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On
**“Lessons to Be Learnt From Covid Pandemic:
Significance of Incorporating Inevitable Changes in
Diverse Sectors”**

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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 WFST.

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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RFI/SKGM/171

**ECONOMY AND BENEFITS OF TRAINING & DEVELOPMENT PROCESS AT WESTERN
REGION II OF POWERGRID CORPORATION of INDIA**

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Abstract - Training now a days is an integral part of an organisation. The organisation may be commercial or non-commercial one. It is equally important and essential not only for employers but also for employees because individual goals and organisational goals cannot be achieved without desirable employees' performance. Training is essential in the present time due to technological, social, business, economical and other changes. Employees as well as organisations have to cope with these changes. Imparting training to the employees and deriving benefits is the primary objective of employer so that the organisation can achieve at least standard performance from the employees if not additional output. Also satisfying the needs of the employees with ease, timeliness, convenience, service etc. is most important for the success and growth of any business. Employer is concerned not only for providing training to the employees for skill development and improved performance but he is more concerned about the cost of training. The economy involved in a implementing a training program is the prime concern of an organisation. Scientific tools, software, management tools, methods, models are being used by the organisations to impart training at a controllable cost. Training is intended to understand where the organisation is at present and where it wants to reach through improved performance of its employees. The present paper focuses on how Power Grid Corporation of India Limited imparts training to its employees economically through need based training and thereafter draws benefits from the trainings provided. The findings of the study reveal that Power Grid Corporation of India Limited is imparting need based training to its employees with good economy.

Keywords: Training, need based training, benefits, controllable cost, economy.

RFI/SKGM/176

ONLINE TEACHING – TOOLS & STRATEGIES

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Abstract-

Keywords: Transformative teaching, educator reflection, online education, e learning, blended learning, online teaching.

RFI/SKGM/177

COVID LESSONS: SIGNIFICANT LEGAL CHANGES IN DIVERSE SECTORS

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Abstract - The COVID-19 pandemic has led to a dramatic loss of human life worldwide and presented an unprecedented challenge to public health, food systems and the world of work. The economic and social disruption caused by the pandemic is devastating. Millions of enterprises face an existential threat. Nearly half of the world's 3.3 billion global workforce have lost their livelihoods. Informal economy workers are particularly vulnerable because the majority lack social protection and access to quality health care and have lost access to productive assets. COVID-19 the global Coronavirus outbreak has led to destabilization of the world economy and a loss of earnings for companies as well as individuals. This pandemic adversely affected our different sectors like pharmaceuticals

industry, solar power sector, FMCG, tourism, Information and electronics industry. It forced the Government to change their policies and laws to combat the pandemic. The Central and state governments had issued a slew of orders to fight the Coronavirus pandemic. These included the extended nationwide lockdown declared by the Prime Minister on March 24, the multiple state government lockdowns issued prior to that, and the invocation of the invoked The Epidemic Diseases Act, 1897 (EDA). Consequently, much of the commercial and private establishments were shut down. Resultantly, supply chains of service and production businesses were delayed or were at a complete standstill. Several infrastructure projects were in limbo, and potentially saw arbitration for claims of compensation. Both the notifications issued by the government and the invocation of the EDA along with the National Disaster Management Act, 2005 (NDMA) counted as a change in Indian law that have been notified in the Gazette. These also include the actions undertaken by the state governments as amendments to the EDA and NDMA. The Supreme Court and High Courts themselves had been pro-active with addressing concerns of citizens although the same may come at costs to private businesses. These ranged from free testing by private entities to payment of minimum wage to migrant workers by contractors whose projects have otherwise been placed on an indefinite halt. The 2020 monsoon session of Parliament introduced 22 bills in the wake of Covid-19 and 25 bills were passed by both the houses before coming to an abrupt end.

Keywords: Pandemic, Economy, Government & Workforce.

