favorable environment to ensure speedy socio-economic development of backward classes. For the well-being of these communities, special target oriented programmers are being implemented by ear making funds, providing subsidies, offering reservation in employment and educational institutions etc.

### Statement of the Research Problem

The government is also aware of the suffering of disable people, BPL people has initiated many schemes for the welfare and rehabilitation but it was witnessed that despite dedicated efforts for the upliftment multiple economic, educational, social deficit, which could clearly not be addressed throughout the general welfare schemes and programmes that have been in place. Under this backdrop, the research problems of the present study are, how Sanjay Gandhi Niradhar Yojana is working at grassroots level, what is the problems encountered by beneficiaries of schemes and administrative staff and what is the impact of Sanjay Gandhi Niradhar Yojana on socio-economic life of the disable and BPL people in context of Kolhapur District.

### Objectives of the Study

The objectives of the present paper are as fallows.

1. To study Sanjay Gandhi Niradhar Yojana in light of objective condition and implementation and benefits.
2. To suggest appropriate policy implications in Society.

### Research Methodology

This paper has interpreted on the secondary data. The data collected from Government publications, reputed journals, and various reports of social welfare department, Economic survey, Socio-Economic Review and District Statistical Abstract, Research papers and articles.

### Sanjay Gandhi Niradhar Yojana : A Case Study of Kolhapur District

This scheme is applicable to destitute persons of age below 65 years, orphan children, all types of handicapped, person unable to earn due to illness like T.B., cancer, AIDs and leprosy destitute widows including those of farmer who committed suicide, destitute divorced women not getting maintenance allowance and women in process of divorce, women freed from prostitution and outraged women. Under this scheme, Rs. 500 per month is given to a single beneficiary and Rs. 750 per month if them are two or more beneficiaries from the eligible family whose family annual income is up to Rs.21,000.

With view to provide suitable financial assistance to destitute persons and physically handicapped persons living in the state of Maharashtra, The Government of Maharashtra has started 'Sanjay Gandhi





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## Water Conservation: A National Movement

Mrs. Sapana Sridhar Kadam

Assistant Professor Shri Venkatesh College, Tenali, Karanjji

### Introduction-

Today, the whole world recognizes India as "New India" while India is changing as a country. The largest democratic country in the world is now a rich, self-sufficient, developed, exporter of food, transparent and dynamic, with good infrastructure, skilled and functioning youth, advanced communication facilities, advanced health and education facilities, improved governance and It is the changing nature of today, the economy going forward. Of particular importance is that over the past few years, India has become a globally recognized center for information technology, health, tourism, leisure research and use of satellites and many more.

### Objectives of the research essay-

- 2] To study water conservation.
- 2] To study environmental protection and conservation.
- 3] To study the management of water scarcity and water management.

### Research Methods-

This research essay is based on secondary content and is based on the dissertation, foreword, various government wikipedia for this dissertation.

### Water conservation-

In a populous country like India, where there is a high demand for water, water conservation is a complicated and terrifying process. Many years of unforgivable neglect, overuse, destruction, pollution and other work we have done to it have created the situation today. Today important rivers and reservoirs in the country are dead. As a result, we see large crowds at the water sharing sites. Water conservation efforts do not seem to have taken place in areas where there is water scarcity or excluding dry, low rainfall areas. Otherwise, irrigation is ignored, given the fact that there is abundant water in the rivers and reservoirs of the country. Water conservation includes the following three objectives:

- A] Increasing water availability -
- B] Improve water quality -
- C] Prevention of water related hazards -

### National Movement:

India has made huge investments in the implementation of Integrated Watershed Development Program, to a lesser extent it has also become a national movement, such as - PMKSY - Water and More Crops, Per Drop, Water Shakti Abhiyan, River Basin Management, National Ganga Purification Campaign in every Shivar. - Namami Gange, National Mission on Sustainable Agriculture, National Campaign for Sustainable Himalayas, Holds Sudha Mechanism and rehabilitation campaign, nadijoda projects, water management, flood control and weather forecasting, bio-diversity conservation, wetlands conservation land, etc. Green India campaign. The Central Government launched the ambitious scheme, Namami Gange, in 2-3 days.

Taking direction from national programs, many states have also started their own pilot schemes. Some of the important schemes include the Chief Minister's Water Self-Reliance Mission (MJSA), launched by the Rajasthan government, and the "Green Mahanadi Mission" hope for Odisha's "Green Mahanadi Mission" launched in the irrigated area. Due to the public support for irrigation of the Panchayat Act brought by the Odisha government in the year 7, Odisha is developing in the water sector today. If the water management in



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## A Study of Daily Wage Earners of Shivaji University in Kolhapur, Maharashtra.

Litton Prosad Mowalje<sup>1</sup>, Naykawade Toufik Harun<sup>2</sup>, Swati H. Gore<sup>3</sup>,  
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### Abstract

*The issue of minimum wages and the suffering of low paid workers is a worldwide phenomenon. Even after independence, the government of India has not been able to fulfill or tackle the issues of low paid workers. This particular study focuses on the daily wage earners of Shivaji University in the light of their economic standard and the challenges they face as a result of it. The paper is organized in a systematic order as it starts with a basic introduction, review of literature, conceptual framework, and research methodology leading to testing of hypothesis, drawing inferences and a conclusion. The study is purely based on primary sources of data collected through convenient sampling method and supported by legitimate secondary sources of data.*

**Key Words:** Wage, Wage Earner, Standard of Living, Challenges, Income

### Introduction:

To live is to earn, to earn is to work. Work is an inevitable part of our existence. Workers of various kinds and caliber are often engaged into various departments and avenues of jobs to earn a living. Among the earning folks, the wage earners suffer the greatest challenges due to inequality in payment, facilities and etc. These affect their standard of living and their rightful status in the society. They often go through pain, financial and social suffering which are not taken into consideration by anyone and problems remains untended. The present researchers decided to focus the study on this special group of wage earners. "Low pay and wage inequality persist in India despite 7 percent annual average gross domestic product (GDP) growth over the past two decades, according to a new report by the International Labour Organization, a United Nations agency.

While real wages almost doubled over 18 years between 1993-94 and 2011-12 and GDP grew four-fold, "the Indian labour market remains characterized by high levels of segmentation and informality", inhibiting India's path to achieving decent working conditions and inclusive growth, said the India Wage Report, which used government wage and employment data from the national Employment and Unemployment." (Tish Sanghera, 2018)

Considering the above setbacks of the daily wage earners, the researchers has decided to study on the topic called "a study on daily wage earners of Shivaji University".

### Review of Literature

'The Minimum Wages Act, 1948 and the Maharashtra Minimum Wages Rules, 1963 with Notification Fixing, Revising Minimum Rates of Wages in Maharashtra State (For Schedule Employment' (Puri, 2003) - The author of this book stressed on salient features of the act and Maharashtra Minimum Wages (Unclaimed Amount) rules 1963. He stressed that the object of the act is not only to provide minimum wages to workers but also others facilities like medical, education and others. The absence of aforesaid facilities affect the working efficiency of the workers. As per his study, if all the facilities are available with the minimum wage it could be termed as fair wages. The author also declared that where the labor or services to another for remuneration is less than minimum wages, it falls within the word forced labor under the article 23 of the Indian Constitution.





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## A Review of Co-Operative Movement in Maharashtra

**Dr. Pradeep Rajaram Gaikwad**

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### Abstract

*In this research paper i have taken a brief review of co-operative movement in Maharashtra with the point of meaning of co-operation, introduction of co-operative movement in India, development of co-operative movement in Maharashtra as well as Kolhapur district and it is conclude that the urban co-operative movement in Maharashtra has played a crucial role in the overall development of urban as well as rural area.*

### 1. Introduction

In India the co-operative movement was introduced as a remedy for the proverbial poverty of the small agriculturalists. It was the government of Madras (Chennai) who grasped the possibilities of co-operative movement in India. The origin of urban co-operative credit societies in India can be traced to the close of 19th century. Inspired by the urban co-operative credit institutions organized in Germany by Mr. Hermann Schulze (1860) and in Italy by Prof. Luigi Luzzatti (1866), the first urban co-operative credit society named "ANYONYA SAHAKARI MANDALI" was established in Baroda on 5th February, 1889, under the guidance of Shree V.L. Kavthekar. But the co-operative credit societies got legal status only in 1904, when the govt. of India passed the first "Co-operative Credit Societies Act, 1904" with a view to encourage thrift, eradicate rural indebtedness and provide credit to the needy and weaker sections of the society in rural areas. This act has widened the scope of co-operative enterprises in India.

The Maharashtra state is the pioneer and rank first in the growth of cooperative movement in India. The co-operative credit societies and co-operative banks in Maharashtra are playing key role in the growth of agriculture expansion of rural development and social as well as cultural activities. The co-operative movement as the best source through which to apply it for rural development, people's empowerment and poverty alleviation programmed. The basic nature of the co-operative societies is to encourage the „values of self-help, democracy, equality and solidarity, co-operative members believe in the ethical values of honesty, openness and social responsibility and carrying for others.<sup>1</sup>

### 2. Objectives Of The Study

The main objectives of the present study are as follows:

1. To understand the meaning the of co-operation.
2. To take a brief review of the introduction of the cooperative movement in India.
3. To assess the co-operative agricultural credit structure in Maharashtra.
4. To ascertain the Types of Co-operative Societies of Kolhapur District.

### 3. Research Methodology

The required data and related information for the study have been collected with the help of secondary sources. The secondary data and additional information have been collected with the help of Books, Articles, News Papers, Internet etc.

### 4. Meaning Of Co-Operation

Literally co-operation means working together. To be more appropriate, we may define co-operation as acting together to accomplish the common goal through co-operative principles. Likewise, the co-operative society may be defined as an organization of individuals, commonly labours or persons of small means, formed for running in common of business, the profits being shared in accordance with the amount of labour or capital contributed by each.

Co-operation has been defined in a number of ways from time to time. For a proper understanding of the meaning of co-operation some of the definitions are given below-



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## Current Trends in Teaching Business Communication in English

**Mrs Anandi Santosh Ghorpade (CHB)**

Asst.Prof.

Shri Venkatesh Mahavidyalaya Ichalkaranji

### Abstract:

*English has become important in all spheres in business world. English Teaching facing challenges of being able to provide knowledge for specific purpose (ESP). Very little research has been conducted on Indian Business Communication in India. Gaining English Language Skills in special area of Business English is Important for future managers entrepreneurs. This paper presents insights and experience of teaching English for Business communication. It explains difference between general and Business English and also focuses on Communication as a key aspect of today's teaching business English. It also discusses the role of English teacher*

**Key Words :** Communication, Business Communication, Business English.

### Introduction :

Business Communication has much in common with professional and technical communication. English has become the language of business world that is the well-known fact the term business English is used either for English taught to different business professionals or job experienced learners or students who are preparing for business career. Business people use specific language to communicate. They need some business communication skills. It is more than just teaching English. Everyone has the specific goal and needs. So it is important for the expert instructor to be careful while selecting materials and activities. It is highly important issue with low experience learners. The goal in this study was to define modern trends in teaching business communication.

### Objectives:

- 1) To prepare students for a career in business by familiarizing them with various businesses related in English topics.
- 2) To develop students academic productive skills writing reading, speaking effectively in English.
- 3) To facilitate students to write academic essays using appropriate conventions.
- 4) To provide students the opportunity to speak in public and take part in discussion, seminars, workshops.
- 5) To make able students to communicate effectively in business world.
- 6) To make student aware of cultural differences.

### Methods: Analytical & Interpretative methods

This study examines web content on current trends in teaching business communication in English. Analyzed the adoption of technology inside the classroom had certain outcomes respect to increase in student learning. It also interprets the distinction between general and business English.

### Difference between general and business English.

In general English topics discussed will concern family, friends and situations, that a person generally encounters, in his life. But in Business English classes topics will concern the life, within a company, environment in the office. The skills taught & Practiced will be generally related to the learners need in his job or for future career. The listening and reading exercises in business English is also different from general English, Business English belongs under English for specific purpose. It has special characteristics Business English is not so clear, when you have the knowledge of general English it is prerequisite to start learning Business English. There are Business English course book which are designed for different levels of knowledge of English. In general English we learn the basics, the grammar composition and vocabulary But Business English focuses on business situations which require presentation styles, Clarity.

Communications is the key aspect of language. And business English can be seen English for communication in special context. Successful use of language is a successful outcome of business event. Business meetings, telephone calls, conference calls, group discussion, , are regarded as most important





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## Challenges And Opportunities Of Digital Banking In Co-Operative Banking Business In Rural India.

Miss Pallavi Popat Sunke

Assistant professor

Shri venkatesh Mahavidyalaya, Ichalkaranji.

### Abstract

*Every business is digitizing and the banking business is working hard cope although electronic banking is becoming more popular banking today. It is good to know that digital banking services are still facing several challenges. However, it should not go without mentioning that there are some profitable opportunities in digital banking and we are going to look at both co-operative banks challenges behind the digital banking, opportunities of the co-operative banks for digital banking.*

**Key words:** *Electronic banking, profitable opportunities, several challenges.*

### Introduction:

Banking is considered by most as the business of money. However, talk to banking veteran and he or she will categorically instruct you that banking is a business of customers. In digital Banking so many electronic products or services are used in banking like-Automated teller machine, telephone, Internet, social media, mobile phone etc. They require and expect a facility to conduct their banking activities at any time and place. Most of the co-operative banking sector are use ATMs, plastic money (Debit card, credit card, smart card etc.)<sup>4</sup>

The number of financially weak urban cooperative banks (UCBs) has declined, according to the RBI. In a report published in December, the RBI said the number of cooperative banks fell to 1,551 in March 2018 from 1,926 in 2004. Their gross bad loans have also reduced to less than 10% from nearly 25% in the same period.

While a clean-up has helped these organizations stabilize, they need technology support to remain relevant in the future.

### Co – operative banking in India

Co- operative banking Is an institution established on the CO-OPERATIVE basis and dealing in ordinary banking business like other banks the CO-OPERATIVE banks are the founded by collecting funds through shares accept deposits and Grant's loans. Co-operative banks are generally concerned with rural credit and provide financial assistance for agricultural and rural activities co-operative banking in India is federal in structure. Primary credit societies, central co-operative banks at the district level and state level. Most of the credit co- OPERATIVE banks are located in villages over the India.

