



INTERNATIONAL VIRTUAL CONFERENCE

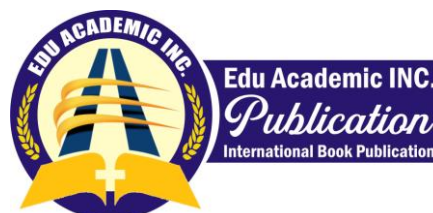
On

**“Contemporary Issues and Recent Advances in
Management, Commerce, Economics, Arts, Law and
Humanities” (IMIRC-2021)**

Date: 02 May 2021

Organized By:

**Indore Management Institute & Research Centre,
Research Foundation of India & JHERF**



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I would like to express my sincere gratitude to all the authors, researchers and reviewers, who provided their detail research and views for (IMIRC-2021).

I would like to thank my family, who supported and encouraged me in spite of all the time it took me away from them. This conference could see the light of day due to generous support from the Edu Academic Incorporation.

The readers and beneficiaries vary from academicians, professional engineers and scientists, to undergraduate and graduate students from all over the country.



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World Federation of Science & Technology

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MESSAGE

It is my pleasure to humbly invite you to attend the **International Virtual Conference** on **"Contemporary Issues and Recent Advances in Management, Commerce, Economics, Arts, Law and Humanities"** on 2 May 2021 Organized By: Indore Management Institute & Research Centre, Research Foundation of India & JHERF.

This year's conference will attract attendance from all around the world; the distinguished speakers are from the top notch academic institutes as well as leading all industries from all around the globe. This conference will provide the opportunity and exchange of ideas related with the nuts and bolts as well as the challenging issues concerning within the fields.

Participation from successful entrepreneurs and industry leaders at the Conclave, would act as a guiding light to the enterprising youth, who would be soon embarking on their career paths. I am happy to note that Entrepreneurship Summit, Leadership Lectures and Innovation Exhibition are being organized as a part of Conclave.

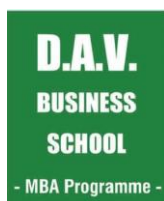
I wish all the success of this International Conference.

Dr. Princiwill Akaosh

Department of Management
University of Lagos, Nigeria



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DAV BUSINESS SCHOOL, NEPAL



MESSAGE

Dear Attendees,

It is my pleasure to welcome you to this highly informative conference. It is a very exciting time to be in sustainable development. Having served many years in these events I can say it is the most active and promising time I have experienced. I hope you learn more about the evolving sustainable development in institute and industry, and take away key insights and information from the conference.

I extend my warm greetings and felicitations to the organizers and the participants and wish the Conclave all success.

Rudra Pd Ghimire

Principal/Campus Chief at DAV Business School,
Masters of Business Administration (MBA)
Nepal



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Research Towards Innovation



MESSAGE

I welcome you in the **International Virtual Conference** on “**Contemporary Issues and Recent Advances in Management, Commerce, Economics, Arts, Law and Humanities**” on 2 May 2021
Organized by: Indore Management Institute & Research Centre, Research Foundation of India & JHERF.

On behalf of the Executive Committee of RFI, I wish to thank all the authors, invited lecturers, session chairman, members of the International Scientific Committee, National coordinators and numerous others who helped to shape the content of this conference. I would also like to thank organizational committee members, whose administrative and organizational works were the prerequisite for a successful conference.

Thank you for joining us on this momentous occasion.

Dr. Sourabh Jain

Chairman & CEO

Research Foundation of India



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MESSAGE

Dear Distinguished Colleagues, Precious Academicians and Our Research Professionals,

As Chief Managing Director, of Research Foundation of India, firstly, it is my pleasure to welcome one and all to participate in this significant and prestigious event. On behalf of the Organizing Committee, it is honours of the hosting you at India.

Conferences have a great platform for global networking. I want to thank all of you who have worked on putting our extraordinary conference together; I would also like to express my appreciation to the Research Foundation of India for elegant configuration.

Participation from successful entrepreneurs and industry leaders at the Conclave would act as a guiding light to the enterprising youth, who would be soon embarking on their career paths. I wish you all the success for this International Virtual Conference.

Prof. (Dr.) Ashok Kumar Gupta

Chief Managing Director

Research Foundation of India



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MESSAGE

My Dear Fellows,

I am honoured and delighted to welcome you in the **International Virtual Conference “Contemporary Issues and Recent Advances in Management, Commerce, Economics, Arts, Law and Humanities”** on 2 May 2021 Organized By: Indore Management Institute & Research Centre, Research Foundation of India & JHERF.

I am delighted that has been designed to offer a comprehensive range of sessions that includes Trends and Emerging techniques in Science and Technology. I hope you have a good time & opportunity to connect with experts from the scientific community and influential entrepreneurs from industries through their lectures and presentations and will also put forward many thought-provoking strategies for a future line of action in the area of Science and Technology.

We are looking forward to meeting all of you to make grand success.

Prof. (Dr.) Priyadarshini Agnihotri

President - Northern-South Board of India

Research Foundation of India



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MESSAGE

It is my immense pleasure to invite you to attend the **International Virtual Conference on 2 May 2021 “Contemporary Issues and Recent Advances in Management, Commerce, Economics, Arts, Law and Humanities”** going to be held Organized By: Indore Management Institute & Research Centre, Research Foundation of India & JHERF.

This year's conference will attract attendance from all around the world; the distinguished speakers are from the top-notch academic institutes as well as from the leading industries all around the globe. This conference will provide the opportunity to exchange ideas as well as highlight the challenging issues in the various fields of Science, Technology and Management.

Prof. Ajay Jain

President

Central India Board Zone

Research Foundation of India



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MESSAGE

Dear Attendees,

I am delighted to welcome you for the **International Virtual Conference on 2 May 2021 “Contemporary Issues and Recent Advances in Management, Commerce, Economics, Arts, Law and Humanities”** which brings together experts and academics from around the world. New trends and challenges to Research are being put forward by the rapidly changing social and economic situation in many parts of the world. At the present the implementation of an appropriate control programs towards the reduction of infection in man will be discussed.

I extend my warm greetings and felicitations to all participants and wish the Conclave all success.

Dr. Manish Dubey

President Madhya Pradesh State

Research Foundation of India



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MESSAGE

IC-IBPDE is to bring together innovative academics and industrial experts in the field of “**Contemporary Issues and Recent Advances in Management, Commerce, Economics, Arts, Law and Humanities**” to a common forum. I sincerely hope that this conference will deliberate on various issues that need to be addressed and come up with recommendations.

I wish the conference a success.

Dr. Kuldeep Agnihotri

Indore Chapter Head

Research Foundation of India



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Research Towards Innovation



MESSAGE

Dear Attendees,

I am delighted that “**Contemporary Issues and Recent Advances in Management, Commerce, Economics, Arts, Law and Humanities**” has been designed to offer a comprehensive range of sessions that includes Trends. I hope you have a good time & opportunity to connect with experts from the scientific community and influential entrepreneurs from industries through their lectures and presentations and will also put forward many thought-provoking strategies for a future line of action in the area of Humanities.

I extend my warm greetings and felicitations to the organizers and the participants and wish the Conclave all success.