RFI/SKGM/178

“कोटा तथा सीकर जिलों के कोचिंग संस्थानों में पंजीकृत राष्ट्रीय पात्रता सहप्रवेश परीक्षा एवं संयुक्त प्रवेश परीक्षा अभ्यर्थियों के मध्य तनाव स्थितियां एवं उत्तरजीवी उपागमों पर जनसांख्यिकीय चरों के संबंध में एक अध्ययन”

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वर्णनात्मक सारांश:— प्रस्तावित शोध अध्ययन का मुख्य उद्देश्य NEET एवं JEE कोचिंग संस्थानों के अभ्यर्थियों के मध्य तनाव स्थितियों एवं उत्तरजीवी उपागमों का पता लगाना है, इस हेतु कोचिंग संस्थानों की भौतिक, शैक्षणिक, आवासीय, प्रशासनिक स्थिति, अभ्यर्थियों की आयु, लिंग, ग्रामीण एवं शहरी पृष्ठभूमि, अभिभावकों के सामाजिक एवं आर्थिक स्तर के आधार पर उनमें उत्पन्न तनाव स्थितियों की जानकारी प्राप्त करके तनाव शैथिल्य कारक यथा—योग, ध्यान, प्राणायाम, खेल, संगीत, डायरी लेखन, बागवानी इत्यादि को अनुप्रयोग करने के उपरांत अभ्यर्थियों के तनाव में आई शिथिलता को स्वनिर्मित तनाव मापनी एवं स्वनिर्मित प्रश्नावली के माध्यम से मापन करके उत्तरजीवी उपागमों से परिचय कराया जाएगा। इस प्रयोजन हेतु कोटा एवं सीकर जिले के चयनित कोचिंग संस्थानों के अभ्यर्थियों का 10 प्रतिशत नमूना स्वरूप लेकर तनाव मापन एवं उत्तरजीवी उपागम के कारकों को उन पर लागू किया जाएगा।

RFI/SKGM/183

CURRENT STRATEGIES FOR THE DEVELOPMENT OF THE NEW DRUGS FOR THE TREATMENT FOR COVID 19

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Abstract- Over decades dependency of humans on the medicine has become indispensable and irreplaceable. Thus, every year many new medicine area units accredited. All the same, medicine endure rigorous testing and analysis to be offered globally in economic worth for the quality of patients with totally different age and physiological conditions. The testing of

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drugs include clinical trial victimisation little cluster of 20–100 healthy volunteers for safety, materia medica and efficacy; run phase II clinical trial victimisation 100–500 volunteer patients to optimize effective dose, dose interval, safety analysis and mode of delivery like oral or intravenous phase III clinical trial victimisation 1000–5000 in an exceedingly larger population of patients globally at totally different international places to gather sufficient safety and effectualness information for patenting and licencing. Moreover, thousands of medicine fail to attain these objectives. The aim of this study was to develop AN acceptable anti-viral drug against the SARS-CoV-2 virus. AN instantly qualifying strategy would be to use existing powerful medication from varied virus treatments. The strategy in virtual screening of antiviral databases for potential therapeutic result would be to spot promising drug molecules, as there's presently no immunizing agent or treatment approved against COVID-19. A trial has been created to recommend AN in-silico procedure relationship between US-FDA approved medication, plant-derived natural medication, and Coronavirus main proteinase (6LU7) supermolecule. This study and mini-review intend to critically examine and assimilate the clinical applications of designated advanced repurposed little drug molecules that area unit in several section of trials for treating virus infection together with complications thanks to COVID-19: (a) Remdesivir, (b) Galidesivir, (c) Favipiravir, (d) Baricitinib, and (e) Baloxavir.

Keywords: Covid 19, docking, Remdesivir.