In India primarily dealing the problems if rural credit then co-operative societies acts 1904 was passed then in 1912 co-operative societies act recognized the need for establishing new organizations.

In India there are total number of co-operative banks in recent as on September 2019 total number of urban co-operative banks are 1542 and rural co-operative banks are 94,384. All of these banks mostly in the rural India .Most of the banks have an some challenges and opportunities for digital banking.

### Objectives of study

- To study the challenges face by the banks behind the digital banking system.
- To study the opportunities for the co-operative banks to using the digital banking system.

**Research Methodology:** The study is based on the secondary data

### Challenges of digital banking to co-operative banks in rural India.

- 1) In India out of the 1574 co-operative banks around 38% do not have core banking solution
- 2) Most of the co-operative Banks are offering electronic fund transfer service like NEFT, RTGS in tie up with sponsor commercial banks
- 3) Poor penetration of desktop (pc)/laptop and smart phones.
- 4) Customer education is also key for real volumes in digital channels to grow their existing knowledge gap in understanding technology and digital channels even among the bank staff.



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## A Comparative Study of Housing Finance Schemes of Bank of India and Federal Bank with Reference to Kurundwad Branches

Miss. Shamali Vijay Patil

Assistant Prof. Shri Venkatesh Mahavidyalaya, Ichalkarnji

### Abstract

*Housing being one of the three basic needs of life always remains in the top priorities of any person, society and economy. The shortage of housing is a big problem in the healthy development of an individual and consequently the society and the nation. There are number of housing finance banks and companies offering cheap home loans at low interest rates. The home loan schemes offered by both public sector bank and private sector banks are very competitive. Research study aimed at comparative study of home loans schemes offered by BOI and Federal Bank home loan schemes and the problems faced by customers while availing home loan for this purpose research have taken two banks in kurundwad branches namely BOI and Federal bank. It includes one public sector bank and private sector bank.*

**Key words:** Housing Finance, Basic nuances of Housing

### Introduction

The major issue in the development of the housing finance sector in India is the availability of long term resources for the sector. The foundation of National housing Bank (NHB) in 1988. The national housing bank was established to make such a method. Housing is an initial human require next in importance only to food and clothing. A first priority for a youngster who begins life is therefore to plan for a house. This takes priority over other household expenses and creature needs. One of the most important benefits of taking a home loan is the interest rate that is allowed on the home loan. Decided and changeable interest rate options are also available for home loans. Many financiers also offer home improvement loans at the same interest rate as the offer the home loans. The bank has been mandated to establish a network of housing finance outlets across the vast span of the nation to serve in different income and social groups in different regions. The first accountability of progress is to increase a healthy and self-sustaining housing finance system in the country.

### Review of Literature

**Study of housing finance in India with reference to HDFC and LIC housing finance ltd.:** this article is published in 2016 the researcher is ParishwangPiyush, HimashuNegi and Navneer Singh the purpose of this study taking a home loan nowadays many advantages. Because of the RBI has been regularly slashing interest rates that came at an interest rate of 16.5% to 18 % four years ago now available at 11.5% to 13% or lower.

**Paul Diamond, T (1998)** observed the housing shortage in the country and highlighted the role of the HFIs in national housing. His observations include introducing flexibility in designing products and systems, development of mortgage market and development of suitable products to satisfy wide range needs of borrowers.

**Housing finance system in India:** this article is published in 2013 the researcher is Dr. A Rambabu. In this paper, housing finance may be defined as the need to reconcile the tree partially conflicting objectives of affordability of household's viability of financial institution and resources mobilization for the expansion of housing sector and of the national economy. In this paper mainly concentrated of housing finance system in India. The rapid increases in population and migration of rural people to urban areas and expansion of industrial and commercial activities have created huge demand for housing in urban centers. The problem is actually felt in urban areas and the worst affected are the migrants from rural areas belonging to the low income groups. The critical problem of housing finance is that of capital mobilization for construction purpose. Both private and public agencies are invested in construction of housing sector.

**Mathurn (1993)** opined that the financial burden of investment in housing is generally very heavy when the owner does not have sufficient funds available to pay for the site and the entire cost of construction. Hence, he must make arrangements to obtain funds from some other sources.





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## A Study on Working Capital Management with Special

### Reference to S.K.Textiles, Ichalkaranji

Miss. Mohini Sureshchand Anchaliya.

Shri Venkatesh Mahavidyalaya, Ichalkaranji.

#### Abstract:

*A business uses capital in its daily operations; capital is that the difference between a business's current assets and current liabilities or debts. Working capital is a metric for a way efficiently a corporation is working and the way financially stable it's within the short-term. The capital ratio, which divides current assets by current liabilities, indicates whether a corporation has adequate income to hide short-term debts and expenses. The present study is a kind of descriptive research. The profit of the company is increasing every year. Company has more working capital and also sale has increasing year to year.*

**Keyword:** Trend, Ratios, Mean, Standard Deviation, Coefficient of Variance.

#### 1) Introduction

Every business whether big, medium or small, needs finance to hold on its operations and to realize its target. In fact, finance is so indispensable today that its deservedly said to be objectives.

A business the lifeblood of an enterprise. Without adequate finance, no enterprise can possibly achieve its uses capital in its daily operations; working capital is the difference between a business's a corporation is working and the way financially stables it's within the short-term. The Capital Ratio indicates whether a corporation has adequate income to hide short-term debts and expenses.

The study of working capital of S.K.TEXTILES describes the current position of the firm, how the firm manages its working capital and the various steps that are required to be taken in managing its current assets and current liabilities or debts. Working capital is the metric for a way efficiently working capital more efficiently. The present research attempts to acknowledge initially the importance of capital as a neighborhood of the entire capital. It further goals to acknowledge the factors influencing the capital, its volume, and within the process attempt to suggest remedial measures which could help in optimizing the utilization of the working capital.

#### 2) Statement Of Problem

The present study is entitled as "A STUDY ON WORKING CAPITAL MANAGEMENT WITH SPECIAL REFERENCE TO S.K.TEXTILES, ICHALKARANJI."

#### 3) Objectives Of The Study

- To study the various components of working capital.
- To measure and evaluate the liquidity position of S.K.TEXTILES, through the various working capital ratios.

#### 4) Scope Of The Study

The main scope of the study was to put into practical the theoretical aspect of the study into real life work experience. The study deals with analysis and interpretation of the data collected through the sources of primary and secondary data for a period of four financial years. i.e. 2015-2016, 2016-2017, 2017-2018 and 2018-2019. Graphs, diagrams and tabulation methods are used to analyze and interpret the data collected. It will help to understand the company's liquidity position. Since the decision regarding working capital are of an operating nature not one time decision, the scope of the study is geared towards identifying important areas of control and to establish model for better control of the various components of working capital The study would also attempt to identify the various sources available for financing of working capital.

#### 5) Need And Significance Of Study

The analysis and interpretation of working capital helps in identifying the financial position and liquidity of the company and identifying strength and weakness of the company. Analysis creates awareness about financial statement in the management, which may help to improve the future performance of the





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## Strategic Management : Tools For Management Decisions Implemented In Organization

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( MBA )

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### Abstract:-

Strategic management is the ongoing planning, monitoring, analysis and assessment of all that is necessary for an organization to meet its goals and objectives. Changes in the business environment require organizations to constantly assess their strategies for success. We can say that strategy works to meet short term and long term objectives. Now-a-days addition to Vision, Mission and objectives strategic management has become part and parcel of organisation. A need of a development of strategy which will help company to take market positioning and to develop. This research will help to have an overview of company, its business environment, its strengths, weaknesses, opportunities and threats. Business environment and SWOT analysis are used for alternatives of strategies. Each activity of the company is reviewed to find the real problem that company is facing and helps to find a solution. A strategy is finally given for company's competitiveness and development. By using strategic management we can achieve more economic value for our product and service rather than our rivals in market.

**Key words:-** Strategic Management, Assessment, SWOT ANALYSIS, competitiveness, Economic value.

### Introduction :-

The term 'strategic management' is used to denote a branch of management that is concerned with the development of strategic vision, setting out objectives, formulating and implementing strategies and introducing corrective measures for the deviations (if any) to reach the organization's strategic intent. The basic purpose of strategic management is to gain sustained-strategic competitiveness of the firm. It is possible by developing and implementing such strategies that create value for the company. It focuses on assessing the opportunities and threats, keeping in mind firm's strengths and weaknesses and developing strategies for its survival, growth and expansion. Strategic Management is all about specifying organization's vision, mission and objectives, environment scanning, crafting strategies, evaluation and control. A process for managing an institution's strategies helps organizations make logical discussion and develop new goals quickly in order to keep pace with evolving technologies, market and business conditions. Strategic management can thus help an organization gain competitive advantage, improve market share and plan for future. It is not about predicting the future, but about preparing for it and knowing what exact steps the company will have to take to implement its strategic plan and achieve a competitive advantage.

### Objectives of the paper:-

The paper entitled as " Strategic Management:-Tools for management decisions implemented in organization", has been studied with following objectives.

1. To identify with the concept of Strategic management.
2. To identify different areas of strategic management.
3. To determine use of strategic management to achieve competitive advantage.
4. To study importance of strategic management.
5. To take review of application of Strategic management in different industries.

### Methodology:-

For the present study secondary data collection method was used as a source. For this purpose data available on web sites, journals, magazines, reference books has been collected, analyzed and then finally conclusion is drawn.





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## Green Banking : An Initiative towards Eco-friendly Banking with Special Reference to Selected Banks in Kolhapur City

**Prof. Salokhe Suhas Shivajirao**  
(MMS, MBA)

ASSISTANT PROFESSOR, Department of B.B.A.  
Shri. Venkatesh Mahavidyalaya, Ichalkaranji.

### **Abstract:-**

*Green banking is a good way for people to be aware of global warming. Green banking clearly has a direct, positive effect on the environment, but the benefits go much further, reaching into security and cost. Banking sector can play a vital role in promoting environmentally sustainable and socially responsible investment. Green banking concept has been adopted by Private, Public sector and foreign banks to reduce cost and sustain environment protection. It is not only beneficial to the human life but also banking industry in economy. The paper deals with importance of green banking, its international experiences and their useful products in India. It also establish the benefits and future prospects in banking industry. The paper concludes that green banking is not only the responsibility of bank but also customer is equally important in contribution. There is vast scope of challenges and opportunity in India for green banking. Therefore we suggest possible policy measures and initiative to promote green banking in India.*

**Key words:- Banking Sector, Green Banking, Environment, Ethical bank, Sustainable Growth.**

### **Introduction :-**

Green is good for environment and the planet, it is today's need to control global warming as it affects on real life of human being and total environment. Green banking means promoting environmental friendly practices and reducing carbon footprint from banking activities. To protect the globe from environmental degradation is one of the significant challenges for the whole society at macro level and micro for various institutions, business sector, corporate world and banking sector too. At present the financial institution particularly banking sector is spreading its roots all over the world. The Government as well as banking sector has realized the alarming needs of Go-Green because the present decade is witnessing the burns of global warming, environmental changes, melting of glaciers, wrecking of the ozone layer, untimely rain, heavy cold, tsunami and earth quakes etc. This make a pressure on each sector for environment protection. Banking as the key driver of economic development also took initiative to become environment conscious and reduce the carbon footprints by offering innovative new ideas, technologies eco- friendly services and products to their customer at large. For e. g. banks take active part in go green movement and afford various service and products just like green fund, green mortgage, paperless banking, green audit, green credit cards, green financial service at low interest rate, on line business, green marketing and green advertisement etc. In era of environment protection role of green banking is more significant regarding eco- conscious market, hence it is necessary to understand its role with following objectives.

### **Objectives of the paper:-**

The paper entitled Role of Green Banking for Environment protection, has been studied with following objectives.

1. To identify with the concept of green banking.
2. To know the relevance of green banking for environment protection.
3. To be familiar with the strategies use by green banks.
4. To study importance of green banks.
5. To take review of Indian banks regarding green banking activities.

### **Methodology:-**

This paper is based on conceptual discussion with the use of secondary data source. For this purpose various data available on web sites of public sector banks, private banks were used information available through brochure, annual reports, journals, reference books has been collected analyzed and finally conclusion is drawn.

### **A) What is Green banking:-**

The financial reforms that are initiated in the early 90 and the liberalization measures brought in a completely new operating environment to the banks services and products like Any



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## SWOT Analysis of Digital Marketing: an Analytical Study

Mr. Malghan Sharanappa Basavraj

Shri Venkatesh Mahavidyalaya, Ichalkaranji.

### Abstract

Digital Marketing is one of the emerging scenarios for now days. Digital marketing has pivoting role in the developing economic country that helps to improve the marketing channels and distribution process as well as the effectiveness of the marketing process. It helps to make good relationship in between byers and seller. Information and communication technology have been using for making effective and efficient marketing policies and strategies are changed considering the huge quantity production it required a fast and quick promotion and distribution which helps to increase the number of customers, growing the earning capacity and finally image and goodwill of the company. Now days it is necessary that marketing process should be changed as customer life style, standard of living, using new technology product all over customer's life completely different compared to 19<sup>th</sup> century people. Therefore, this study is helpful to know and study the digital marketing concept and importance, challenges, opportunities, threats of the digital marketing. Amazon, Flipkart, Snapdeal such types of agencies are running online shopping that makes easy shopping to the customers.

**Key Notes-** Digital Marketing, Marketing, Internet used devices, SWOT Analysis

### Introduction:

As we know that 20<sup>th</sup> century is totally covered by the digitization, Whole and sole tool is used by all over business organization, industrial world, business world as well as service sector, it has become backbone of the industrial world. Digital Marketing replaces traditional views of the customers and it provides goods and services with prompt home delivery services. Production, promotion, pricing and place these 4p's are handed over from making products by hand to and or replaced by information and communication technology. Market geographical area has broadened it has been expanded which was limited to the only one village now it spread state level, country level and in between two or more countries. Digital marketing benefited not only to the sellers but also to the buyers because products and services are provided at any time and anywhere, 24x7 hour customers can make orders for products which they want to buy and seller provides those goods promptly within 4-5 business working days. Promote your organization's updates to targeted audiences on desktop, mobile, and tablet. Drive awareness and leads in the world's most viewed professional news feed.