Dr. Indira Dixit

President Indore Zone

Research Foundation of India, New Delhi





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CONTEMPORARY ISSUES IN PRESENT EDUCATION**¹Dr. Vaibhav Soni, ²Dr. Parul Sharda**¹Principal, Sadguru Sankalp School and College of Computer Education²Associate Professor and HOD (Management), IMIRC

Abstract - The concern till 2020-21 was Education crisis. The education level in terms of knowledge and skills was not matching Industry needs. It was not only young graduates were falling short on basics of theory but also on human & technical skills, in 2020 the problem appears to be grave of identifying right talent for the jobs. The issue and challenge is neither easy to understand nor the solution is easy. This calls for analyzing all the components of human Resource development that probably calls for turn-around in our entire system. Though the crisis of talent is faced by Industry but Education system cannot escape from its spillover effect. Sooner or later once the Industry stop accepting sub standard products, it is going to affect productivity and business volumes of Education sector too? Education and Job market have close relationship and have to move in accordance and complete understanding. The purpose of this paper is to highlight problem areas and suggest corrective applications for preparing and precipitating right talent from talent pool.

TRENDS IN NON-PERFORMING ASSETS OF SELECTED PUBLIC SECTOR BANKS IN INDIA**Dr. Sanjay Sharma**

Associate Professor, IMIRC, Indore

Dr. Reena Gupta

Assistant Professor, Indore Management Institute, Indore

Abstract - The purpose of the research is to study and understand role of credit risk management in public sector banks and its overall impact on the profitability of the selected public sector bank in India. And to identify the loop holes in the banks operating structure, in managing the loans given to the primary sector. We also try to study and analyze the recent trends in NPAs in public sector banks. We assume that if the credit risk management is sound, the profit level will be satisfactory. The other way around, if the credit risk management is poor, the profit level will be relatively lower. Because the less the banks loss from credits, the more the banks gain. Moreover, the central question is what are the trends in Non-Performing Assets of selected Public Sector Banks in India. This study is an endeavor to find the answer. The principal concern of this thesis is to ascertain to what extent banks can manage their credit risks, what tools or techniques are at their disposal and to what extent their performance can be augmented by proper credit risk management policies and strategies.

Keywords: GPA, NPA Public Sector Banks, India.**CONTEMPORARY ISSUE AND CHANGES IN LABOUR LAW****Urvashi Sharma**

Assistant Professor, S & S Law College, Indore

Abstract - In spite of labour laws been widely studied for nearly a decade and various recommendations to re-invent labour laws within the current leg of globalization, the issues regarding welfare of labour and adaptability of the firms to grow in sync with market conditions for better industrial relations, persists even today. For the past six to seven years it's been argued (especially by employers) that labour laws in India are excessively pro-worker within the organized sector and this has led to serious rigidities that has resulted in adverse consequences in terms of performance of this sector moreover because the operation of the labour markets. There are recommendations by the govt to reform labour

laws in India by highlighting the requirement for flexibility in Indian labour laws that would give appropriate flexibility to the industry that's essential to compete in international markets. But the attitude has mainly been towards skill enhancement and focus on flexible labour markets instead of assessment of proper enforcement of the laws, assessment of matters of various categories of employers and coverage of the social protection system. This paper makes an endeavour to present an summary of existing literature per this issue and brings forth some major concerns that should need attention before any alternate framing of labour laws.

RFI/IMIRC/107

"MEDICAL NEGLIGENCE AND REMEDIES TO THE PATIENTS: A CRITICAL STUDY"

Aditya Narayan Mishra

Assistant Professor, S & S Law College, Indore

Abstract - Medical Professionals are treated as next to God. They provide humanitarian services and provide solace to individuals affected by various diseases and disorders. Because of their great service to humanity, they are treated with great respect since ancient times. However, with the passage of your time, there has been a change within the doctor-patient relationship. In the last few decades, the number of incidents has increased in which the patients have suffered a loss due to the negligent conduct of doctors. Due to the increasing conflicts and legal disputes between doctors and patients, most of the legal systems have developed various rules and principles to deal with such inadvertent behavior of doctors. The present paper aims to analyze the concept of negligence in the medical profession in the light of interpretation of the law by the Judiciary.

Keywords: Medical Negligence, Medical Profession, Noblest Profession, Patients, Malpractice, Liability, Judiciary.

RFI/IMIRC/108

**TECHNICAL ANALYSIS ON INDIAN STOCK MARKET WITH THE HELP OF
CANDLESTICK PATTERN**

Mohit Raikwar

Assistant Professor, Indore Management Institute and Research Centre, Indore

Abstract - Stock market prediction is a crucial area of monetary forecasting, which is of great interest to stock investors, stock traders and applied researchers. To work out the buy and sell time is one among the foremost important issues for investors in stock market; Technical analysis is predicated on the interaction between the supply and demand for the stocks. Technical analysis are often defined as the process of identifying trend reversal at an early stage and to ride the trend until the load of evidence suggests that the trend has reversed directions. One among the financial market analysis is Candlestick Technical analysis is also referred to as Japanese candlestick charting. It's the oldest kind of financial market analysis originated in Japan. This study measured the occurrence and tested the efficiency of varied bullish and bearish price action using candlestick patterns on stock exchange benchmark index NIFTY 50 for the duration April 2020 to April 2021.

Keywords: Technical Analysis, Candlesticks, market-timing, Bullish and Bearish Patter and stock exchange benchmark index NIFTY 50.

RFI/IMIRC/109

STUDY OF MOBILE CLOUD COMPUTING

Prof. Ranjana Dalwani Arora

Assistant Professor, IMI College

Abstract - A new digital technology that is expected to transform the various sector is Cloud computing. Cloud computing has many advantages like simple sharing, fast deployment, reduced cost and convenient processing. Now days the market of mobile phone is growing at a very high speed. Everyone has a mobile, tablet, fablet (tablet with calling

facility). Mobile user will reach 469.3 million by the end of 2021, 448.2 Million by the end of 2020. Together with an explosive growth of the mobile applications and emerging of cloud computing concept, mobile cloud computing (MCC) has been introduced to be a potential technology for mobile services. MCC integrates the cloud computing into the mobile environment and overcomes obstacles related to the performance (e.g., battery life, storage, and bandwidth), environment (e.g., heterogeneity, scalability, and availability), and security (e.g., reliability and privacy) discussed in mobile computing. This project gives a information about mobile cloud computing security issues. The issues, existing solutions and approaches are presented.

Most of mobile devices have almost same functionalities like a desktop computer. So mobile devices also have to face a number of problems related to security and privacy. To overcome this problem threat detection services are now performed at clouds.

Keywords: Mobile cloud computing, data storage, mobile user, security.

RFI/IMIRC/110

ONE PERSON COMPANY IN INDIA: CONCEPT AND IT'S CHALLENGES

Keshav Negi

Assistant Professor, S & S Law College, Indore

Abstract - A very new concept of One Person Company which is quite similar to Sole Proprietorship Business was introduced by the Companies Act, 2013. The purpose behind this concept was to remove the deficiencies of Sole Proprietorship Business and to encourage more entrepreneurs to come forward and form a company with just one member and even with limited liability. OPC opens the gate of new opportunities for those who seek full and only control over the business. In this paper, we will get to know about the concept of OPC and its challenges, how this concept is turning the tables for the new businesses.

Keywords: OPC, Companies Act, 2013, Incorporation, MCA, ROC.