RFI/SKGM/186

कोरोना महामारी से मिले सबक:—विविध क्षेत्रों में आए अपरिहार्य बदलावों को शामिल करने की महत्ता

डॉ. किरण खींची

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वर्तमान समय में मानवजीवन के सभी क्षेत्र— पहलु सिर्फ एक ही समस्या से बुरी तरह प्रभावित हैं, चाहे वो सामाजिक क्षेत्र हो या सांस्कृतिक, वैज्ञानिक क्षेत्र हो या औद्योगिक, शैक्षिक क्षेत्र हो या व्यावसायिक। इन सभी क्षेत्रों को प्रभावित करने वाला अदृश्य कारक है कोरोना महामारी।

RFI/SKGM/189

ONLINE MARKETING TRENDS TO EXPECT IN THE FUTURE

Dr. Anamika Rawat

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Abstract - Marketing is a backbone of all business activities. Without marketing, organizations cannot run and earn profit. In today's scenario The online marketing is become a most popular marketing platform which is used by most businesses for marketing all types of products and services. Online marketing includes social marketing, banner ads, video Advertisement word ad etc. internet marketing also has its benefits and drawback Like other forms of market the major advantages of online marketing is ability to perfectly target consumers and to measure the effectiveness of marketing strategies. Online marketing offers noteworthy opportunities to organizations through minor costs, enhanced brand awareness and improved sales. There is no limit to the online market. To promote their company, there is a lot of things to promote their services and goods and with the smart phone, tablet laptop, digital billboards, and a lot of other social media. This paper discussed about the current online Marketing trends and expectation in the future.

Keywords: online Marketing, Marketing, Online Marketing Trends, Social Media, Internet.

RFI/SKGM/190

**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/SKGM/194

**PREVALANCE OF EXTENDED SPECTRUM β -LACTAMASES (ESBL) PRODUCERS AMONG
GRAM-NEGATIVE BACILLI IN URINARY TRACT INFECTION (UTI)**

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Abstract-

Background: Urinary tract infections are one of the most common bacterial infections in humans. It is also one of the common specimens sent to the laboratory. Worldwide, the data show that there is an increasing resistance among the organisms which cause UTI. Extended Spectrum β -Lactamases Producing Organisms (ESBLs) are increasing in number and causing more severe infections because of their continuous mutation and multidrug resistance property with limited therapeutic option.

Aim: Present study was undertaken to detect the prevalence of the ESBLs producing bacteria in UTI so as to provide a base line data in treating them & prevent unnecessary use of antibiotics.

Methods: A total of 422 samples collected from various departments during the period of October 2018 to November 2019 were processed in various culture medium and ESBL isolates were detected using DDST and E test.

Results: Escherichia coli was the common isolate. Escherichia coli was the most common ESBL producer (67.5%). E test was more sensitive than DDST in detecting ESBL.

Conclusion: ESBL isolates are more susceptible to Meropenem, Nitrofurantoin, and Amikacin. DDST can also be adopted as a method of ESBL detection. : It is essential to report ESBL production along with routine sensitivity reporting, which will help the clinician in prescribing the proper antibiotics.

Keywords: Urinary Tract Infection, (UTI), ESBL, AST, DDST, E Test, β -lactamase, TEM, SHV, CTX-M.

RFI/SKGM/195

“SOLID WASTE MANAGEMENT AND ENVIRONMENT SUSTAINABILITY- A SPECIAL REFERENCE TO MANDYA CITY”

Girish V

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Abstract:

Background: The present study is made on solid waste management and environment sustainability in the mandya city. Mandya is basically semi urban city backed by agriculture. Though it has enough good climate conditions, solid wastes generated from households, home based industries, SMEs located within the city area are alarming for sustainability of its natural environment.

Methods: Simple random sampling method has been used for collecting the primary data. Sampling area has been restricted to mandya city only. The data have been collected from 60 respondents. the study has used simple frequency and percentages with the help of SPSS 20 version to analyse and interpret the data to draw the conclusion.

Results and Conclusion: Solid wastes causes on health of not only humans but also other creatures on the earth. Hence, everyone has their own responsibility towards keeping the environment clean and hygienic. Thereby, natural resources bestowed for us could also be available for next generation.