### Statement of Problem:

As we said that the digital marketing is improving economy of the country and all financial sector, stock market, money market are getting lots of benefit from the digitization of marketing. Marketing process becomes dynamic because of the digital marketing but there are some drawbacks, challenges and threats which should be considered this is another side of the digital marketing like as another side of one coin. Digital Marketing has to face lots of barriers it may be related to technology, Internet facility or network problem, awareness of people about new technologies, higher product cost, lack of knowledge about uses of new technology, higher pay scale to the Distribution sales person etc. Digital marketing has some drawbacks like illiteracy among the people, misunderstanding in between communication of seller and buyer, lack of trustworthiness, lacking of interaction in between seller and buyer and so on. Therefore, it is necessary to study the SWOT Analysis of Digital Marketing. Strength, Weakness, Opportunities and Threats of the Digital Marketing should be considered as for improving the effectivity of the Digital Marketing Growth of marketing process.

### Objectives of the study:

1. To study the Digital Marketing Concept.
2. To study the importance of ICT (Information and Communication Technology) in Marketing Management.
3. To study the SWOT Analysis of Digital Marketing.
4. To suggest solution on problems of Digital Marketing





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## CHALLENGES AND OPPORTUNITIES OF ENTREPRENEURSHIP IN INDIA

Dr. Mane Vijay Annaso

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### ABSTRACT

*Many of the opportunities and challenges facing India will be significantly impacted by election proposals, and the two candidates have expressed divergent policy views. This Article outlines the most important issues and opportunities facing existing India business owners and entrepreneurs in this election year. They will almost certainly be addressed by the next administration. Small businesses play a key role in the Entrepreneurs are driven to achieve success in their business along with the qualities of a Leader, Manager, Dreamer, Innovator, risk taker, continues learner, decision maker & most important is to implement all these qualities in the work. There are a lot of examples of the entrepreneurs in India who are now called synonyms of "Success". They saw the bigger picture, but wisely started their business as a very small unit. Entrepreneurs set the example of turning their dream into reality. And the story behind to achieve the dreams into reality is to set massive goals for themselves and stay committed to achieving them regardless of the obstacles they get in the way, with the ambition and the unmatched passion towards achieving the goal. It looks fascinating, attractive and motivating after hearing stories of the entrepreneurs, but success is not as easy as it always looks. There are some obstacles which we call the challenges to overcome by looking forward the prospects to be a successful entrepreneur. This research paper focuses on the challenges available in the Indian market by en-cashing the possibilities and prospects of the same to be a successful entrepreneur*

**Keyword;** Entrepreneurs, Challenges, Opportunities

### 1. INTRODUCTION

Entrepreneurship is a process undertaken by an entrepreneur to augment his business interests. It is an exercise involving innovation and creativity that will go towards establishing his/ her enterprise. One of the qualities of entrepreneurship is the ability to discover an investment opportunity and to organize an enterprise, thereby contributing to real economic growth. It involves taking risks and making the necessary investment under conditions of under conditions of uncertainty and innovating, planning and taking decisions so as to increase production in agriculture business industry etc, the industrial development as a part of economic development is dynamic process of higher level and rapid changes take place constantly which create risks in industries and business. First entrepreneurship has been encouraged in India by systematic attempts at removal of state imposed structural and regulatory roadblocks. On the contrary harvest when he looks for the market. Therefore the biggest challenges as well opportunities in the Indian agriculture sector, Service Sector are how to make numerous small

farms with low marketable surplus as a part of the total value chain.

### 2.MEANING

"Eligibility or qualification of an entrepreneur for taking risks, facing uncertainties, controlling industry by taking leadership for founding a new industry or capacity to guide inventing and working with progressive ideology means entrepreneurship" The term "entrepreneurship" comes from the French verb "entreprendre" and the German word "unternehmen" both means to "undertake". By grave and Hofer in 1891 defined the entrepreneurial process as involving all the functions, activities, and actions associated with perceiving of opportunities and creation of organizations to pursue them.

### 3. OBJECTIVE OF THE STUDY

- 1.To study Challenges of Entrepreneurship in India.
2. To study various Opportunities of Entrepreneurship in India.

### 4.RESEARCH METHODOLOGY

The Research paper is an attempt of exploratory Research based on the secondary data sourced from journal, articles and Books, websites etc.



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## आंतरराष्ट्रीय कबड्डी स्पर्धेवेली इराण संघाने वापरलेल्या कौशल्यांचा विश्लेषणात्मक अभ्यास

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### १. प्रास्ताविक

संशोधकांच्या दृष्टीक्षेपास एक महत्त्वाची गोष्ट आली आहे. भारतातील ग्रामीण भागामध्ये लोकप्रिय असलेला कबड्डी या खेळाला मागील काही वर्षांपासून एक राष्ट्रीय खेळ म्हणून मान्यता मिळाली आहे. या खेळाच्या सोप्या नियमांमुळे व खेळातील रोमांचांमुळे आंतर-राष्ट्रीय पातळीवरही लोकप्रिय होऊ लागला आहे.

भारतातील कबड्डी हा खेळ आंतरराष्ट्रीय स्तरावर लोक प्रिय होत असून आज जवळ जवळ ३७ देशांमध्ये हा खेळ खेळला जातो. हे संघ लवकरच सदस्य आहेत. तसेच या देशांनी या खेळामध्ये बरीच प्रगती केलेली आहे. नुकत्याच झालेल्या आशियाई स्पर्धेमध्ये तसेच वर्ल्डकप स्पर्धेमध्ये इराण संघाने भारतीय संघासमोर मोठे आव्हान निर्माण केले होते. या स्पर्धेमध्ये इराण संघातील खेळाडूंची कामगिरी उत्कृष्ट होती. तेव्हा इराण संघातील क्षेत्ररक्षण करणारे खेळाडू व चढाई करणारे खेळाडू कोणती कौशल्ये वापरतात शोधणे हा या संशोधनाचा उद्देश आहे.

### २. संशोधनाची उद्दिष्टे

१. आंतरराष्ट्रीय कबड्डीस्पर्धेच्या वेळी खेळाडू द्वारे सामन्यामध्ये वापरल्या जाणाऱ्या कौशल्यांचे निरीक्षण करण्यासाठी निरीक्षण तक्ता तयार करणे.
२. आंतरराष्ट्रीय कबड्डीस्पर्धेच्यावेळी चढाई करणारे व क्षेत्ररक्षण करणारे खेळाडू वापरत असलेल्या कौशल्यांचे परिस्थिती निहाय विश्लेषण करणे. (क्षेत्ररक्षण करणारे खेळाडू ६ किंवा ७ असताना व ५ किंवा ५ पेक्षा कमी असताना)

### ३. गृहितके

१. खेळाडू स्पर्धेदरम्यान सामन्यामध्ये योग्य कार्यमानाचे प्रदर्शन करतील.
२. संशोधनासाठी वापरण्यात येणारी साधने प्रमाणित असतील.
३. संकलित केलेली माहिती वैध असेल.
४. कबड्डी खेळातील विविध कौशल्य सर्व खेळाडूंना माहिती आहेत.





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On

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## EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUP : A CASE STUDY OF KARVIR TALUKA IN KOLHAPUR DISTRICT.

Kamble Bajirao Namdeo

Asst. Professor, Shri Venkatesh Mahavidyalaya, Ichalkaranji, Tal-Hatkangale, Dist-Kolhapur, Maharashtra State, India

### ABSTRACT

An important objective of development planning in India is to reduce the magnitude of poverty through raising employment and income level of the people. Data on the extent of the poor across the countries is an indication that high level of economic growth by itself cannot enable people to cross the poverty line unless it is accompanied by policies and programmes specifically targeted at the poor. Comprising small and marginal farmers, rural artisans landless agricultural and non-agricultural labourers and other small borrowers falling below poverty line. Poverty and unemployment are the two major problems of under developed countries to which India is no exception. The union government has implemented various schemes to reduce poverty and promote gainful employment opportunities. However, the most attractive scheme less SHGs. However it is observed the development of women entrepreneurship is very low in India especially in the rural areas.

The present paper is based on primary and secondary data collected from different sources and specially focus on women entrepreneurship for collecting primary data the questionnaire has been used primary data have been collected by conducting a survey among 90 sample respondents from 30 SHGs of the Karveer taluka. The present study intends to know the women entrepreneurship development in Karveer Taluka and to know the role played by SHGs in women entrepreneurship development.

**Keyword :** Self Help, Entrepreneurship, Development, Motivation, Socio-economic.

### 1.1 INTRODUCTION :

Self-Help Groups are very significant for the rural development and in the life of middle class and weaker section of the society. Women's self help groups are giving way to crores of women in economic social and political and all other sectors. The Self-Help Groups now a day are becoming important means of women empowerment and direction to their economic, social, political, educational and cultural development. Therefore it would be essential to know the background of Self Help Groups of women.

The first idea of Self-Help Group emerged in Bangladesh of Asian continent Nobel Laureate Dr. Muhammad Yunus, the founder of Bangladesh Rural Bank started the Self-Help Groups in Bangladesh. He was a graduate in Economic in Harvard University, America. He started working as a lecturer in Chittagong University in Bangladesh and decided to solve economic problems of the middle and lower strata in surrounding area of

university by applying his knowledge and education.

There was 'Zobra' Village near the Chittagong University in Bangladesh. The worker and the poor people in this village were far away from the banking transactions. These people used to lend money from money-lender and had become permanent debtors. Dr. Yunus came across the fact of this economic problem from the housemaid in his home. He decided to bring out these hard working people from the clutches of the bitter circumstances. He wanted these people to provide employment and to bring into the main stream of the economy of the country.

The project had started during the year 1977 and 1979. This project was converted into the rural bank with the special provision of Law in 1983 during this period Dr. Muhammad Yunus studied the economic transaction of weekly bazaar in 'Zobra' village. He brought together people and made groups of 7 to 8 members. The formation of these groups was an experimental basis. He observed carefully if



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## TOWARDS EXPONENTIAL GROWTH IN MACHINE TRANSLATION: TESTING OF TRANSLATION FROM ENGLISH INTO MARATHI WITH THE HELP OF GOOGLE TRANSLATE

**Dr Shubhangi Jarandikar**

Asst. Professor, Shri Venkatesh Mahavidyalaya, Ichalkaranji

**Dr Nitin Jarandikar**

Asst. Professor, Radhanagari Mahavidyalaya, Radhanagari

### ABSTRACT:

*Man's urge for translating 'text' is age-long. This urge encompasses numerous issues ranging from knowledge to power. Today, human civilization is entering to its fourth cycle of industrial revolution. While aspiring to "Rule the Flat World", the society during the early phase of globalization witnessed the major obstacle of 'human language'. Digital identities were struck with the human language problem. And so is the relevance of translation acts. Google Translate is a significant development in the field of Machine Translation. As has been stated in its mission statement, Google wishes "to organise the world's information and make it universally accessible and useful". Introduced in 2006, Google Translate is today a 'bai-lingual' machine translation tool. It can translate any text into 103 languages. To assess and evaluate the claims of Google Translate, the researchers decided to validate the translation of English text into Marathi text with the help of Google Translate. While selecting journalistic discourse, the researchers' hypothesis was that the translation of the English text into Marathi text with the help of Google Translate will carry higher percentage of accuracy.*

**Keywords:** Machine Translation, industrial revolution, algorithm, artificial intelligence

**Objective:** To study how far Google Translate is a useful tool for the translation activity.

**Review of Literature:** There are a good number of works available exploring pros and cons of Google Translate, but there is no work done so far assessing translation of English text into Marathi.

**Hypothesis:** The translation of the English text into Marathi text with the help of Google Translate carries higher percentage of accuracy.

**Scope and Limitation:** The present study is restricted to the translation of journalistic discourse. Similarly, it is confined to the translation of English text into Marathi and not vice versa. It is possible to explore further the authenticity of Google Translate using different registers, and translations from Marathi into English.

"The use of statistical techniques, coupled with fast processors and large, fast memory, will certainly mean we will see better and better translation systems that work tolerably well in many situations, but fluent translation, as a human expert can do, is ... not achievable".

- Keith Devlin<sup>2</sup>

"Let's not kid ourselves – there are lots of mistakes in human level translations. The bar is not as high as you would imagine".

- Kevin Knight<sup>3</sup>

<sup>2</sup> British mathematician and ex-director of Stanford University's Centre for the study of Language and Information (Cf. Stix, Gary)

<sup>3</sup> Founder of the MT software 'Language Weaver' (Cf. Stix, Gary)





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## A STUDY OF THE LANGUAGE USED IN THE SLOGANS OF THE ADVERTISEMENTS

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### Abstract:

*Advertising is a primary tool of marketing. It plays vital role in the sale of any product. It is very important to make an effective advertisement of the product which has convincing, persuasive quality making impact on the customers' mind. Language is a powerful tool of advertisement. It has a strong influence over people and their behaviour. The slogans of the advertisements are short, catchy and attractive. To make them catchy and attractive, various linguistic tools, devices, word formation processes are used. Innovative and creative uses of language in the slogans make them remarkable. The present research paper gives the analysis of the slogans from linguistic point of view.*

**Key Words:** Advertisements, slogan, catchy, linguistic.

### Objectives:

1. To study the catchy language used in the slogans of advertisement from linguistic point of view.
2. To study various linguistic tools, devices, word formation processes used to make the slogans of advertisement catchy.
3. To analyze the role of language in the effect of advertisement.

### Research Methodology:

Interpretation and analysis Methodology

### INTRODUCTION:

Advertising is a primary tool of marketing. It plays vital role in the sale of any product. The companies have to advertise their products or services in order to inform the customer and to persuade the customers to buy the products or services. Advertisement is quite familiar phenomenon on media. It has become part and parcel of our life. The business companies have to choose right type of media considering the type of the product, target customer, objectives of the advertising, customer demographics, advertising budget, etc. to reach the customers. Today several ways of advertising media are available- Broadcast Media-TV and radio, Print Media-newspapers, magazines, leaflets, brochures, billboards, direct mail, online media-social media, websites, blogs, outdoor media-boards, billboards, posters and mobile.

Advertising has become necessary for the both -at the time of launching new product or service and to sustain the sales of existing product. So it is very important to make an effective advertisement of the product which has convincing, persuasive quality making impact on the customers' mind. The effective advertisement only enables the product to stand itself in the cut throat competition of other products. They are very short, concise but have long lasting impact on the people's mind.