RFI/IMIRC/111

RIGHT TO FREE LEGAL AID - A STEP TOWARDS EQUAL JUSTICE TO CITIZENS

Ajeet Singh Baghel

Lecturer, S & S Law College, Indore, Madhya Pradesh, India

Introduction - Equality before the law is something which has been granted to us by the constitution and India being a modern state has accepted the concept of 'welfare state'. Hence it's the role of the state to work for the welfare of the people. It is the state's function to establish socioeconomic justice by enacting laws and to provide everyone with equal chance to grow. Accesses to justice is a basic human right given by the common law and exists until and unless stripped by the constitutional power. There were laws in the country that advocated for equal justice, but due to various socioeconomic reasons the poor peoples and several groups were unable to obtain the equality. The unawareness about the laws that were meant for their benefit and unable to afford a lawyer to present themselves before the court of law often led to the injustice to people.

RFI/IMIRC/112

DIGITAL PAYMENTS AND ITS FUTURE IN INDIA

¹Chandra Bhooshan Singh, ²Veronika Bhagoria

^{1,2}Research Scholar, School of Commerce, DAVV, Indore

Abstract - We all are familiar with the term digital money today. Digital money is the money that is available in the digital or electronic form. Although digital money can be used with the help of different digital payments method. As we know India is moving towards digitalisation. The major focus of this paper is to know about the digital payments within the country and about the future of digital payments in the country. Whether the people of the country are actually making digital transactions or are more inclined towards the use of

cash. And also, to digital payment has any future in India or not. This paper also includes the impact of Covid-19 on the usage of digital payments within the country.

Keywords: Digital money, Digital payments, Demonetisation, UPI, Covid-19 etc.

RFI/IMIRC/113

HR TRENDS POST COVID 19 IN 2021

¹Gunjan Chandrayan, ²Love Bhatnagar

^{1,2}Faculty & Campus to Corp Trainer, Indore Management Institute,

Abstract - As per WHO, COVID-19 spread is emotionally challenging for many people, changing day-to-day life in unprecedented ways. All sections of society – including employers and employees – should play a role to protect themselves and each other and help prevent further spread of the disease. WHO is providing advice and updated information on COVID-19, and on how employers can protect their employees, what measures they should take in the workplace and other related factors. WHO and public health authorities around the world are taking action to contain the COVID-19 outbreak. However, long term success cannot be taken for granted. All sections of our society – including businesses and employers – must play a role if we are to stop the spread of this disease. The Covid-19 pandemic will go in records as an aberrational occasion that drastically and completely modified the prevailing labour market indefinitely. While these more than three hundred and sixty five days had been mentally and emotionally taxing, we have now begun to evolve the new rules of the game and, therefore, the ‘new normal.’ This paper emphasises the underlying changes in the Human Resources teams and the roles they are expected to or likely to play during the ongoing pandemic and even when it will be gone. Covid 19 has forced the HR leaders to re-imagine and recalibrate their roles to adapt to the future largely being referred to as “New Normal.”

Keywords: Covid 19, Businesses, Employees, Employers, Society. HR Trend.

RFI/IMIRC/114

ISSUES AND CHALLENGES FACED BY EDUCATORS ON THE ONLINE PLATFORM DURING COVID-19, WITH SPECIAL REFERENCE TO INDORE CITY

¹Ms. Shivangi Ameriya, ²Ms. Sunanda Narang

^{1,2}Assistant Professor, IMIRC, Indore

Abstract - Today's everyone is facing a major problem in covid-19, which allows each one to do work from home. Now the WFH is become the norm for the survival of human mankind, various government institutions and academic institutions had to shutdown temporary to stop the Covid chain. Thus various academic associations find the new alternative i.e. the Virtual and the online classes. In this present study, we attempt to find out the issues and challenges faced by educators on the online platform during covid-19, with special reference to Indore City. This study follows primary data; questionnaire is formed by Google form with 43 items. This study considered responses from 200 teachers, professors from higher education, universities and schools. In this study factor analysis is used to find out the factors that are affecting in online classes.

Keywords: Educators, online mode, factors affecting, students.

RFI/IMIRC/115

A STUDY OF GAP THEORY AND ANALYSES OF PRICE GAPS IN INDIAN STOCK MARKETS

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Abstract - This paper analyses price gaps in Indian stock markets. Study of gaps theory indicates that the present day's opening price isn't an equivalent because the previous day's price. The sample period went from April 2020 to April 2021. Analysis a range of gaps, we

studied different results and are ready to show that in most cases the observed price behavior isn't inconsistent with market efficiency. This paper aim to determine whether such an anomaly are often exploited to form abnormal profits, which might represent evidence against the EMH and study that common sayings by traders is that "Gaps always get filled" the market abhors a vacuum and all gaps are filled.

RFI/IMIRC/116

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RFI/IMIRC/117

IDENTIFICATION AND MANAGEMENT OF HEALTH AND SAFETY (OHS) CONSTRAINTS IN INDIAN CONSTRUCTION INDUSTRY

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Abstract - Today, the construction industry is the biggest non-agriculture industry in India. In the country with the population of over 138 Cr, around 11.67 Cr of population is indulged in the construction industry as per MNREGA reports of the year 2020. This population constitutes majorly the semi-skilled and unskilled people as workers. Hence in the era of rapid industrialisation, the construction industry has become an immediate means of employment to these daily bread earners. This industry is forever temporary and hence there is a dearth of standard proceedings and regulations regarding health and safety at workplace. However, construction industry not only in India, but worldwide, has been criticized for its poor performance and guidance in areas of health and safety. In the study, the focus is on identifying hazards and risks associated with the construction industry and thus to reach the ways of its prevention as well as maintenance of health and safety at workplace.

Keywords: Occupational Health and Safety (OHS), Construction industry, Health and Safety, Risks and hazards, Safety management.

RFI/IMIRC/118

EDUCATION IN INDIA: AN ANALYSIS OF CONTEMPORARY ISSUES AND RECENT ADVANCES

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Abstract - India has a rich tradition of imparting knowledge. The 'gurukula' was a main type of education system in ancient India. In this system shishya or students living with the

guru in the Gurukulam. Nalanda was the oldest institute of education in the world. Students came from other countries in the world were attracted to Indian educational systems. Article 45 mentioned that the government should provide free and compulsory education for all children up to the age of 14 years within 10 years from the commencement of the Constitution. As this was not achieved, Article 21A was introduced by the 86th Constitutional Amendment Act of 2002. Diksha has the potential to re-engineer the in-service teacher training in India. It is important to create good content and also to ensure technology consumption by teachers, the role of headmasters in promoting teachers' professional development etc. RTE act acts as a cornerstone for Indian education. Nevertheless, it is the various education policies, charted out since Independence, which led to the historical evolution of the education system in India. The results of these policies can be said to be mixed. There is still a lot of room for improvement. There are various government initiatives targeting each level of the education system in India. Higher Education System is given a greater focus these days. The latest update in the education sector is the Kasturirangan report or draft new education policy. It captures the need of the hour for reforming education. The modern Indian education system is crying for a revamp. The draft New Education Policy (NEP) is the right moment to take stock of its past history, achievements, misgivings and to chart out a futuristic education plan for 21st century India.