Keywords: Solid Waste Management (SWM), Environment Sustainability, Natural Environment.

RFI/SKGM/196

EMERGING TRENDS OF VERTICAL LANDSCAPING IN BALCONIES

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Abstract - Lack of open space, increasing pollution levels and temperature and constrain of being indoors is giving rise to a new normal for the city dwellers. This new normal has brought a variety of changes in our lifestyles. One of the positive changes is bringing our mother nature into the built environment. Designers and architects are looking for innovative ways and means to make the interiors greener and healthier providing the owner a comfortable and relaxing ambience to live in. Vertical Landscaping is a step towards achieving this goal. Vertical Landscaping is usually designed on the exterior walls of a building, be it a balcony wall or a porch wall or the front façade of the building. This research highlights the benefits of vertical landscaping and why is it in so much demand these days. Different types of vertical landscaping and its irrigation and drainage techniques, water proofing of the wall, plant selection for the vertical surface and the construction methods will be dealt in detail in this research.

RFI/SKGM/198

A 361 DEGREE TRANSMOGRIFY OF EDUCATION WITH SPECIAL REFERENCE TO PEDAGOGY OF COMMERCE & MANAGEMENT ACADEMICIANS OF PUNJAB

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Ph.D. Scholar, (University school of Business, Chandigarh University, Mohali, India)

Ashwani Kumar Attri

Ph.D. Scholar, (University school of Business, Chandigarh University, Mohali, India)

Abstract - Management and Commerce Education is a vital part of business. The quality teaching is the need of the hour, in order to develop not only commercial and business growth but also economical and overall nation's growth depends upon commerce and management education. A teacher has the ability to turn a student's abilities, understanding, and potential into 361 degree development. The instructional approaches

have a significant impact on students' learning. The content of the course, methodology of the teaching and techniques of involving and socializing the students are the main elements of the pedagogy. It is the responsibility of the academicians to adopt the creative pedagogy as per the capability of the students. 361 Degree metamorphosis refers to the transformation in the education which is one step extra to the overall development of the students and the academicians. It is the growth and development beyond the expectations in reference to students, academicians and education system. The research is intended to investigate the pedagogy assessment, training of academicians related to pedagogy, the different methods and styles of pedagogy styles adopted by academicians, pedagogy related ideologies, the academicians views regarding the faculty exchange program, collaborate teaching, internships apart from summer internship, skill based programmes beyond syllabus, research oriented education, learning environment, use of ICT ,multimedia and contemporary issues in teaching and career guidance and counselling to the students. The study is based on one online questionnaire designed for Commerce and Management Academicians of Punjab.

Keywords: Pedagogy, ICT, Skill based learning.

RFI/SKGM/200

COPING STYLES OF TEACHERS AND LEARNERS TO SUSTAIN MENTAL HEALTH AMIDST COVID-19 PANDEMIC

Janet G. Villaroya

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Abstract - The Corona Virus Disease emerged in the year 2019 brought sudden changes in the ways of the world. This COVID-19 pandemic has led into more mental stresses on teachers in the continuity of education.

This basic research on the Coping Styles of Teachers and Learners to Sustain Mental Health Amidst COVID-19 Pandemic aimed to determine the factors that contributed to the mental stresses of teachers and learners in times of pandemic and the coping styles that teachers and learners used. This study used sequential explanatory research design. The quantitative data were analyzed then the qualitative data analysis followed. The researcher utilized the Brief COPE Inventory for Coping Styles in gathering quantitative data. For the qualitative phase, the validated semi-structured interview questions were used by the researcher. The meaningful statements of the participants underwent thematic analysis (Braun and Clark 2006). The researcher transcribed the meaningful responses. The transcripts were coded based on the relationships and coherence of responses. Also, themes were formulated in grouping the data into emerging themes.