### DISCUSSION:

An advertisement consists of various elements- symbols, visual content, design, cast, costumes, colour, etc. But above all, it is language which is most important. Because people identify and remember the product through language. Language is a powerful tool of advertisement.



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## IMPACT OF MERGER AND ACQUISITION ON POST MERGER DEBT EQUITY RATIO OF THE TRANSFeree BANKS IN SANGLI DISTRICT

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### ABSTRACT

*In India the concept of mergers and acquisitions was first initiated by the government bodies. Mergers and Acquisitions (M&As) in the banking sector is a common phenomenon across the world. The primary objective behind this motive is to attain growth at the strategic level in terms of size and customer base. The study is focused on the 'Impact of Merger And Acquisition on Post Merger Debt Equity Ratio of the Transferee Banks in Sangli District'. The present study is limited to a sample of banks and samples are taken as per the date of merger. The performance of the acquirer Transferee bank and target bank (Merged bank) before and after the period of mergers analyzed by using debt equity ratio analysis and t-test during the study period of five years. The objectives of the study are to evaluate the pre and post merger debt equity ratio of the acquirer and target bank and to offer the findings, suggestions and conclusion.*

**Keywords:** Merger, Acquirer bank, Target bank, Financial Performance, debt equity ratio

### INTRODUCTION

Mergers and Acquisitions are a tremendously important phenomenon in banks both because of their prevalence and because of the value involved. Indian banks were exposed to challenges of both nationally and internationally, since the Indian economic reform in 1991. Mergers and Acquisitions in banking sector have become familiar in the majority of all the countries in the world. A large number of international and domestic banks all over the world are engaged in merger and acquisition activities. With the help of mergers and acquisitions in the banking sector, the banks can achieve significant growth in their operations and minimize their expenses to considerable extent. Another important advantage behind this kind of merger is that in

The word "MERGER" may be taken as an abbreviation which means:

M= Mixing

E = Entities

R = Recourses for

G = Growth

E Enrichment and □=

R Renovation. □=

### Acquisition

Acquisition in general sense is acquiring the ownership in the property. Acquisition is the

this process, competition is reduced because merger eliminates competitor from the banking industry. Through mergers and acquisitions in the banking sector, the banks look for strategic benefits in the banking sector. This study is focused on the impact of merger and acquisition on post merger debt equity ratio of the transferee banks in sangli district

According to the Oxford Dictionary the expression merger or amalgamation means "Combining of two commercial companies into one" and "Merging of two or more business concerns into one" respectively. A merger is just one type of acquisition. One company can acquire another in several other ways including purchasing some or all of the company's assets or buying up its outstanding share of stock.

purchase by one company of controlling interest in the share capital of another existing company. This means that even after the takeover although





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## A STUDY OF STRUCTURAL CHANGE IN DAIRY FARMING OF INDIA

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**CT**

The paper has observed the process of structural change in India's dairy farming. Since the ancient period, dairy business is the best allied sector to Indian agriculture. The dairying has mainly benefited for yield and income. A noticeable shift has been observed in the composition of dairy herd from traditional to crossbred buffaloes and this led to improvements in milk-yield. Genetic enhancement, better management of milch animals, improved access to milk markets have driven the process of structural change. Nevertheless, the status of infrastructure and the veterinary services in the country are still poor and concerted efforts are required to further structural change.

*Milk production, dairy sector, sources of growth, structural change*

Dairying plays a significant role in the rural economy of India. It is a major source of socio-economic development. It contributes more into the national output and provides employment to millions. India has largest milk producer in the world, with production crossing 100 million tonnes in 2016-17 (BAHS, 2017). Milk production has increased massively even though the maximum producers are small and landless householders. The dairy sector has experienced a significant structural change over time. Several interesting patterns are observed in milk value, the notable being: change in composition of milch species in the country.

It favors of crossbred cows, expanding network of dairy societies and increased participation of private sector in milk collection and processing. These changes contributed significantly to the growth of India's dairy sector. There are several factors influence on dairy business. The low milk yield is due to poor genetic breeds, shortage of feed and fodder, inadequate animal health care, etc. Identification of the specific factors will help in developing strategic for raising milk yield and sustainable growth of the dairy sector. Under this background, this paper appears to the process of structural change in dairy sector in terms of trends in milk production and sources of growth therein.

- evaluate the trend of milk production in India.
- study the determinants of dairy business.

### Methodology

The study is based on the data compiled from published sources like veterinary statistics, dairy cooperatives, *Basic Animal Statistics*, Department of Animal Husbandry, Dairying and Fisheries of the Ministry of Agriculture, Government of India,

*Agricultural Statistics at a Glance*, published by the Directorate of Economics and Statistics.

**Methodology:** Besides descriptive statistics and trends analysis was carried out to assess the relative contribution of animal population and yield of milk production.

$$Q_t = Q_0 + \Delta Y \cdot P_0 + \Delta P \cdot \Delta Y$$

$$\Delta Y = Q_t - Q_0, \Delta P = P_t - P_0, \text{ and } \Delta Y = Y_t - Y_0$$





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## AN ANALYSIS OF E-COMMERCE IN INDIA AND THEIR PRESENT STATUS AND CHALLENGES

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### ABSTRACT

*E-commerce is definitely one of the business options that will have to expand in the future. Ecommerce is madewider in the world for trading. Prediction e-commerce is showing wonderful business growth in our country. It increased by online user, mobile phone users. Indian e-commerce has seen impressive growth in India from the last few years. Rising internet accessibility in India's demography. The sector is scale greater high. Although, India's overall retail opportunity is substantial, the sector is affected with some serious challenges. The present study has been undertaken to describe the present status & future growth of e-commerce in India.*

**Keywords:** E-Commerce, Growth, Online retail, increasing internet users

### Introduction:

E-Commerce knows as electronic commerce and it's used for exchange of goods and services via internet. Electronic commerce is using buying and selling products online. It includes the entire online process of developing, marketing, selling, delivering, serving and paying for goods and services. It includes commercial activity that takes place directly between a business, its partners, or its customers through electronic communication and digital information processing technology. E-Commerce is a modern business methodology that addresses the needs of the organizations, merchants and consumers to cut costs while improving the quality of product and services and increasing the speed of service delivery. India has shown tremendous growth in the E-Commerce. It has become an important tool for small and large businesses worldwide. Although the transition from traditional purchasing to online purchasing was very slow initially in Indian market because of less number of internet users due to lack of internet facility and awareness in public. But now the situation has changed and the e-commerce industry is growing rapidly in our country.

### Models of E-Commerce:

The different Models of E-Commerce are as follows:

#### B2B (Business to Business):

Under B2B model one business sells to other business. Companies doing business with each other such as manufacturers selling to distributors, wholesalers selling to retailers are

the examples of B2B e-commerce model. Pricing under this model is based on quantity of order and is often negotiable.

#### B2C (Business to Consumers):

This is the usual form of E-Commerce. In this model business sells products and services directly to consumers over the internet. They display their products or services on their Websites or Apps and the consumers can order the product or service directly on their Websites or Apps. If an individual is buying a pair of shoes by placing an order to Flipkart.com is an example of B2C model.

#### C2B (Consumer to Business):

Consumer to Business E-Commerce model involves consumers selling products or services to business. In C2B consumers create value and business consume that value. For example, when a consumer writes, reviews or when a consumer gives a useful idea for new product development than consumer is creating value for the business if the business adopts that inputs. In C2B consumers can offer products and services to companies and the company pay the consumers. We can see the C2B model at work in blogs or internet forums in which the author offers a link back to an online business thereby facilitating the purchase of a product, for which the author might receive affiliate revenues from a successful sale.

#### C2C (Consumers to Consumers):

C2C is a business model that facilitates the transaction of products or services between customers. C2C provide an innovative way to allow customers to interact with each other. C2C



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## A COMPARATIVE STUDY OF GST IN INDIA AND OTHER COUNTRIES IN THE WORLD

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### Introduction

GST will bring in "One nation one tax" to unite indirect taxes under one umbrella and facilitate Indian businesses to be globally competitive. The Indian GST case is structured for efficient tax collection, reduction in corruption, easy inter-state movement of goods etc.

France was the first country to implement GST to reduce tax- evasion. Since then, more than 140 countries have implemented GST with some countries having Dual-GST (e.g. Brazil, Canada etc.) model. India has chosen the Canadian model of dual GST.

### Objectives:

To study the concept of GST in India

To study various GST tax slabs in India

To study the Tax patterns in other countries in the world

### Methodology:

The present study is based on the secondary data which is collected from books

### Various GST Tax Slabs in India

#### No Tax

- Goods – No taxes will be levied on goods like sanitary napkins, deities made of stone, marbles or wood, Rakhis without any precious metals like gold, silver, raw material used in brooms, Saal leaves and fortified milk, fruits, vegetables, bread, salt, bindi, curd, sindoor, natural honey, bangles, handloom, besan, flour, eggs, stamps, printed books, judicial papers, newspapers
- Services – All hotels and lodges who carry a tariff below ₹ 1,000 are exempted from taxes under GST. The list also includes IMM courses and bank charges on savings account, JanDhan Yojana

#### GST Tax Slab of 5%

- Goods – The goods which will attract a taxation of 5% under GST include skimmed milk powder, fish fillet, frozen vegetables, coffee, coal, fertilizers, tea, spices, pizza bread, kerosene, ayurvedic medicines, agarbatti, sliced dry mango, insulin, cashew nuts, unbranded namkeen, lifeboats, Ethanol- Solid biofuel pellets- Handmade

carpets and other handmade textile floor coverings (including namda/gabba)- Hand-made braids and ornamental trimming in the piece

- Services – Small restaurants along with transport services like railways and airways, Standalone ACs non-ACs Restaurants and those which serve liquor, Takeaway Food, Restaurants in hotels with a room tariff less than ₹7,500 (no input credit for these restaurants), will come under this category. Special flights for pilgrims (Economy Class) come under 5%

#### GST Tax Slab of 12%

- Goods – Items coming are the tax slab of 12% include frozen meat products, butter, cheese, ghee, pickles, sausage, fruit juices, namkeen, tooth powder, medicine, umbrella, instant food mix, cell phones, sewing machine, man-made yarn, Handbags including pouches and purses; jewellery box, Wooden frames for painting, photographs, mirrors etc, Ornamental framed mirrors, Brass Kerosene Pressure Stove, Art ware of iron, etc.
- Services – Business class air tickets will attract a tax of 12% under GST. The slab also includes movie tickets priced under ₹100

#### GST Tax Slab of 18%

- Goods – As mentioned above, most of the items are part of this tax slab. Some of the items are flavored refined sugar, cornflakes, pasta, pastries and cakes, detergents, washing and cleaning preparations, safety glass, mirror, glassware, sheets, pumps, compressors, fans, light fitting, chocolate, preserved vegetables, tractors, ice cream, sauces, soups, mineral water, deodorants, suitcase, brief case, vanity case, oil powder, chewing gum, hair shampoo, preparation for facial make-up, shaving and after-shave items, washing powder, Refrigerators, Water Heaters, Washing Machines, Televisions (up to 68 cm), Vacuum Cleaners, Paints, Hair Shavers, Hair Curlers, Hair Dryers, Scent Sprays, Lithium-ion batteries, detergent, stones used in flooring, marble & granite,





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## STUDY OF PROS AND CONS OF E-COMMERCE IN THE POINT OF VIEW OF BUYERS AND SELLERS REGARDING PROMOTION MIX AND CHANNELS OF DISTRIBUTION

Mr. S.B. Malghan

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### ABSTRACT

*E-commerce is become an essential part now days to all types of individuals, business owners, customers, marketers, dealers, wholesaler and retailers etc. It is a crucial part in marketing and the life of the persons also. E-commerce is helpful to saving time, money, efforts both for businessman as well as consumers. E-commerce is a tool which influences the functions of the marketing, promotion, sales and profit earning capacity of the company and counters the obstacles of distributions channels. It is an instrument for developing economy. It leads to the models of Business to Business (B2B), Business to Customer (B2C), Customer to Customer (C2C) and Business to government (B2G). Therefore it is necessary to do comparative study on E-commerce with the point of view Promotion Mix.*

### 1.1 Introduction:

E-commerce or Electronic commerce is done by using the Internet Networks. Today's system of business is changed it is become a paperless or Electronic Business Systems. The all transactions are done electronically. E-business, e-sales, e-procurement, e-payment, e-banking, e-delivery these are the main instruments of the E-commerce. Transaction of money, fund and data, selling and buying of goods and services through the Internet Network or electronically. Online stores like Amazon, Flipkart, Myntra, Ebay, Quiker, Olx are the examples of E-commerce.

Promotion Mix is nothing but the Advertising, Sales Promotion, Direct Marketing, Personal Selling and Public Relation. E-commerce closely related to the Promotion mix and Channel Distribution which are the 2 P's among the 4 P's. The development of Product sales, Product brand, Persuasion of customers, creating awareness among the customers, creating new customers for new product, reminding customers about changes in the existing product is not possible without the development and implementation of effective system of ecommerce. E-commerce can help to building brand of the products or services, improve image of the business organizations by providing quick products and services through the using of ecommerce and selling

the products and services by using Internet Networks and computers. It will help to develop the industrial sector, services sector and finally helps to developing economy of the country with rapidly growth. E-commerce changes the standard of living of the customers. It supply product at home delivery without going through the market as well as with or without cash payment.