RFI/IMIRC/119

**COMPARATIVE ANALYSIS OF PERFORMANCE OF MUTUAL FUNDS: A STUDY OF
PROMINENT MULTI CAP AND LARGE CAP FUNDS**

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Abstract - Mutual funds are one of the most appropriate investment alternatives for common investors. Mutual funds are professionally managed, transparent and affordable and offer wide range of schemes designed to achieve different investment objectives. Out of various schemes of mutual funds, equity funds are most popular among investors. Among equity funds, Multi Cap Funds and Large Cap Funds are the prominent categories for investors who want to benefit from equity investment by investing in a diversified portfolio of stocks. This study is an attempt to compare the performance of prominent multi cap and large cap funds based on returns generated by them. Performance of ten prominent funds under both the selected categories has been analyzed for this purpose over a period of five years. Their performance has also been compared against two most diversified benchmark indices of India i.e. BSE 200 and Nifty 500. Researcher has also tried to find out whether there is any significant difference in the performance of these funds or not.

Keywords: Mutual Funds, Large Cap Funds, Multi Cap Funds, Return, Risk, BSE 200, Nifty 500.

RFI/IMIRC/120

**HOW AR & VR COULD BE THE EFFECTIVE LEARNING TOOL IN HIGHER EDUCATION
IN INDIA**

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Abstract - In this digital context, VR and augmented reality (AR) are technologies that are awakening great interest thanks to their enormous strategic potential. Currently, virtual reality and augmented reality (VR/AR) are setting developments that are having a significant effect on numerous research and proposals in the field of education and the innovative process. Considering the relevancy of VR and AR as an ingenious resource and as a tool to channel creative thinking, we wish to discuss the educational prospects of AR and VR that how it offers students the chance of directly experiencing their stimuli and give them new learning and interactive experience.

Keywords: Augmented Reality, higher education, virtual reality, learning.

DIGITAL INNOVATIONS IN EDUCATION AND SOCIETY 5.0: A SUSTAINABILITY PERSPECTIVE**¹Dr. Megha Bhatia, ²Ms. Nidhi Varshney**^{1,2}School of Business Management, IFTM University, Moradabad

Abstract - The United Nations spread out the Sustainable Development Goals (SDGs) in 2015. In all, 193 nations around the globe conceded to what it would take to end outrageous neediness, decrease imbalance, and save the planet earth by 2030. The system of the Sustainable Development Goals (SDG) gives quantifiable and significant achievements that we can follow and mould our activities in order to change the mindset of people on this planet. In this regard, digital innovation is an undeniably most common seen component in our present social orders and Society 5.0 is envisioned as an integration of technological upgradation, especially in education, with our routine life so as to create sustainable value system. The paper attempts to explore the need for incorporating digital innovations in our education system and creating future generation well-versed in emerging technologies such as Artificial Intelligence, Robotics, Big Data, Internet of Things, Data Sciences etc. The paper also intends to explore the efficacy of educating students with innovative technologies and seeks to assess an understanding developed thereupon to identify and resolve problems or to conceive and design social systems for a sustainable growth and development of society at large.

Keywords: Sustainable Development Goals, Society 5.0, Digital innovations, Sustainable value system.

EVOLUTION OF PANCHAYATI RAJ IN INDIA WITH SPECIAL REFERENCE TO JAMMU AND KASHMIR**¹Feroz Hussain Zarger, ²Dr. Vishnu Kumar**¹Doctoral Research Scholar, Department of Political Science, Bhagwant University Ajmer, Rajasthan, India, 305004²Associate Professor, Department of Political Science, Bhagwant University Ajmer, Rajasthan, India, 305004

Abstract - In India, the panchayat system often referred to as the grass-root level of democracy, is one of the primary institutions that has evolved since ancient times. It is an institution of local-self government at the village level. The terms "Panchayat" and "Raj" literally mean the Government of five representatives. The term "Panchayati raj" originated during the British administration. "Raj" literally means governance or government. April 24, 1993, is considered as a landmark day in the history of Panchayati raj as on this day the constitution (73rd Amendment) Act, 1992 came into force in India to provide constitutional status to the Panchayati raj institutions, turning Gandhiji's vision of "Gram Swaraj" (village self-governance) into reality. Panchayati raj also existed in the state of Jammu and Kashmir as it was in the rest of the country. However Panchayati Raj as an institution of local self-government in the state of Jammu and Kashmir was enacted by The Jammu and Kashmir Panchayati raj act 1989, four years before 73rd Amendment act of 1993. Maharaja Hari Singh is credited with establishing the Panchayati System in the state of Jammu and Kashmir for the first time by formally promulgating the J&K Village Panchayat Regulation Act No. 1 in 1935. The present study aims at tracing the origin & evolution of Panchayati raj in India with special reference to Jammu and Kashmir. In the present research work, an analytical method has been used and it is based on secondary data. The secondary data has been collected from Research Papers, Magazines, Books, Journals, Articles, J&K Panchayati Raj websites, J&K new Papers, etc.

Keywords: Panchayati raj, local self-Government, 73rd Amendment act, Jammu and Kashmir Panchayati raj act 1989, Decentralisation, Gram panchayat.

Rina. S. Kumar

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Abstract - The Labour laws denote varied body of laws that apply to the affairs of employment. In addition to the individual contractual relationship out of employment, it also deals with collective relationships, which are increasingly important. Its origin, although can be traced back to the apprenticeship system of Medieval world, the labour laws as it is known today is the child of successive Industrializations which broke the traditional intimacy of employment relationship for economic and political gains of rich and powerful. New norms and forms of employment were inducted. But gradually, these were opposed in various forms and forum, which culminated to universally known revolutions and ultimately provided adequate protection to workers against abuse of authority and power by way of various legislations & resolutions. As regards India, the subject of labour finds place in the Concurrent list [List III in the Seventh Schedule] & Directive principles of State Policies, Part IV of the Indian Constitution [Art 41-43]. Many Central and State Acts followed, however condition of these vulnerable groups of the unorganised sector remained unaltered. Their basic need of food, shelter, clothes, health care, education for children and all other requirements remained beyond their reach. In order to simplify & consolidate existing labour laws Government has introduced four labour codes which subsumes 29 labour laws. A similar consolidation of central laws in four broad categories was earlier recommended by Second National Commission of 2002 which led to the Ministry of Labour & Employment to formulate four Codes in 2019 which regulate Wages (Wage Code), Industrial Relations (IR Code), Social Security (SS Code) & Occupational Safety, Health & Working Conditions (OSH Code).

These labour Codes can have a transformative impact on Labour relations in India. It is indeed a welcome step that underscores the Government's attempt to boost ease of doing business and update domestic laws in order to bring them in line with modern best practices. However at present implementation of changes are in abeyance for notifications of rule.

Keywords: Labour/Worker, Employment, Unorganised sector, Industrialization, Labour Codes.

FACTOR AFFECTING THE KNOWLEDGE QUALITY AND STUDENT'S LEARNING OUTCOMES THROUGH E- LEARNING IN INDORE CITY

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Abstract - The first focus of this study is however we are able to produce quality Knowledge through the e-learning surroundings that is absolutely associated with students' perceptions of their learning outcomes. This includes the investigation of the probable relationship between the management of Knowledge quality and student learning outcomes. This relationship includes many aspects of Knowledge quality and student learning outcomes. A literature review provided the idea for the event of the analysis model. The model known four explicit aspects of Knowledge quality (soundness, dependableness, usefulness, and usability) and also the student learning outcomes. This intrigued the researcher, and, given the experience and practical problems faced, the researcher therefore submitted an initial proposal that addressed the factor affecting the Knowledge Quality and Student's Learning Outcomes through E- Learning in Indore City.

Keywords: Factors, E-learning, Students, Knowledge Quality.