### 1.2 Statement of Problem:

E-commerce is a significant tool in the now days business world. It works like life blood of the marketing mix and promotion mix. Public relations can be maintained by providing good type of products and services, providing information about quality of product, creating desire to buy a product and therefore sellers make a relationship as guide, friend and philosopher with customers. Promotion mix and distribution channel play as a success key role in the marketing and e-commerce play a role as a soul of the promotion and distribution. Though the e-commerce is very helpful tool in marketing and it secure the quality of product and saves time of both seller as well as buyer but there are some cons of e-commerce. There are some disadvantages of e-commerce along with advantages and that should be studied. Habituate, quality, security, need for internet access, credit card frauds, illiterateness about using internet, lack of instruments for using





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Miss. S.S. KADAM

(SHRI VENKATESH MAHAVIDYALAYA, ICHALKARANJI)

## महिला सक्षमीकरण - कायदे/योजना

**संक्षेपः**

महिला सक्षमीकरण करावयाचे असेल तर कायदे योजना व राज्यघटनेत नमूद केलेल्या कलमाचा अभ्यास करणे गरजेचे आहे. महिला या देशाचे भविष्य ठरवणारी शक्ती आहे त्यामुळे ही शक्ती सुदृढ व सक्षम बनविणे ही संजाची जबाबदारी समाजाच्या जबाबदारी कायद्याची जोड दिल्यात महिलांचे सक्षमीकरण होणे शक्य आहे. त्याही समाजाचा विकास महिलांच्या विकासाशिवाय अशक्य आहे. १९९० च्या दशकापासून महिला समानता आणि सक्षमीकरण हे मुद्दे शासनाच्या कार्यात अग्रभागी राहिले आहेत. राष्ट्राच्या समग्र विकास साधायचा असेल तर कोणत्याही क्षेत्राशिवाय स्वतःचे निर्णय स्वतः घेऊन पुरुषांच्या बरोबरीने सामान वागणूक मिळविण्याच्या दृष्टीने मिळालेले सक्षमीकरण काळाची गरज आहे राज्यघटनेत सर्वांना समानतेचा हक्क दिला आहे. त्याचबरोबर सी - पुरुष भेदाभेद ही उन्हाळी नये असाही घटनेमध्ये नमूद केली आहे.

**प्रस्तावना** भारतात महिलानांना आदिशक्तीचे रूप मानून पुरातन काळापासून पूजनीय मानले गेलेले आहे. भारत हा जडुर्गेची पूजा करणाऱ्या संस्कृतीतील सीशक्तीचा देश आहे. प्रत्येक यशस्वी पुरुषांच्या मागे एका सीचा सहभाग असतो समाजात घडलेले अनेक महापुरुष सीमूळे घडले आहेत. म्हणून शासनाने २००१ हे वर्ष महिला सक्षमीकरण वर्ष म्हणून जाहीर केले आहेत तसेच महिला सक्षमीकरणासाठी अनेक सरकारने फायदे आमलात आणले आहेत. मुलगी वाचावा मुलगी शिकवा योजना, पंतप्रधान मातृत्व वंदना योजना, किशोरवयीन मुलीसाठी योजना पंतप्रधान महिला शक्ती केंद्र योजना राष्ट्रीय शिशुगृह योजना यासारख्या अनेक योजना सरकारने महिला सक्षमीकरणासाठी वापरल्या आहेत.

**उद्देश**

- 1). महिला सक्षमीकरणासाठी विविध कायद्यांचा अभ्यास करणे
- 2). ७३ व ७४ वी भारतीय राज्यघटना दुरुस्तीमुळे स्थानिक स्वराज्य सांस्थामध्ये सीयांचा टक्का वाढत आहे. यांचा अभ्यास करणे

**कार्यपद्धती :-** जन जागृती करायची आहे तर प्रथमतः महिला मध्ये जनजागृती करा एकदा सी जागृत झाली की जागृत होईल आणि संपूर्ण देश जागृत होईल - पंडित जवाहरलाल नेहरू

महिला सक्षमीकरण महिलांना त्यांच्या क्षमतांनाची जाणीव करून वैयक्तिक स्वातंत्र्य घेण्याचा अधिकार मिळणे होय.

महिला या देशाची भविष्य ठरविणारी शक्ती आहे आणि त्यामुळे ही शक्ती सद व सक्षम बनविणे हे समाजाची जबाबदारी. आपल्या देशाचे अर्धी लोकसंख्या ही महिलांची आहे. या लोकसंख्येसाठी सरकारद्वारे मातृ दिवस महिलादिन कादिन जननी सुरक्षा अभियान असे कार्यक्रम राबविले जातात त्यामुळे समाजात सी शक्तीचे महत्व जागृत करण्याचे पण आज महिला सक्षमीकरण करताना सर्वप्रथम समाजात मूल्य यांच्यावर घाण करणाऱ्या विघातक प्रवृत्ती अर्थात प्रथा सी भ्रूणहत्या निरक्षण लैंगिक अत्याचार असमानता इत्यादीचा नाश करणे गरजेचे आहे. त्याच्या विरुद्ध कठोर कायदे





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# CLASS CONSCIOUSNESS IN JOHN BRAINE'S *ROOM AT THE TOP*

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## Abstract :

The present research paper deals with a study of class consciousness in John Braine's novel *Room at the Top* (1957). Braine was mainly concerned with "Angry Young Men" Movement which is emerged in the decade of 1950s Britain. There were several Socio-political, Economical, Cultural, Psychological changes due to Second World War on the European civilization. Young generation was highly disillusioned with the impact of post-war circumstances. Class consciousness is a term frequently used in Marxist Literary Criticism. Braine's novel *Room at the Top* is appreciated by critics. It depicts the struggle of an ambitious Joe Lampton, a protagonist, came from working-class background, who tries to establish himself as successful businessman in the hegemonic power structure of contemporary society throughout the novel. It also discusses conflict between upper class and lower class or working class issues. Class consciousness refers to hierarchical social structure that affects individual typical position in the society.

**Keywords :** Class Consciousness, Working-Class, Angry Young Men, Post-war

## Introduction :

John Gerard Braine is one of the most prominent novelist in modern British fiction of the twentieth century. He is also recognized as 'Angry Young Men' with the publication and instant commercial success of his first novel *Room at the Top* in 1957. He was mainly associated with "Angry Young Men" Movement which is emerged in the period of 1950s in Britain. Several writers of that movement were from working-class background. They were highly disillusioned with contemporary circumstances due to Second World War. Undoubtedly, it was an era of disillusionment and crisis in the British society.

After Second World War, several socio-political, economical, cultural, psychological changes were made in Britain. One of the distinguished feature of the post-war era was increasing class consciousness in the contemporary British society. Two dominant classes were existed in the society, upper class and working-class. Most of the working-class generation revolted against increasing social justice, inequality, discrimination, exploitation and typical mannerism of wealthy dominant upper classes. Therefore, it is essential to understand class consciousness in the novel

*Room at the Top*. The novel has powerfully represents the generation after post-war Britain.

Class consciousness is a term related to society or stratified social structure in the Marxist Literary Criticism. It refers hierarchical social structure that affects individual typical position in the society. Every person has quite conscious about his own class, economic conditions and entire class structure in the society. German Philosopher, Revolutionist author Karl Marx defines "Class as a category of people having a common relation to the means of production, and a 'class for itself', which is defined as a stratum organized in active pursuit of its own interests" Another Hungarian Marxist literary critic, George Lukacs, in his work *History and Class Consciousness* (1923) thoroughly discusses origin and development of class consciousness in the twentieth century. According to George Lukacs, there are two pure classes in the society, Bourgeoisie class and Proletariat class. Further, he says "They are the only classes whose existence and development are entirely dependent on the course taken by the modern evolution of production and only from the vantage point of these classes can a plan for the total organization of society even be imagined". (63) There are certain elements of class consciousness which can be found in the novel *Room at the Top*.





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## A STUDY OF ADVANCES, NET PROFIT AND MANAGEMENT OF NON PERFORMING ASSETS OF TWO CO-OPERATIVE BANKS IN KOLHAPUR DISTRICT

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### ABSTRACT

*Co-operative banks play very important role in providing banking services to common man in their area of operation. If co-operative banks go in liquidation due to abnormal increase of Non-Performing Assets not only customers and staff members of that particular co-operative bank will suffer but all other co-operative banks will also get a major setback. Leading to severe damage to the reputation of entire co-operative sector, which is very important for the balance of economic development of our country. This study is aim to evaluate the present level of nonperforming assets in co-operative banks and also the recovery prospects of Non-Performing Assets in general, and also various methods adopted by the bank in the recovery process.*

*Keywords: NPA, co-operative banks, management of NPA.*

### INTRODUCTION

Cooperative banks are small-sized units organized in the co-operative sector which operate both in urban and non-urban regions. These banks are traditionally centered on communities, localities and work place groups and they essentially lend to small borrowers and businesses. The term Urban Co-operative Banks (UCBs), though not formally defined, refers to primary cooperative banks located in urban and semi-urban areas.

Banking is the life blood of Indian economy. Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology. Banking has three types of sectors, which provide finance to different sectors i.e. private sector, public sector and cooperative sector. The co-operative banking structure has developed very fast in India. Through cooperative societies it is possible to reach last man in village. They provide finance to agrarians at low rates of interest, and thereby relieve them from the clutches of the money lender. But the pin problem is recovery management. The unrecovered loan which is termed as NPA is a great headache for the banks especially in rural areas. The NPA impact on the performance of the bank in which it reduces its interest income, the

net worth of the bank, demoralized the staff, hardens Capital Risk Adequacy Ratio which also restricts recycling of fund and hinders the desirable yield.

### NON-PERFORMING ASSETS

An asset which ceases to generate income for the bank is called as Non-performing asset. Non-performing assets are those when loan given by a bank or financial institution and the borrower delays in payment of interest or principle amount within stipulated period. According to the guidelines, 'any loan repayment, which is delayed beyond 90 days, has to be identified as Non-performing assets. Banks are not allowed to book any income from Non-performing assets. They have to make provision for the Non-performing assets or keep money aside'.

### MEASURES ADOPTED BY BANKS TO REDUCE NPA LEVEL

Looking to the situation of banks it is desirable to take effective measures to reduce the NPAs as low as possible. Managing these Non-performing assets is required in order to protect the interest of shareholders, depositors as well as increase the credit worthiness of bank. It is also advisable to increase the profitability by making the provision as well as expansion plan.

### SECURITIZATION ACT

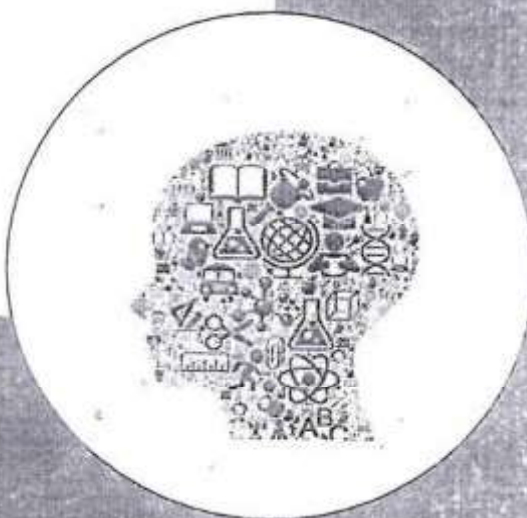
- ❖ Now this act is also applicable to all Urban Co-Operative Banks.





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**An Analysis of Gross NPA of Public Sector Banks in India**

**Prin. Dr.V. A. Mane**

Shri Venkatesh Mahavidyaaya ,Ichalkaranji

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**Abstract**

The banking sector is a keystone of any financial system. The smooth functioning of the banking sector ensures the healthy condition of an entire economy. In the process of accepting deposits and lending, loans banks create credit. The funds received from the borrowers by way of interest on loan and repayments of principal are recycled for raising resources. However, building up of Gross non-performing assets (GNPAs) disrupts this flow of credit. It hampers credit growth and affects the profitability of the banks as well. The objectives of the study is GROSS NPA OF PUBLIC SECTOR BNAKS IN INDIA. The conclusion of the study focused on that There's a need to set up an ARC or an Asset Management Company to fast track resolution of stressed assets of PSBs. The government should initiate necessary steps to explore the feasibility after thorough discussions on pricing and capital issues. Fraud Management: Frauds in PSBs rose both in number and value over the last three years. There's an urgent need to tighten banks' internal and external audit systems. For the past few years, the banking industry is facing a tough time. The rise in GNPAs is proving to be a key challenge. Three decades ago, too, the banking industry faced a similar situation of high NPAs, at 24 per cent. However, we overcame the situation and similarly, the prevailing stress won't last long.

**Key words:**Gross NPA,NET NPA,

**Introduction**

The banking sector is a keystone of any financial system. The smooth functioning of the banking sector ensures the healthy condition of an entire economy. In the process of accepting deposits and lending, loans banks create credit. The funds received from the borrowers by way of interest on loan and repayments of principal are recycled for raising resources. However, building up of non-performing assets (NPAs) disrupts this flow of credit. It hampers credit growth and affects the profitability of the banks as well. Existence of Non-Performing Asset is an integral part of banking and every bank has some Non-Performing Assets in its advance portfolio. However, the high level of NPA is a cause of worry to any financial institution.

Gross non-performing assets is a term used by financial institutions to refer to the sum of all the unpaid loans which are classified as non-performing loans.

Credit institutions offer loans to their customers who fail to be honoured and within ninety days, financial institutions are obligated to classify them as non-performing assets because they are not receiving either principle or net payments

Net non-performing assets is a term used by credit institutions to refer to the sum of the non-performing loans less provision for bad and doubtful debts. Credit institutions tend to provide a precautionary amount to cover the unpaid debts.

**Statement of the problem**

It's more than a decade that the situation of NPA crises is particularly serious for the Indian banks that are already struggling to cope with the rising bad loans and lost assets. Non-performing assets (npa) problem is a issue that several countries including India are finding it hard. bad loans reported by non-banking financial companies (NBFCs) has rise after march 2022.

**Importance of the study**

Not many studies were carried out on the subject in the Indian context, the present study is undertaken. To undertake the study, information and data relating to the gross NPAs of all the public sector banks has been collected from secondary sources for the period 2014 and 2021. The scope of this paper is to investigate Gross NPAs in different public sectoro banks in India.

**Objectives of the study**

1. To study the GROSS NPA OF PUBLIC SECTOR BNAKS IN INDIA



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Rajarshi Chhatrapati Shahu College, Kolhapur is a renowned co-educational institution in Kolhapur. It has already completed sixty years of excellence. Located in Sadarbazar, Kadamwadi Road, Kolhapur, the college has a beautiful ambience with a spacious playground, an imposing library and Swimming Pool of International Level. The college caters to the needs of financially deprived and educationally backward students as is the mission of the Rayat Shikshan Sanstha, offering graduation in Humanities, Commerce and Science and Post graduation in the subject of English and Chemistry along with COC, Skill Development and vocational courses. We have a spacious playground with 400 meter track providing a strong infrastructure to our players. A dedicated and dynamic Principal and a highly qualified faculty strive hard to develop the all-round personality of the students. The college was re-accredited with grade "A" by NAAC in 2017.

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## Conference Sub Themes

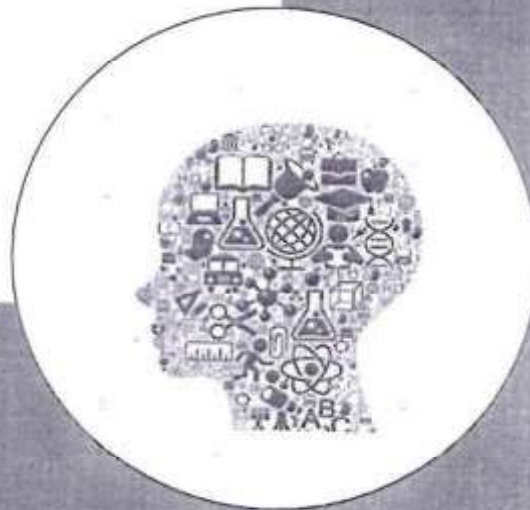
- Application of Remote Sensing and GIS in Geography
- Impact of Recurrent Climatic Changes on Agriculture
- Recent Advances in Physical Education and Sports
- Recent Advances in Yogic Science
- Changing Trends in World Economy
- Sustainable Agriculture in Changing Scenario
- Contribution of Freedom Fighters in Indian Independence
- Current Trends and Issues in Indian Federalism
- Changing Nature of Party Politics in India
- The Importance of the Study of Sociology in Contemporary Society
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- Recent Advances in Social Psychology
- Emerging Trends in Banking, Finance, Marketing & Contemporary Issues
- Role of Ethics in Communication
- Covid, Ethics and Religion
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**Problems of Self-Help Groups on Socio-Economic Development in India**

**Dr. Kamble Bajirao Namdev**

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**Abstract**

Rural Development is a multidimensional view that cannot improve the quality of life of people in rural areas. In this sense it encompasses the development of agriculture and allied activities relating to village and cottage industries and crafts socio-economic infrastructure and community services in the rural area. Self-Help Groups have been able to mobilize small savings either on a weekly and monthly basis from persons who were not expected to have any savings.

**Key Words** - Self-Help Groups, Rural Development, Socio-economic.

**Introduction**

Rural Development is a comprehensive program of activities that include agricultural growth development of economic and social infrastructure fair wages village planning, public health education, literacy, and communication. Thus, rural development is aimed at developing and conserving the available resources like land, man and materials for raising the standard of living particularly of the retariate, pre-independence, Rural Development programmers started by Rabindranath Tagor planned program of development for the village through his 'Shantiniketan'. In 1917 Mahatma Gandhi started his experiments in Champaran, Gandhi also, launched the program 'Village Swaraj' and 'Swadeshi Movement'. Gandhiji introduced extremely simple activities such as Charkha and Khadi at Sevagram a village near Wardha. In that village various activities like road sweeping revival of handicrafts, Gandhiji advocated for a "Self-sufficient village economy" and 'Self Reliant village community'. The Post-Independence Rural Development program was launched by Albert Mayor on September 15, 1948. Mayor and team submitted their 'Pilot Intensive project for Etawah District in Uttar Pradesh'. In April 1951 India started the Five Years Plan. The Government of India design the Rural Development Programme. It is a program for the people, of the people, and by the people. Thus Rural Development in its dimensional segment can be stated as under.

**Economic Development** - This refers to the accelerating rate of growth of income in rural areas. This covers increases in agriculture production and productivity, thereby increase in the income of the rural people.

**Social Development** - This refers to community development. This enhances access to opportunities especially to the socially backward section of the society, the social development is a part and parcel of inclusive development.

**Educational Development** - This is the most important component of Rural Development. This refers to the access to quality education, a training program for rural people.

**Human Resource Development** - This involves improvement in the quality of life and an increase in the productivity of the people. This will help rural people to exploit opportunities for the betterment of their lives.

**Infrastructural Development** - This refers to the availability of sound physical and social infrastructure which is a pre-condition for rural Development.

**Physical Infrastructure** - includes rural roads, transportation, and communication, storage and warehousing facilities, uninterrupted supply of electricity, and access to irrigation. This helps in increasing agricultural production and productivity.

**Social Infrastructure** - includes education and health training program, skill development program, social awareness programs, etc. This helps in enhancing standard of living and contributes to capacity building which allows an individual to work and earn more.

**Dr. Kamble Bajirao Namdev**





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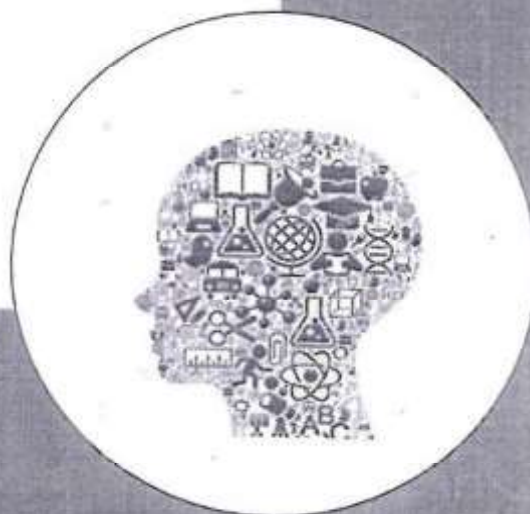
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**A Critical Analysis of the Gross Npas and Net Npas of Commercial Scheduled Banks  
and Public Sector Banks**

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**Abstract**

A bank's business involves providing loans to borrowers. The borrowers could be a company, individual or any organization. The loans that are issued by the banks are known as bank's assets because the banks earn interest on the loans. But there is always a possibility that borrowers may default on the payment of interest as well as the principal amount. As per guidelines issued by the RBI, banks classify an account as NPA only if the interest due and charged on that account is not serviced fully within 90 days from the day it becomes payable. An asset becomes non-performing when it does not generate any income for the bank. Now, there can be scenarios where the borrower does not pay the loan amount even after the lapse of 90 days or more than these kinds then start coming under NPA's. To study the Gross NPAs and Net NPAs of Commercial Scheduled banks and Public Sector Banks and to study the concept of Gross NPA and Net NPAs are the objectives of the study. The conclusion part of the study focused on that a strong banking sector is important for a flourishing economy. The failure of the banking system may have an adverse impact on other sectors thus, there is need to ensure that the banking system recognizes financial distress early, takes prompt steps to resolve it, and ensure fair recovery for lenders and investors so that banking sector start functioning without stress.

**Key words:**Gross NPA, NET NPA,

**Introduction**

A bank's business involves providing loans to borrowers. The borrowers could be a company, individual or any organization. The loans that are issued by the banks are known as bank's assets because the banks earn interest on the loans. But there is always a possibility that borrowers may default on the payment of interest as well as the principal amount.

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**Statement of the problem:**

The following problems are facing by the commercial banks as well as public sector banks due to increase in the Gross NPA and Net NPA amount

1. Lenders suffer a lowering of profit margins.
2. Stress in banking sector causes less money available to fund other projects, therefore, negative impact on the larger national economy.
3. Higher interest rates by the banks to maintain the profit margin.
4. Redirecting funds from the good projects to the bad ones.
5. As investments got stuck, it may result in it may result in unemployment.
6. In the case of public sector banks, the bad health of banks means a bad return for a shareholder which means that the government of India gets less money as a dividend. Therefore it may impact easy deployment of money for social and infrastructure development and results in social and political cost. Investors do not get rightful returns

**Research Methodology:**

Primary data-

The primary data has been collected with the discussion of managers and staff members of the Sample bank

**Dr.Sunita Hansraj Ambawade**





RAYAT SHIKSHAN SANSTHA'S  
RAJARSHI CHHATRAPATI SHAHU COLLEGE, KOLHAPUR  
(NAAC Reaccredited at 'A' Grade with CGPA of 3.07)

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## CERTIFICATE

This is to certify that Prof/Dr./Mr./Miss. **Dr.Sunita Hansraj Ambawade. Of Shri. Venkatesh Mahavidyalaya, Ichalkaranji** has presented a paper titled A critical analysis of the Gross NPAs and Net NPAs of Commercial Scheduled banks and Public Sector Banks In One day Online International Interdisciplinary Conference on "Recent Advances in Social Sciences, Commerce and Management" organized by Rajarshi Chhatrapati Shahu College, Kolhapur on Tuesday 15<sup>th</sup> March 2022.



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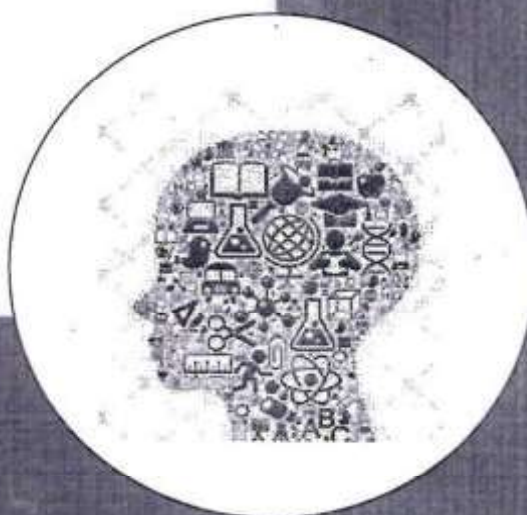
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डॉ. दिपक सुभाष कांबळे

सहाय्यक प्राध्यापक श्री. व्यंकटेश महाविद्यालय, इचलकरंजी

**सारांश:** 21 व्या शतकातले हे पहिले शिक्षण धोरण असून 34 वर्ष जुन्या 1986 च्या राष्ट्रीय शिक्षण धोरणाची जागा नवे धोरण घेणार आहे. सर्वांना संधी, निःपक्षपात, दर्जा, परवडणारे आणि उत्तरदायित्व या स्तंभावर याची उभारणी करण्यात आली आहे. त्याचबरोबर 2030 च्या शाश्वत विकास कार्यक्रमांशी या धोरणाची सांगड घालण्यात आली आहे. शालेय आणि महाविद्यालयीन शिक्षण अधिक समग्र, बहु शास्त्रीय 21 व्या शतकाच्या गरजांना अनुरूप करत भारताचे चैतन्यशील, प्रज्ञावंत समाज आणि जागतिक ज्ञान महासत्ता म्हणून परिवर्तन घडविण्याचा आणि प्रत्येक विद्यार्थ्याला आपल्या क्षमता पुढे आणण्याचा या धोरणाचा उद्देश आहे.

### प्रस्तावना :

अन्न, वस्त्र, निवारा या मुलभूत गरजाबरोबरच शिक्षण ही सुध्दा महत्वाची मुलभूत गरज बनली आहे. शिवाय राष्ट्रीय दृष्टीकोनातून सर्वासाठी शिक्षण हा राष्ट्र विकासाच्या संदर्भातला अपरिहार्य भाग आहे. सामाजिक, आर्थिक, सांस्कृतिक आणि अध्यात्मिक या सर्वांविषय विकासासाठी शिक्षण हा मुळ पाया आहे. विविध स्तरांवर मानव विकासाचे कार्य करण्याची सर्वात मोठी शक्ती शिक्षणात आहे. त्यादृष्टीने आपल्या देशात विविध कालखंडात शिक्षण व शिक्षण पद्धतीत सुधारणा करण्यासाठी सातत्याने प्रयत्न करण्यात आल्याचे दिसत आहे.

### शोधनिबंधाची उद्दिष्टे :

- 1) भारतातील शैक्षणिक धोरणाची ऐतिहासिक पार्श्वभूमी अभ्यासणे.
- 2) नविन शिक्षण धोरण 2020 मधील उच्च शिक्षणातील तरतुदीचा अभ्यास करणे.

### संशोधन पद्धती :

सदरचा शोध निबंध दुय्यम सामग्रीवर आधारलेला असून या शोधनिबंधासाठी विविध तज्ञांचे शोधनिबंध, अग्रलेख, शासनाची विविध मासिके, विकिपीडिया, इंटरनेट यांचा आधार घेतलेला आहे.

### भारतातील शिक्षण धोरणाची ऐतिहासिक पार्श्वभूमी :

भारताला स्वातंत्र्य मिळाल्यानंतर उच्च शिक्षणावर 1948 मध्ये पहिले University Education Commission डॉ. राधाकृष्णन यांच्या अध्यक्षतेखाली गठीत केले. त्यानंतर मुदलियार समिती (1952), कोठारी कमिशन (1964) इत्यादी आयोगानी उच्च शिक्षणात नविन बदल आणि दिशा देण्याचे कार्य केले आहे.

### राष्ट्रीय धोरण 1968 : (The National Policy 1968)

1968 च्या राष्ट्रीय धोरणामध्ये राष्ट्रीय एकात्मता, राष्ट्रीय उत्पन्नात वाढ, शिक्षणाच्या सर्वांगीण विकासासाठी शिक्षण पद्धतीची पुनर्रचना, मुल्यशिक्षण, शिक्षण आणि जीवन यातील संबंध आणि तंत्रज्ञानाचा शिक्षणात वापर त्याचबरोबर रोजगार संधी उपलब्ध होण्यासाठी ग्रामीण भागापर्यंत भौतिक सुविधा आणि कौशल्यपूर्ण शिक्षण उपलब्ध करणे आवश्यक असल्याचे या धोरणात नमूद करण्यात आले.

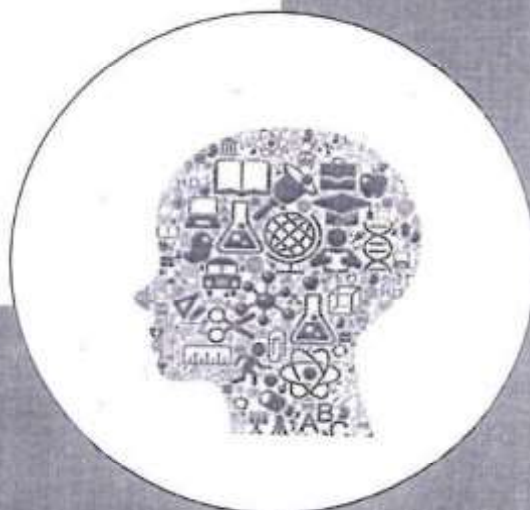
**राष्ट्रीय शैक्षणिक धोरण 1986 : (National Education Policy 1986)** श्री. आचार्य राममुर्ती यांच्या अध्यक्षतेखाली राष्ट्रीय शैक्षणिक धोरण 1986 चा आराखडा तयार करण्यात आला व याचा अहवाल 1990 मध्ये सादर केला. या शैक्षणिक धोरणामध्ये शिक्षणातील सर्व समावेशकता व तंत्रज्ञानाचा वापर करण्यावर भर देण्यात आला. त्यानंतर श्री. एन. जनार्दन



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**A Inclusive Study An Influence Of Covid-19 Pandemic On Education**

**Dr. Sarika Rajendra Thakar**

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**Abstract**

Education is the key component of any country. It forms by abilities, acquaintance. Any country can't affordability the withdrawal of its teaching learning scheme. Health and education is key affair for any country and protect its citizens fit it is the duty of the government authority. In this paper, we are deliberating about covid-19 phase and its influence on education and also the Influence is scrutinized from a femininity viewpoint. It is an observed paper where a literature review is done to know the view of online education, the significance of education and COVID 19 Influences on education from the lookout of maternities, educators, and apprentices. For this purposefulness 100 respondents were chosen from colleges of Kolhapur. Data collection is completed by designed Google form and investigation is done with the help of SPSS statistics and independent sample test.