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**THE EFFECT OF COVID-19 ON WORK PRODUCTIVITY AND JOB SATISFACTION- A
ROLE OF GENDER GAP**

Amrutha Mary Lukose

Abstract - This paper explores the gender disparity in work-related results in a particular way. The researchers postulated that the Covid-19 pandemic would create a gender difference in understanding work efficiency and job satisfaction. Since spouses spend a significant majority of the day operating from home, while school is in session, women are forced to commit more time to domestic chores. In the Covid-19 pandemic, women and men displayed the same self-rated work efficiency and job satisfaction ratios. Yet during the lockdown, women recorded lower levels of work efficiency and job satisfaction than men. The researcher had tried to study the participants' early work success and job satisfaction until Covid-19. Even so, there are impossible to be systemic gender gaps in the interpretations of these interventions-further, the study comprised solely opposite-sex dual-career parents. More analysis needs to be undertaken to understand how lockdowns affect men and women in other forms of households. Because of the Covid-19 pandemic's heightened danger, several regions may see several instances of lockdowns, and many employers have either introduced or are expected to introduce long-term work-from-home policies. Several studies showed that long-term improvements in working conditions would adversely influence women's perceived efficiency, well-being, and happiness at work.

Keywords: Job Satisfaction, Work Productivity, Covid-19, Gender Gap, Lockdown.

RFI/IMIRC/131

**A GAP STUDY OF THE CONSUMER PROTECTION ACT OF 2019 ON THE MEDICAL
PROFESSION AND HEALTH-CARE FACILITIES IN INDIA**

Rahul A. Joshi

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Abstract - The Consumer Protection Act of 2019 was enacted to resolve issues such as e-commerce and online trading, product liability and safety, and providing consumer justice through alternative dispute resolution mechanisms. As shown by the express verb is exclusion of healthcare from the purview of 'service,' the amending legislation had a seminal impact on the medical profession and health-care system. This clause absolves doctors of responsibility for faulty services, and the issue of neglect of duty is a moot point to be considered. A close examination of the legislation shows that it encompasses any type of service rendered accessible to prospective patients, including the medical profession and health-care services. In the case of Indian Medical Association v. V.P. Shantha, decided by the Supreme Court in 1996, the constitutional interpretation and judicial enunciations were left open and had to be interpreted from scratch. In light of this, the paper takes a legal position on the effect of the Consumer Protection Act, 2019 on the medical profession and the Indian health-care delivery system.

RFI/IMIRC/132

**THE GROUND SITUATION OF STUDENT MOTIVATION IN CONVENTIONAL COLLEGES:
A STUDY IN ASSAM, INDIA**

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Assistant Professor, Tezpur College, Tezpur

Abstract - Today, in this period of globalisation, quality enhancement and renovation turns into a prerequisite for each academic institution. But within side the beleaguered traditional colleges of India, the overall performance of the students reveals that the quality of standard is not adequate and is alarmingly deteriorating. So, developing an environment for quality education becomes vital for those colleges.

The idea of 'quality management' promotes putting in an efficient system or, in other words, a green device and on this system or device, college students are also an essential

part. Unlike clients in commercial enterprise markets, college students are fashioned via way of the means of the device and they could form the device too. So, while constructing an surroundings for quality education, it may be extremely good to see the college students end up encouraged and motivated to learn and grasp a subject successfully. This will not only ensure the engagement of students in the learning process but also create an environment for pleasant education. With this as the backdrop, this paper desires to shed light on the actual state of affairs of student motivation in the conventional colleges of Assam. The paper has additionally tried to summarise maximum of the pointers already made on creating student motivation. These pointers may not guarantee greatness; however, for approximately 99% of us they may be the proper steps in the proper direction.

Keywords: Quality education, Student, Motivation, Higher education.

RFI/IMIRC/133

A STUDY ON FINANCIAL PERFORMANCE OF PHARMACEUTICAL COMPANIES

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Abstract - A firm financial performance has been an important factor of discussion, not only for management perspective but also for investors, governments, stakeholders, employees, academic staff etc. Financial analysis is an important for every organization to enhance their financial performance to increase the profitability; it identifies the financial strength and financial weakness of the firm. In this paper the study is about to know the profitability position of five leading pharmaceutical companies of India, with the help of mean, median, standard deviation, coefficient of variation, multiple regression analysis and find out the financial ratios of companies from the 5 year data collected from 2015-16 to 2019-2020. The secondary data is used in this study.

Keywords: Financial performance, profitability, pharmaceutical companies.

RFI/IMIRC/134

REALITIES AND EXPECTATIONS IMBALANCE- THE PALACE OF ILLUSIONS BY CHITRA BANERJEE DIVAKARUNI

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Mohan Lal Sukhadiya University

Abstract - Renowned novelist Chitra Banerjee Divakaruni has put forth the truth of life in her novel The Palace of Illusions, which is based on famous Hindu epic Mahabharata. She depicts that how the present generation man and woman expect something from their life and their life's reality comes out something different. Only few persons get what they desire. People escape from life's truths and keep living into a palace of illusions, made by themselves. When this mirror palace shatter, they get disappointed. Divakaruni through her protagonists, wants to preach, to face their reality to get a desired life. Through the story of Draupadi the novelist describes that we all have convictions about ourselves that can transform into assumptions about a sought result. When we face an undesired result, we feel shocked, disillusioned or disappointed in light of the fact that our expectations have undermined our convictions and sometimes they become detrimental in leading a normally acceptable life. When women feels that their male counterparts are not fulfilling their expectations, they become feminist and starts longing their liberty from their heterosexual counterparts. They forget that escape is not the actual solution of their difficulties. Post Feminist thinkers opines the same, that solution is something different. Divakaruni's novel The Palace of Illusions also portrays her woman protagonist so dissatisfied and disenchanted with the socially acceptable attributes. Such constraints on their wings do not let them take a flight or even sometimes uproot themselves terribly and unexpectedly against her anticipated comfort zones. This paper studies the solutions for emotional wellbeing of present generation man and woman.

Keywords: Realities and Expectations, The Palace of Illusions, Desires, Reality, Post-feminism, Man-woman relationship.

A RESEARCH PAPER ON STUDY OF THE HURDLES IN SUPPLY CHAIN MANAGEMENT OF RAW FOOD PRODUCTS IN INDIA**¹Capt Shubham Kumar Saxena, ²Dr. Parul sharda**¹Manager – Survey and Claims, GAC, Bahrain²H.O.D. Management, I.M.I., Indore

Abstract - With this research Paper, we will try to analyse the gaps in present system of logistics or distribution of subject commodities across the country and what are the hurdles in implementing an effective system in place. For the sake of simplicity we will confine our research study to Fruits and Vegetables only, the very outcomes of this study can be extrapolated to Marine, Dairy and Poultry industry as well. The Fruits and Vegetables (F&V) area has been a main drivers in sound development of Indian farming. Given the rising portion of high worth items in the complete estimation of farming yield and their development potential, this fragment is probably going to drive agrarian development in the years to come (ASSOCHAM, 2013). It assumes an interesting part in India's economy by improving the pay of the local labourers. It has huge potential to push the general agribusiness development. India has been offered with wide scope of environment and physio-geological conditions and as such is generally favouring for developing different sorts of F&V. This has set India among the preeminent nations in F&V creation simply behind China. F&V together comprise around 92% of the complete vegetables production in India (ASSOCHAM, 2013). During 2012-13, India's commitment on the planet total creation of F&V was 12.6% and 14% respectively (NHB, 2013).