**Keywords:** Covid-19, Online teaching learning, Virtual Programmes

**Introduction**

The COVID-19 pandemic has exaggerated the whole world and Influences the many sector for longer duration. The cases of COVID-19 are break the record every day and expanding the inconveniences for the world and growing many questions for businesses, education, farming, import-export and supply chain at the local and global level (Casero-Ripollés, 2020). The COVID-19 is having a substantial Influence on all sectors of societies at the inter country level, monetary, communal, educational and business segments. It is a very rigid time for the educational organizations to instigate sessions and parents to send their kids to schools, college and university to endure the education and complete the courses (Vladescu, 2016). COVID-19 Pandemic can distress the children largely as less tolerant about the concept of social distancing is a serious dispute for educational organizations as well as for parents. Beginning the educational institutes at this point of time is a dangerous, especially when the number of cases is growing, and the medical department has not confirmed any vaccine or Influencful treatment for COVID-19. Therefore, scrutiny and preparation of future actions for administration of the education system and execution of changes in the tactic of educational organizations are necessary (McKibbin and Fernando, 2020). The governments of countrys are abandoned and searching for the treatment options, protecting measures and anti-dotes of the virus that is distressing the human life critically. Education is one of the major requirements of societies, and due to this epidemic issue, the teachers and students are facing a aggressive situation to continue their courses. The business organizations are facing a unwell time too as supply chain, production and demand of the products and services are very short, and people do not have adequate income as companies are not offering full salaries due to lockdown. Apart from this Vladescu (2017) has scrutinized that, the lack of medical assistance for defensive from the outbreak of the virus will have more effect on businesses, education centers and import-export trade among the kingdoms. The corona virus outbreak has a significant Influence on the education system and structure as a lack of functioning activities, and closure of educational organizations has exaggerated the development. Many parents will avoid sending their kids abroad for higher education due to the high hazard of coronavirus. According to Ho, Chee, and Ho (2020), the sudden move to online learning will be problematic for the developing and underdeveloped countries and educational power due to lack of infrastructure and planning for the format that suits the new approach. The teachers and students are not familiar with the tools and method of online learning due to lack of technical understanding.

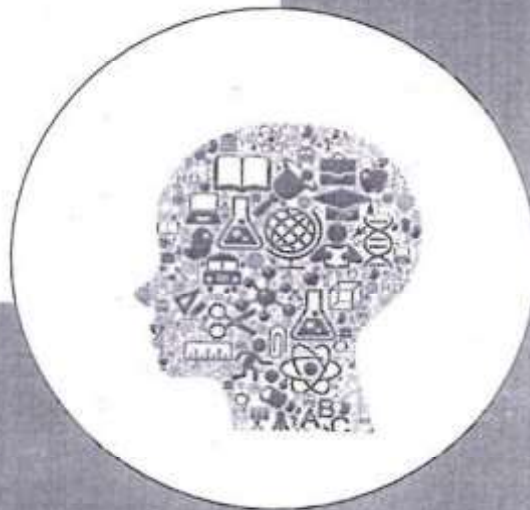
The educational organization will be going to face various matters related to administration the learning activities and engaging the pupils. The virtual platforms like Skype, Zoom, WebEx and Google classroom, Duo are not adequate for proposing the learning and engaging the students. The shortage of internet facility, devices and environment for online learning from home or other places will hurt the learning approaches of organizations and influence the knowledge of the students to grasp the concepts and content of the course. By accepting these technology tools, our education will transfer from a teacher-centric approach to a student-centric approach. By accepting these technology tools, our education will move from

**Dr. Sarika Rajendra Thakar**

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**Ethical Marketing- The Key For Successful Marketing**

**Mr. Malghan Sharanappa Basavraj**

Assistant Professor, Shri Venkatesh Mahavidyalaya, Ichalkaranji

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**Abstract**

The Marketing Concept is all about working forces are done for the customer. Today's Marketing Process is totally customer centric, most importance is given to the customers. Every Business Organization is trying to make production of goods and services which are helpful for the increasing Satisfaction among the customers. Every Business Organization has to Conduct Ethical Marketing for Creating and Achieving Trust, Belief and Trustworthiness form their relevant customers because without its business organizations cannot create Good Image or Goodwill of company, therefore today's marketing has needed those Ethical Considerations which are become more important for the becoming one of the healthy, wealthy and good profit-making organization and for facing the cut-throat competition in the market. There are more competitors for only product in the market which try to make more and more profit by selling their product in huge quantity, they apply different types of Strategies and Policies for achieving their targeted goals, business organizations can misbehave with their customer for earning profit purpose which is not ethical. Today's customer is more aware about the quality, price, design of product, business policy, image of business, goodwill etc. therefore companies have to consider this thing and they also should have to aware about customer expectations, preference, likes and dislikes, education level, changing needs, awareness of the customers. So, this research paper is bounded for Ethics in marketing. Therefore, the heading of the paper is given Ethical marketing- The key for Successful Marketing which clears the main theme of the paper.

**Key words-** *Ethics, Marketing, Successful Marketing, Trustworthiness, Ethical Code of Conduct*

**Introduction:**

In the 21<sup>st</sup> Century the Marketing Concept has changed and it has widened scope, lots of changes are happened in every activity of business organizations. Today's word is technology acquisition word, all activities of marketing have connected with Information Technology and Artificial Intelligence (AI). Ethical issues in Marketing are one of the emerging and most valuable things which should not be neglected by business organizations. Good or Bad, Moral Values and those principles and philosophy which are guided us that living morally in the society, right and wrong way of living standards are determined in the ancient period. Sometime we don't follow the predetermined code of conduct, principles and right or wrong norms because lack of awareness about honesty, the urge of having something better, more money, prestige, wealth, popularity, urge of getting respect, money, goodwill these reasons are make man to behavedishonesty andwithout following principles and code of conduct. He doesn't think about right or wrong values, he only thinks about making more and more profit and getting something extra which is different from others. Therefore, Ethical Concept now days becoming more necessary where competition is not looking, where no one is aware about this and no one is aware about benefits of Ethical Behavior.

**Statement of Problem:**

Production, Product, Sales, Marketing and Holistic Marketing these are the steps involved in the evolution of marketing concept and Online Marketing, Social Marketing, Green Marketing, Marketing Information System (MIS), Marketing Researchlikewise newly concepts are added step by step and day by day as per requirement of Industrial Units, Business World this Marketing Concept is changing its nature and different challenges, threats as well as opportunities are created and all business units are trying to get more and more benefits of newly entered technologies and techniques. But business organizations are losing their Ethical Values, they are not giving importance for Honesty, Values, Ethics. Unethical behavior of organizations makes negative approach or attitude about the firm, products and services among the customers and stakeholders. Lack of ethics the company loses the trust of stakeholders, customers and finally the company unable to create the goodwill, good image, prestige in the minds of customers and shareholders and the society.

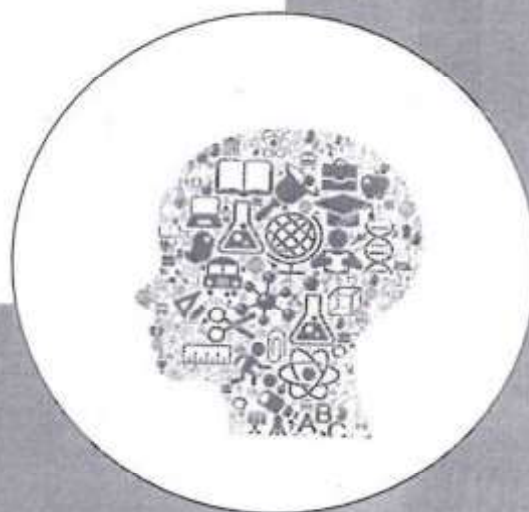
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## Emerging Trends In Banking And Finance Sector

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### Abstract

Banking and finance are the life blood of trade, commerce and industry. Nowadays, banking sector acts as the backbone of modern business. As the banking is one of the most essential and important parts of the economy of any country, development of any country mainly depends upon the banking system. A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it. In today's faster lifestyle peoples may not do proper transitions without developing the proper bank network. The banking System in India is dominated by nationalized banks. Due to the COVID-19 situation the growth of the Indian economy is estimated to have slowed down significantly. The economic slowdown and global developments have affected the banking sectors' performance in India as well. It has forced banks to consolidate their operations, readjust their focus and strive to strengthen their balance sheets. Nonetheless, the banking and financial industry has seen tremendous transformations in the technology landscape over the few decades. The customer's expectation has moved towards Omnichannel platforms and the usage of gadgets and virtual assistants like Google Home, Alexa from Amazon, and Siri from Apple. The usage of wearables have increased significantly, aligned towards the latest technology. Here researcher's objective is to study the emerging trends in banking.

**Keywords-**Omnichannel platforms, gadgets, virtual assistants, wearables

### Introduction:

Banking systems and financial institutions are integral parts of an economy. Seamless functioning of these sectors is important for an economy to grow. Due to the advent of digital technology, banking and financial services have undergone a massive shift in their mode of operations. New trends are gaining momentum at a fast pace as the customers find it convenient and also flexible at the same time. The emergence of financial technology has resulted in the introduction of several technological advancements in the industry. Fintech companies, internet banking and mobile banking are just some examples that mark this shift. If a trend is a historical change up until the present, then an emerging trend are a possible new technology, a potential public policy issue, or a new concept or idea that, while perhaps fringe thinking today, could mature and develop into a critical mainstream issue in the future. Therefore, in this study we will see the emerging trends that are revolutionising the Indian banking and financial sector.<sup>1</sup>

### Objectives Of The Study:

The main objectives of the present study are as follows:

1. To understand the banking industry.
2. To Study the purpose the of banking system.
3. To describe the role of banks in economic development.
4. To take a brief review of the emerging trends in banking & finance.

### What Is Banking?

A bank is a financial institute licensed to receive deposits and make loans. Banks may also provide financial services such as wealth management, currency exchange, and safe deposit boxes. There are several different kinds of banks including retail banks, commercial or corporate banks, and investment banks. In most countries, banks are regulated by the national government or central bank.<sup>2</sup> Banking is directly or indirectly connected with the trade of a country and the life of each individual. It is an industry that manages credit, cash, and other financial transactions. In banking, the commercial bank is the most influential institution for any country's economy or for providing any credit to its customers.

In India, a banking company is responsible for transacting all the business transactions including withdrawal of cheques, payments, investments, etc. In other words, the bank is involved in all the financial





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## ग्रंथालयातील संदर्भ सेवा : एक दृष्टीक्षेप

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### सार :

ग्रंथालयामार्फत वापरकर्त्याला विविध प्रकारच्या सेवा दिल्या जातात. यामध्ये संदर्भ सेवा ही सर्वात महत्वाची सेवा मानली जाते. माहिती तंत्रज्ञानामुळे मोठ्या प्रमाणात माहिती उपलब्ध झाली आहे. त्याचा प्रमाणात ग्रंथालय वापरकर्त्याच्या गरजा देखील विविध प्रकारच्या तयार झाल्या आहेत. त्यामुळे या गरजा पूर्ण करण्याची सर्वस्वी जबाबदारी ग्रंथालये व ग्रंथपाल तसेच ग्रंथालयाचे कर्मचारी यांच्यावर येऊन पडली आहे.

या गरजा पूर्ण करण्याचे कार्य संदर्भ सेवा करत असतात. संदर्भ सेवेद्वारे वापरकर्ते त्यांना आवश्यक असणारी माहिती संदर्भ प्रश्नाद्वारे ग्रंथपालांना विचारत असतात. हे संदर्भ प्रश्न विविध प्रकारचे असू शकतात. प्रश्नानुसार ग्रंथपालास उत्तरे द्यावी लागतात. कोणत्या माहिती संसाधनातून माहिती मिळेल याचे सखोल ज्ञान संदर्भ कर्मचाऱ्यास असणे आवश्यक असते. म्हणून संदर्भ सेवा ही महत्वाची सेवा मानली गेली आहे. यासाठी विविध दृष्टिकोनातून ग्रंथालयातील संदर्भ सेवेचा अभ्यास करण्यात आला आहे.

**कळशब्द :** संदर्भ सेवा, संदर्भ प्रश्न, माहिती सेवा, आभासी संदर्भ सेवा, वापरकर्ता

### १. प्रस्तावना

आपण जेव्हा हॉस्पिटल अथवा सार्वजनिक ठिकाणी भेट देतो तेव्हा आपल्याला मदत करण्यासाठी, मार्गदर्शन करण्यासाठी कोणीतरी सहज उपलब्ध होतात. आपण आनंदी व समाधानी असतो. त्याप्रमाणे ग्रंथालयामध्ये जेव्हा आपणास मदत करण्यासाठी संदर्भ सेवेद्वारे ग्रंथालय कर्मचारी मदत करतात तेव्हा आपण समाधानी होतो. ग्रंथालय कर्मचारी ग्रंथालयातील पुस्तके, संदर्भग्रंथ, नियतकालिके, जर्नल्स, प्रबंध, प्रिंट, ऑडिओ, व्हिडीओ, कॅटलॉग, वर्तमानपत्रे, ग्रंथसूची, नकाशे, याद्वारे वापरकर्त्याच्या प्रश्नांची उत्तरे वेळेमध्ये देतात. तेव्हा खऱ्या अर्थाने संदर्भ सेवेचा अर्थ लक्षात येतो.

### २. संदर्भ सेवेचा इतिहास

संदर्भ सेवेचा इतिहास हा साधारणतः १८७९ पासून गृहीत धरता येतो. यावर्षी बोस्टन येथे दि अमेरिकन सोशल सायन्स असोसिएशन या संस्थेने फ्री पब्लिक सर्व्हिसेस सजेशन्स ऑफ देअर फाउंडेशन अँड एडमिस्ट्रेशन या शीर्षकाचे एका पत्रक प्रकाशित केले. 'जस्टिन विन्सर' या ग्रंथपालाने यातील मजकूर लिहिला लिखाणात 'रेफरन्स' हा शब्द फक्त एका ठिकाणी कोश विश्वकोशाच्या यादीच्या सुरवातीस आला होता. आय. ए. रिचर्डसनने 'रिसर्च कन्सल्टन्ट' ही संज्ञा वापरली आणि संदर्भ सेवेचा विकास होत गेला. कालांतराने 'संदर्भ सेवा' ही ग्रंथालयातील विविध सेवेतील महत्वाची सेवा बनली

### ३. संदर्भ सेवा संकल्पना

संदर्भ सेवेबद्दल अनेक तज्ज्ञांनी आपआपली मते मांडली आहेत. यामध्ये श्री. जेम्स आय. वायर म्हणतात 'अभ्यास आणि संशोधन कार्यासाठी ग्रंथालयाच्या संग्रहाचा उपयोग करण्यासाठी सुव्यवस्थितरित्या आणि योग्य पद्धतीने करण्यात येणारी जाणीवपूर्वक व्यक्तिगत मदत म्हणजे संदर्भ सेवा होय.'

### ४. संदर्भ सेवेची आवश्यकता

संदर्भ सेवेची आवश्यकता आपणास खालीलप्रमाणे मुद्द्याद्वारे अधिक सखोलरित्या लक्षात येईल.

- माहितीचा विस्फोट व वाचन साहित्यातील विविधता
- वाचकांच्या माहितीविषयक गरजांची विविधता



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# INTERDISCIPLINARY NATIONAL WEBINAR ON EMPLOYMENT, ENTREPRENEURSHIP AND EXTENSION



August 28<sup>th</sup> 2021

## WEBINAR PROCEEDINGS

(ISBN : 978-81-951460-6-2)

### Editors

**Dr. Naushad M. Mujawar**

**Dr. Sunita H. Ambawade**

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&  
DEPARTMENT OF LIFELONG LEARNING AND EXTENSION,  
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## EMPLOYEE SAFETY MANAGEMENT AT FOUNDRY INDUSTRY IN KOLHAPUR

**Dr. Naushad M. Mujaawar**

Vice-Principal & Head, Dept. of Commerce,  
Shri Venkatesh Mahavidyalaya, Ichalkaranji-416 115  
Dist: Kolhapur (M/S)

**ABSTRACT:** Employee health and safety is of paramount importance for every kind of industry. Moreover, every employee has the fundamental right to work in a healthy and safe environment. Providing safe and healthy workplace environment is the prime responsibility of an industrialist. This responsibility a bit increases in case foundry industry, which is highly exposed to health and safety risks for workers and more accident-prone. It is also equally important the provisions of prevailing Industrial Safety and Health Act, 1972 and Factories Act, 1948 have to be rigorously followed in letter and spirit. The Factories Act, 1948 provides health, safety, welfare and many other aspects of occupational health and safety (OHS) for workers in factories.

Most of the foundry units in Kolhapur city are engaged in making components for automobiles and tractors. Kolhapur is the major centre of nearly \$ 20 Indian foundry industry, which is a labour-intensive and generates direct and indirect employment to locals and migrants.

In this paper, earnest efforts are made to know as to how employees working in foundry industry of Kolhapur city perceive the quality of the existing employee health and safety management.

**Key Words:** Foundry, Furnace, Casting, Molten Metal, Heat Stress Employee Health and Safety

### INTRODUCTION:

Foundry industry is mainly labour-intensive and involves many critical employee health and safety issues. The workers working around furnaces and other equipment used in the production of metal castings are working in dangerous workplace environment. Molten metal at high temperatures is an integral part of production process at foundries. Foundry workers are exposed to numerous health hazards like excessive heat, molten metal, fumes, gases, vibration, noise and radiation etc. These hazards may cause chronic irreversible respiratory diseases like 'silicosis' or 'lung cancer.' Moreover, fatal accidents are likely to take place in foundries

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## NEW EDUCATION POLICY AND THE ISSUES OF EMPLOYABILITY

**Dr Shubhangi Jarandikar**

Asst. Professor,

Shri Venkatesh Mahavidyalaya, Ichlakaranji

Dist: Kolhapur (Maharashtra State)

**ABSTRACT:** The fourth industrial revolution altered the whole human life in every sense of the term. Almost all secondary sectors and service sectors have changed drastically due to the fourth industrial revolution. Day today human life seems to be benefitted a lot due to this revolution. However, all the comforts and fruits of the fourth industrial revolution appear to be a blessing in disguise. In reality, the invasion of automation and Artificial Intelligence is devouring the labour forces and the threat of unemployment is looming at large across the globe. The new revolution is tolling the death bell for the conventional employment avenues particularly white collared and blue-collared jobs. Employment and education go hand in hand. In case of India, the AISHE reports and the NIRF reports portray the grim picture of unemployment. At this backdrop, the New Education Policy, 2020 appears to be more promising.

**Key words:** 4<sup>th</sup> industrial revolution, digital revolution, education policy, employment, teacher

### INTRODUCTION:

With the beginning of 'digital revolution' in the decades of 1950s, in case of Europe and America, it is believed that there ushered the fourth industrial revolution. The gradual momentum of the digital revolution shifted its gear in the decades of 1990s or to be precise, in the wake of globalization, and this time the tornado of this new age revolution swept the every nook and corner of the world. The fourth industrial revolution altered the whole human life in every sense of the term. Almost all secondary sectors and service sectors have changed drastically due to the fourth industrial revolution. Day today human life seems to be benefitted a lot due to this revolution. However, all the comforts and fruits of the fourth industrial revolution appear to be a blessing in disguise. In reality, the invasion of automation and Artificial Intelligence is devouring the labour forces and the threat of unemployment is looming at large across the globe. The new revolution is tolling the death bell for the conventional employment avenues particularly white collared and blue-collared jobs. We are witness to the forthcoming crisis especially in case of India since the last decade. There is a drastic decline in recruitments in the service sectors of India. Now a days,



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## A GAP ANALYSIS BETWEEN ACCOUNTING EDUCATION AND ACCOUNTING PRACTICES

**Dr. (Mrs.) S.H. Ambawade**

Assistant Professor

Shri Venkatesh Mahavidyalaya, Ichalkaranji

**ABSTRACT:** The introductory part of the research study covered that accounting is the language of communication. Therefore, it is possible to communicate the meaning of accounting statements to the various stakeholders of the business concern. So the students should know all the theoretical as well as practical knowledge of accounting. The statement of problem highlighted that, in colleges and Universities, students read different theories and concept of accounting which helps to increase the theoretical knowledge. But when students go to the real working environment and get exposed to real life scenario the situation is completely different. The theoretical knowledge alone is not enough for doing the accounting work successfully. The objective of research study is to study the Gap Analysis between Accounting Education and Accounting Practices. The primary data is collected through the online questionnaire from the college students and professionals. The major finding of study is that, lack of Knowledge of computerized accounting system has been highlighted by the both respondents ( students and professionals). The study is concluded that imparting the practical accounting skill and training during the graduation level among the students plays very vital role to bridge the gap between theoretical knowledge and the implementation of theory in real business world.

**Key Words:** Accounting Education, Accounting Practices

### INTRODUCTION:

Accounting is the called as the language of business .It is the means of communicating information about a business. It is the responsibility of the employees of accounting department to apply the theory a of accounting for maintain the books of accounts. The generally accepted accounting principles of accounting should apply in the practical field of business in order to disclose the true and fair income and financial position of the business. So the students should know all the theoretical as well as practical knowledge of accounting. The accounting provides all the information like whether the business is earning sufficient profits or incurring losses and it has sufficient money to pay

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## IMPACT OF SELF-HELP GROUPS ON SOCIO-ECONOMIC DEVELOPMENT IN INDIA

**Dr. Kamble Bajirao Namdev**

Assistant Professor

Shri Venkatesh Mahavidyalay, Ichalkaranji  
Tal-Hatkangale Dist-Kolhapur, Maharashtra (India).

**ABSTRACT:** Rural Development is a multidimensional view that cannot improve the quality of life of people in rural areas. In this sense it encompasses the development of agriculture and allied activities relating to village and cottage industries and crafts socio-economic infrastructure and community services in the rural area. Self-Help Groups have been able to mobilize small savings either on a weekly and monthly basis from persons who were not expected to have any savings.

**Key Words** - Self-Help Group's, Rural Development, Socio-economic

### INTRODUCTION:

Rural Development is a comprehensive program of activities that include agricultural growth, development of economic and social infrastructure, fair wages, village planning, public health, education, literacy, and communication. Thus, rural development is aimed at developing and conserving the available resources like land, man and materials for raising the standard of living, particularly of the retariate, pre-independence. Rural Development programmes started by Rabindranath Tagor planned program of development for the village through his Shantiniketan'. In 1917 Mahatma Gandhi started his experiments in Champaran, Gandhi also launched the program 'Village Swaraj' and 'Swadeshi Movement'. Gandhiji introduced extremely simple activities such as Charkha and Khadi at Sevagram, a village near Wardha. In that village various activities like road sweeping, revival of handicrafts, Gandhiji advocated for a "Self-sufficient village economy" and 'Self Reliant village community'.

The Post-Independence Rural Development program was launched by Albert Mayor on September 15, 1948. Mayor and team submitted their 'Pilot Intensive project for Etawah District in Uttar Pradesh'. In April 1951 India started the Five Years Plan. The Government of India designed the Rural Development Programme. It is a program for the people, of the people, and by the people. Thus, Rural Development in its dimensional segment can be stated as under.

**1. Economic Development** - This refers to the accelerating rate of growth of income in rural areas. This covers increases in agriculture production and productivity, thereby increase in the income of the rural people.





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### 13. Setting up of 7 new research parks

Government shall set up seven new research parks - six in IITs, one in IISc with an initial investment of Rs 100 crore each.

### 14. Promote entrepreneurship in biotechnology

Five new bio clusters, 50 new bio incubators, 150 technology transfer offices and 20 bio connect offices will be established.

### 15. Innovation focused programmes for students

There will be innovation core programs for students in 5 lakh schools.

#### Impact of this policy in the long run:

1. This policy will encourage entrepreneurship.
2. It will create new employment opportunities for the unemployed.
3. It will also promote entrepreneurship among SC/ST and Women Entrepreneurs.
4. It is expected to benefit at least 2.5 lakh borrowers.
5. It will restrict the role of state and facilitate ease of doing business.

#### Challenges in implementation:

- There are few things which are pre-requisite for successful implementation of the scheme. They are:

- Electricity
- Internet connectivity
- Roads
- Clean environment
- Corruption

#### One word

Startup India will turn Indian youths from job seekers into job creators. It will encourage entrepreneurship, innovation and creation of revolutionary new products in India that will be used by people around the world. Startup India is the flagship initiative of the Indian government to build a strong ecosystem for nurturing innovation, driving sustainable economic growth and generating large-scale employment opportunities.

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## Self-Help Group: An Effective Approach To Women Empowerment In Kolhapur District.

Dr. Bajirao Namdev Kamble

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**Abstract :** An important objective of development planning is to reduce the magnitude of poverty through raising employment and income levels of the population. Data on the extent of the poor across the countries is an indication that high level of economic growth by itself cannot enable people to cross the poverty line unless it is accompanied by policies and programmes specifically targeted at the poor. Of the estimated 1.3 billion people below the poverty line in the developing countries the Asian region (South Asia and East Asia including China) accounted for 74 percent. The proportion of rural population whose income and consumption were below the nationally defined poverty line was estimated at 31 percent in Asia. The bulk of south Asian poverty is concentrated in Bangladesh, Pakistan, India and Nepal (B. Jayaraman, 2001). These countries have implemented various programmes for the poor, chief among them being Grameen Bank in Bangladesh and the Integrated Rural Development Programme in India.

**Key words-** Self-Help, Entrepreneurship, Development, Socio-economic.



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## A STUDY OF NON-STORED BASED RETAILING AND STREET VENDORS

**Mr. Naykawade Toufik Harun**

Shri. Venkatesh Mahavidyalaya Ichalkaranji.

**ABSTRACT:** Retail is done through shop as well as non-stored based. In countries like India, which are large in size, with different economic conditions, different geographical conditions, different educational and social conditions, non-shop-style retail trade exists on a large scale. This type of business is present in both rural and urban area. The basic practice of retailing has undergone remarkable, fundamental changes in the past 20 years. With increasing disposable incomes, rapid urbanization and rising living of standards, India is one of the most dynamic emerging economies in the Asia region. In particular, the retail sector has been drawn by its relatively young population of consumers – of which 70% are aged between 15 and 64 years who promise to be a key driver of robust market growth. Researcher data has been collected from online sources as well as offline data (primary data). Researcher found non-stored based retailing playing is important role for new entrepreneur. In India, non-store retail business is account for 20 percent total retail sales.

**Key Words-** Retailing, Street Vendor, retail entrepreneur

### INTRODUCTION:

Street vending is an essential part of informal sector. Because of street vending business number of people got self-employment job. Before coming the Street Vendor Act there is not any legal protection for them in the country, after Street Vendor Act., has passed by government of India in 2014, this act provide support to street vendors and suggested some rules of running street vendors business in the country. Nearly 2 percent people working in this sector out of total population.<sup>(MUDR)</sup> By this law Street vendors is defined as a person who sale goods, articles, foods and any other commodity in the open public space. Mostly low earner group bought commodity from street vendors. In this sector there is no need of special education and skills, many vendors belonging form minimum education, less capital and lack of skills. Appropriate of financial support and insurance for extend the street vendor business. Retail is done through shop as well as non-stored based. In countries like India, which are large in size, with different economic conditions, different geographical conditions, different educational and social conditions, non-shop-style retail