MANAGEMENT OF LIBRARY & INFORMATION SERVICES IN PANDEMIC**Mr. Komal Patel**

Librarian, Indore Management Institute & Research Centre, Indore (M.P.)

Ms. Priyanshi Jain

Library Trainee, National Institute of Technology (NIT), Raipur (C.G.)

Abstract - Pandemic is an outbreak of a disease that occurred over a wide geographic location and areas. Which affects a significant proportion of the population. Managing of library resources plays an important role in providing effective services during the pandemic. With the current situation now library services are moving from physical to online resources. Covid-19 has given challenge to the whole world's education system. The virus entered surprisingly which has directly affected to whole country education system. Due to this it is required to shift the education system digital platform. Now the libraries are also moving their services from print to digital form. During the pandemic lockdown users are not directly in touch with the library and library services for maintaining this Resource Management is required for providing them effective services during these situations. During the pandemic situations always new problems in counters to the library professionals in providing services and this helps in finding the possible Problems and their outcomes for providing effective library services. In these situations library professional try to update themselves with the updated tools and technologies that are currently emerging in the field of library services. On digital platform data and information can be managed easily and provided anytime on demand of users. Library professional are also acting as a stress buster for the users as they are continuously helping to research community and Educational Institutes during these pandemic situation. It is the social responsibility of the library professionals to provide relevant information during these condition because various types of false information are circulated which creates panic in user community.

RFI/IMIRC/141

A CONCEPTUAL STUDY ON THE ROLE OF TRANSFORMATIONAL LEADERSHIP IN ORGANISATIONS

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Dr. Parul Sharda

Associate Professor and HOD (Management), Indore Management Institute and Research Centre

Abstract - This study proposed that transformational leaders use various behaviours to impress followers' which can also be referred to as organizationally beneficial behaviours (e.g., better task performance and helping behaviours) through ignition of followers' work engagement. That is, employees who inspired by transformational leadership are more likely to immerse themselves within the work, and, in turn, this is often likely to end in better task performance and helping behaviours. During this study, we adopted conceptual research to identify and study the role of transformational leadership in organisations.

Keywords: Transformational Leadership, Work Engagement, Task Performance, Motivation.

RFI/IMIRC/142

HIGHER EDUCATION FACULTIES ATTITUDES TOWARDS E-LEARNING

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Abstract - E-learning is an enormously flexible technology that can be used to cover different delivery modes-self-paced, interactive or live learning can match the different training needs. E-learning makes new knowledge and skills easily available and reduces the learning time required to master even the most complex topics. The inclination of Education has changed due to e-learning. Now in the Modern Era of expertise mainly the Internet technology, made education no longer limited to the four walls of the classroom. Computing attitude and efforts, to improve attitude towards technology is very much essential to bring out an effective variation through technology. This study is to focus on the Attitudes of Faculties of Higher Education towards e learning. The outcomes of this study reveal that the Faculties have a positive attitude towards e learning as well Faculties who are familiar almost with computers and Information and Communication Technology. They differ in their Attitudes towards e-learning as compared to the Faculties who are not familiar with technology. Attitude plays an important role in using technology as a strong tool for a confident change. In the times to come programs at Higher Educational Institutions must be at hand which could focus on developing a positive attitude amongst Faculties towards e-learning and information and communication technology.

Keywords: Attitude, e-learning, blog and ICT.

RFI/IMIRC/143

THE SCIENCE AND COMMERCE OF TECHNOLOGICAL ADVANCEMENTS IN UNCONVENTIONAL PLANT BASED PROTEIN

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Abstract - The thought of substituting the animal-based food isn't new. Yet, AI is offering an all the more remarkable and promising method of doing this. It is permitting food researchers to investigate new fixings, to create astounding plans, and to discover inventive methods of imitating all the delicious fats and proteins that eggs, milk, and meat bring to our food. Vegetarian "meat" produces that are aimed at impersonating the look, smell and the taste of the real meat are already commercially available, while correspondingly scientists are emerging lab-grown and processed meats. Plant-based food's does have the probability to have an immeasurably lower carbon footprint. This study attempts to comprehend and explore the role of artificial intelligence in the unconventional protein;

secondly, to investigate if Vegan Meatless options, manufactured through use of artificial intelligence, could be an answer to the environmental challenges faced by the meat industry and lastly, if the plant based protein sourced from artificially intelligent measures can be sustainably implemented as an alternative to conventional meat. This paper has demonstrated the facts and figures of the vast opportunity, thereby indicating a substantial growth in the new industry. The growth is estimated from \$150 million currently to a \$1.1 billion manufacturing, USD 3 billion consumer sector and hence benefiting possibly every state in the nation.

Keywords: Plant based protein, technology, vegetarian meat.

RFI/IMIRC/144

PUBLIC HEALTH SERVICES IN MIZORAM DURING 1981-2014: AN EMPIRICAL ANALYSIS

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Abstract - The health of human capital generates both higher income and individual well-being. Improved health generates economic growth and poverty reduction in the long-run. Good health is universally acknowledged being of intrinsic value and, therefore, constitutes an integral element of development. The expenditure on health is revealed as a kind of investment in human capital. Government has almost exclusive responsibility for providing public goods that create large positive externalities. Despite differences of opinion about the role of the government in health care, it seems that there is unanimity of view that universal access and equity are dependent on the government financial support of basic health care. The access to health services has to be need and state specific, depending on the socio-economic conditions, health outcomes and administrative capacity. Attempt is made in this paper to analyze the growth of public investment on health services and its determinants in Mizoram during 1981-2014. The study shows that there has been commendable growth of public investment on health services, both in current and constant prices. It is further observed that there is more than proportional increase of public health expenditures with respect to population, while it is almost proportional to total budget of the state, and less than proportional to GSDP.

Keywords: Health services, Economic growth, Public investment/expenditure, Determinants.

RFI/IMIRC/146

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RFI/IMIRC/147

AN ANALYTICAL STUDY OF GAP BETWEEN THE HUMAN RESOURCE EMPLOYABILITY EXPECTATION OF INDUSTRY AND PROFESSIONAL INSTITUTES OF STUDENTS IN JABALPUR DIVISION

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1. INTRODUCTION OF THE THEME

"Employability" is a term often used during each phase of human resource to generate new phase of paid skill in each phase of life. There are several data available in research considering employability on each and every platform. These data state that: a meagre 20% of the graduates or 30 % of the postgraduate students are employable. It has also been stated that opportunities are enormous in the current employment market but the graduates are still not employable.

But the main issue is to get the conversion ratio of students i.e. termed as 'employability' which is more very useful rather than employment. The main reason of unemployed educated graduates and postgraduates is inadequate manpower, though a lot of opportunities and vacancies are available in corporate sector. Hence it is stated that Talent war, Fighting attrition, Manpower shortage, Talent poaching are the key issues for all the industries. Though all these challenges and issues are at different functional levels, this study focuses on knowing the qualities and the skills that make engineering and management graduates employable and acceptable among the industries.

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GST AND OLD TAX REGIMES IN INDIA: A COMPARATIVE STUDY IN THE CONTEXT OF MANUFACTURING INDUSTRY

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Abstract - Tax maybe defined as the pecuniary burden which is laid on the individuals or the owners of the property for supporting the Government. It is a payment which is exacted by the legislative authorities. A tax isn't the voluntary donation or a payment, but it is

enforced contribution which is exacted pursuant to the legislative authorities. In simple sense, tax is the money which people need to pay to their government. The Government uses this money for providing public services.

GST is the biggest reform for indirect taxes in India in the post-independence period. It simplified indirect taxation, reduced tax complexities, removed the 2-cascading effect and led to one nation and one tax regime in India. This paper is qualitative in nature and explains how the GST has replaced the existing tax system in India. The VAT (sales tax in simple form) has been replaced by GST for most of the commodities. In fact, the Input tax credit procedures have become more popular as compared with the other tax regimes. The implementation of GST is also more effective than other tax regimes.

Keywords: Value added Tax, Goods and service Tax, Tax Regimes, Legislative authorities, Manufacturing Industry.

RFI/IMIRC/150

EDUCATIONAL ADMINISTRATION IN SARAN DISTRICT: AN OVERVIEW ANALYSIS

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Abstract: Educational administration is the organization structure for the administration of educational institutions. It is also connected with the synonymous words like supervision, direction, guidance, coordination and as well as control. It connected with personnel administration, institutional administration and financial administration. Education has always been given an important place in the development of human resources in society. Administration is essentially, a service activity and agency through which the objectives of the fundamental educational process can be fully and efficiently realized. The present paper has attempted to study overview of educational administration in saran district. The study has covered the scope and functions of educational administration, principles of Educational Administration and Discussed Important Advisory Bodies in Saran District.

Keywords: Administration, education, democracy, planning, functions.

RFI/IMIRC/154

SOFT SKILLS AND IT'S IMPACT ON STUDENTS OF PROFESSIONAL COURSES AT INDORE CITY

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Abstract - In contemporary scenario, higher education is expanding but quality of education needs to be improved substantially. For improving the quality of education imparted new and updated courses, new contention and new delivery standards needs to be incorporated. Present curriculum and structure is unable to give competent professionals for the learning organizations. There is greater demand of professionals with some type of professional competency in the specified area. The concept of introducing internationally recognized certificates like Microsoft Certificates, Oracle Certificates, 6 Sigma certificate, etc in professional degrees can be helpful in grooming and developing required competencies in the students. These additional professional qualifications can be planned simultaneously with the professional degrees but there are various problems in getting affiliation of aforesaid certificate courses. This study discusses on opportunities and challenges faced by higher educational institutes in running certificate courses.

Keywords: Higher Education, Quality, Certificate Course.

RFI/IMIRC/156

COMPARE THE EFFECTIVENESS OF SERVICE AVAILABILITY ON CUSTOMERS' SATISFACTION OF THE NATIONALIZED AND PRIVATE BANKS

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Abstract - Banking is to be considered as financial service industry and responsible for the economic development of an economy up to the extreme. Satisfaction of customers is the vital for retaining existing customers and attracting prospective customers to widen the

level of operational activities in any concern. In India, Private and Nationalized banks are rendering financial services. The Policies and Strategies of Private and Nationalized banks are different that leads variation in the customers' satisfaction level. This paper tries to measure satisfaction level of customers of Nationalized and Private Banks and factors responsible for variation in customers' satisfaction between Private and Nationalized banks in India. The objective of the research is to get the satisfaction level, variations in satisfaction level and reasons responsible for variations in satisfaction level or dissatisfaction in Nationalized and private banks. This research is based on primary information obtained from customers of Nationalized and Private sectors banks in India. Overall, Customers of Private and Nationalized sector banks are satisfied except some tangibles and behavioral factors of the banks employees due to the policies, strategies for tangibles and inefficiency of the employees. So, there are need to consider tangibles and behavioral factors of the employees to enhance the level of satisfaction in Nationalized banks.

Keywords: Customers satisfaction, Banking services, SERVQUAL, Private & Nationalized banks, Expectations & perceptions.

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लोकनेता फत्तेसिंग नाईक (आप्पा) का शिराला तहसील के शैक्षिक विकास में योगदान

उदयसिंग हेमंत पाटील

राजनीति विज्ञान विभाग डॉ. ए. पी. जे. अब्दुल कलाम विश्वविद्यालय इंदौर (म. प्र.)- 452010

Abstract - भारत में कई समाजसुधारकों ने अपनी दूरदृष्टि का परिचय देते हुए भारतीय समाज को शिक्षा के प्रवाह में लाने के प्रयास किए। म. ज्योतिबा फुले, उनकी पत्नी ज्ञानज्योति सावित्रीबाई फुले, डॉ. बाबासाहेब आंबेडकर कर्मवीर भाऊराव पाटील, शिक्षणमहर्षि डॉ. बापूजी साळुंखे आदियों ने 'ज्ञान की गंगा' को बहुजन समाज तक पहुँचाने का पवित्र कार्य किया। इन महान समाजसुधारकों के संस्कार और मार्ग पर महाराष्ट्र के कई लोग निरंतर शिक्षा दान का पवित्र कार्य कर रहे हैं। इसमें शिराला तहसील के लोकनेता फत्तेसिंग नाईक (आप्पा) और उनकी 'विश्वास शिक्षण प्रसारक मंडल' एवं 'स्वामी विवेकानंद शिक्षा संस्था' का कार्य विशेष उल्लेखनीय है। इस आलेख में लोकनेता फत्तेसिंग नाईक (आप्पा) के शैक्षिक कार्य को जानने की कोशिश है।

'विश्वास शिक्षण प्रसारक मंडल' को फत्तेसिंग आप्पा ने अपने अथक मेहनत से साकार किया है। उनके लिए यह एक संस्था निर्माण का कार्य नहीं था बल्कि शिराला तहसील के शैक्षिक विकास का 'शिक्षा मिशन' था। उन्होंने सन 1990 को जिस दूरदृष्टि से शिक्षा संस्था का आगाज किया था आज उनकी सोच शतप्रतिशत सच साबित हुई है। उनके इस विधायक सोच से गरीब, बंचित, किसान, श्रमिक और खेतिहर मजदूरों के जीवन को आधार मिला। आप्पा ने शिक्षा की गंगा को प्रदेश के पहाड़ी इलाकों तक पहुँचाया। आधुनिक शिक्षा की सुविधा के कारण गाँव-देहात के बच्चे पढ़ाई करने लगे। आज उनकी शिक्षा संस्था से पढ़ाई करके बच्चे राज्य, देश और विदेश तक शिराला तहसील का नाम रोशन कर रहे हैं। उनकी इस सफलता का आरंभ बिंदु लोकनेता स्व. फत्तेसिंगराव आनंदराव नाईक (आप्पा) की विधायक सोच एवं दूरदृष्टि में निहित है।

Keyword: लोकनेता फत्तेसिंग नाईक (आप्पा), शैक्षिक योगदान, विश्वास शिक्षण प्रसारक मंडल, शिराला तहसील का शैक्षिक विकास।

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ROLE OF E-COMMERCE FOR THE DEVELOPMENT OF INDORE CITY

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In today's Internet Age, E-Commerce is playing a vital role to construct up our Indore city. Enlargement of Indore city is the result of E-Commerce. It is also a powerful tool in the economic development of developing. There is much opportunity in E-Commerce to grow business and sustainable economic growth for developing countries and Indore city. E-Commerce, Science & Technology has always opinionated modes, practices, and events of business and trade, Of late as never before incidence has been experimental in the area of play of Science & Technology more predominantly in electronics and the internet. To the development of Indore city E-Commerce and online shopping play a really important role.

**A STUDY OF CUSTOMER SATISFACTION IN STATE BANK OF INDIA
(WITH SPECIAL REFERENCE TO INDORE DISTRICT)**

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Abstract- At present, the branch of state bank of India is established in every area of Indore district. Every person investing in Indore must have an account in some or the other bank. Today there are many some much banks in Indore city in which people have opened their accounts. There are many types of accounts open in the branch of state bank of India such as savings account, business account, Loan account, salary account and many other types of account open in branch of State bank of India.

At present, ATM of state bank of India are easily available everywhere. Due to which people do not have to face money problems. State bank of India bank has today ATM Machine in every area anywhere. ATM machine becomes available, apart from ATM Machine along with the machine the customer has to get the same ATM. The facility of depositing money in the machine has also become available, hardly any other bank would be giving the same facilities to its customer as state bank is giving to its customer. Apart from this, today every ATM the arrangement for entry of bank passbook is also done near the machine. It has been placed near the machine, so that the customer does not have to worry about coming to the bank.

Apart from this, State Bank of India is also providing loans to its customers at low interest rates, apart from this, today this bank is also providing other types of finance facilities to its customers.

It is the aim of every employee working in State Bank of India that every customer coming to their bank should be satisfied by their work, for this, services are provided by the bank from time to time by providing guidelines to every customer. She goes.

This research paper aims to test the hypothesis that State Bank of India within Customer Satisfaction is positively related to other private bank effectiveness. It is further hypothesized that the relationship between in State Bank of India and other private bank effectiveness will be affected by the customer satisfaction in bank services. A questionnaire was administered to 300 Customer in State Bank of India of various in Indore. It was found that there is a positive services in Other Private bank effectiveness. It was also found that State bank of India good work in best services provide in customer.

Keywords: Customer Satisfaction in State Bank of India.

CHARACTERISTICS OF SOLID WASTE IN DEVELOPING COUNTRIES

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Abstract- "Municipal solid waste" (MSW) refers to a wide range of wastes generated in metropolitan areas, the type of which differs from region to region. People's living standards and lifestyles have an important role in determining how much and what kind of trash is generated in the given area, but the number and kind of natural resources also play vital role. Organic and inorganic waste make up the vast majority of urban sewage sludge. There are three basis kinds of organic waste components: putrescible, fermentable, and non-fermentable. Putrescible waste decomposes quickly and produces offensive odours and visual discomfort if it is not thoroughly handled. In contrast to putrefaction, the decomposition of fermentable wastes is quick and clean. As a result, breakdown of non-fermentable wastes takes a long time. Food preparation and consumption is a significant source of putrescible waste. As a result, its character changes with lifestyle, class of living, and seasonality of food. Crop and market detritus are examples of fermentable wastes.

There are many elements that vary from place to place and that must be considered in the design of a solid waste management system. Amongst them are: waste amount and composition, access to waste for collection, awareness and attitudes, institutions and legislation, etc.

Today, the total population of developing countries accounts for more than 70% of the world's population. Waste management in these countries is of grave concern from two

points of view. Firstly, the process of urbanization and population concentration that is inextricably linked to waste management issues is progressing at a pace that is much faster than was ever experienced by today's industrialized countries. The issue of waste management in developing countries, therefore, has emerged as a critical and impending disaster. Secondly, these countries have often difficulty in streamlining the institutional systems, administrative bodies, management capabilities and human resources that are needed to take the lead in solving solid waste problems.

Keywords: Organic and inorganic waste, putrescible, fermentable, and non-fermentable waste.

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TWO YEARS NATIONAL GOVERNMENT IN MEDINIPUR: A HISTORICAL STUDY

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Abstract- Medinipur is one of the district's that played an exceptional role in the history of India's freedom struggle. The struggle of this district was diverse. The anti-British struggle in the district was conducted through non-violent, violent, constructive and reformist methods. In 1942 parallel national governments were established in many places across the country centred on the Quit India movement. Among the national governments established in different parts of India, the national government of Medinipur was one of them. This article discusses in detail structure and functions of the parallel national government of Medinipur. Analyzing the secondary data, it was found that among the national governments, the Santara National Government of Maharashtra lasted the longest, but the Tamralipta National Government of Medinipur district was the most organized and successful. By studying this article, the present and future generation's students will know the history of the parallel national government formation and functions of Medinipur.

Keywords: National Government, Patriotism, Constructive.

RFI/IMIRC/162

VIRTUALIZATION TECHNOLOGIES, SECURITY THREATS AND VULNERABILITIES FOR SECURE CLOUD ENVIRONMENT BY USING VIRTUAL MACHINE SOFTWARE

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Abstract- Virtualization is a technology that has a major impact on the modern IT industry. It is a technique that separates a physical computer into many partially or entirely separated units known as virtual machines (VM) or guest machines. On a host computer, a number of these machines have emerged as a result of cost-effective performance of modern computers and the variety of available operating systems (OS), configurations and capabilities (VM). Virtual Machine software-layer hardware abstraction that enables a process to run in an emulated environment. Only system virtual machines, which run a guest OS in a virtual hardware environment, are discussed in this study. Process virtual machines (VMs), like the Java Virtual Machine, convert platform-specific calls into generic calls. Users can run numerous OSs with different configurations simultaneously on a single physical system by using virtual machines (VMs). They are widely used in cross-platform computing, web hosting, and software development. Since they share the host machine's physical hardware, the processes executing on these virtual machines appear to be doing so on a physical computer. A hypervisor or control programme is the software that enables different operating systems to utilize the hardware of the physical machine. Machine's operating system, there is a hypervisor. On the market, there are numerous virtualization technologies, each with advantages and disadvantages. However, virtual machine security is more than just deploying a secure hypervisor to the environment. Virtualization technologies are still evolving.

Keywords: Virtual Machine, Virtualization, Cloud Computing.

**SECURE CLOUD INFORMATION ACCESS BY UTILIZING ROLE-BASED ACCESS
CONTROL PROTOCOL AND ENCRYPTION METHOD**

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Abstract - There has been a rising propensity toward putting away immense measures of information on the cloud, which can be ascribed to the fast progressions that are occurring in distributed computing. Subsequently, the basic worry of how to oversee and forestall unapproved admittance to information that is kept in the cloud has been raised thus. We present a protected information sharing methodology, which, by using role Based Access Control and the AES 128 encryption strategy, is equipped for accomplishing secure key dispersion and data sharing for dynamic gatherings. The information is safeguarded by our framework, which additionally considers its recovery if it is misused by an unapproved client. An Intermediary server will be given liability regarding following through with this responsibility. The data relating to the clients would be kept in both general society and the confidential segments of the distributed storage. Clients might have the option to get to the information put away in the public cloud, permitting the confidential cloud to keep up with its more significant level of safety. The first information that was put away in the confidential cloud would be gathered by the Intermediary server when any unapproved changes are made, and it will then be rewarded the client. Clients of distributed storage are normally given an assortment of overt repetitiveness design choices to accomplish the ideal degree of execution while likewise keeping a satisfactory degree of adaptation to non-critical failure. The framework can simultaneously accomplish the most elevated conceivable degree of both security and protection. The aftereffects of our investigations have driven us to the end that calculations on the client side that include encryption and unscrambling can create precise outcomes.

Keywords: Role Based Access Control, AES, Cloud data security, Multi Authority Access Control.