The research results was used in making the proposed plan for mental health programs in the Division of Bacoar City. Also, this study had recommendations that if implemented properly can better sustain the mental health of teachers and learners amidst teaching during pandemic.

RFI/SKGM/201

AWARENESS REGARDING HEALTH INSURANCE IN BIHAR AND MAJORS TO IMPROVE

Manish Kumar

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Patna, Bihar, India

Abstract- Healthy citizen have been the first and crucial requirement for a developed country. Health Insurance is a great emerging segment in Bihar. Above all mediclaim policy was launched in 1986, evolution taken place from 1991 and extreme change has been taken through the Ayushman Bharat scheme (2018) but still waiting for tremendous improvement of scope in this industry. The current effort attempts to evaluate the citizen of the state about the awareness, challenges and preferences concerning Health Insurance in Bihar. It is desirable by all but a not many of the population willing to spend on it. The state health budget in 2017-18, 18-19, and 19-20 were 4.4%, 4.3% and 4.8% of the state budget respectively whereas, the average budget on health of all states was 5.3%. It shows that Bihar has the lowest budget provision. Therefore NITI Aayog professed in 2019, that Bihar is the least healthy performing state in the country. Deficiency of awareness is due to the

fact that more than 80% of people living in rural areas are (less educated) unaware about it, they are neither capable to approach agents nor willing to spend on it. If one wishes to avail, he acknowledged that premium amount is not affordable. To spread out the awareness concerning health insurance in the state, along with insurance companies the state government have to work out and consistent change in their efforts. There is a significant need to be mandatory Health insurance in the state.

RFI/SKGM/203

APPLICATION OF CSR FUND ON ENVIRONMENT PRESERVATION ACTIVITIES

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Abstract - Research paper is focused to analytical elaboration of CSR amount spent on Environmental activities. CSR fund may be use as a source to preserve environment. As per this research we observe that less companies are spending their compulsory 2% CSR amount on environment activity. Data from financial year 2015-16 to 2019-20 show that Companies are very less spend CSR fund on environmental activities and significantly Education sector has received the maximum portion of CSR fund. Environment must be first concern of every commercial organization rather than education and health because any environmental damage by that organization should be fix by them. Corporate mine natural resources to generate wealth and it is their primary liability to preserve environment. CSR fund should be utilized significantly for environment preservation rather than other actives mentioned in schedule VII.

RFI/SKGM/204

MCQ'S WITH EXPLANATION INDIAN FINANCIAL SYSTEM

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1. In context with Banking in India, what is the difference between liquidity adjustment facility – repo-rate and Marginal standing facility rate?
 1. Under repo, banks can borrow up to 5% of net demand and time liabilities under MST, they can borrow up to no limit.
 2. Under repo rate banks can borrow above SLR requirements, under MSF, banks can borrow within SLR requirements.

RFI/SKGM/205

A STUDY ON ANTI-DIABETIC ACTIVITY OF AEGELE MARMELOS, MUSA PARADISIACA AND OCIMUM SANCTUM

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Abstract - Diabetes mellitus (DM) currently is a major health problem for the people of the world and is a chronic metabolic disorder resulting from a variable interaction of hereditary and environmental factors and is characterized by abnormal insulin secretion or insulin receptor or post receptor events causing glycosuria, hyperglycemia and a disturbance in carbohydrate, fat and protein metabolism and water and electrolyte balance in addition to damaging effect on liver, kidney and β cells of pancreas. Herbal medicines provide rational means for the treatment of many diseases that are obstinate and incurable in other systems of medicine but it is necessary to establish the scientific basis for the therapeutic actions of herbal plant medicines. The aim of the research work was to screen the anti-diabetic potential of methanolic extract of Aegle marmelos, Musa paradisiaca and Ocimum

sanctum with the objective to evaluate histopathology study, effect on serum profiles and change in body weight analysis. Anti-diabetic activity was screened performing various parameters like oral glucose tolerance test, acute (single dose) and sub acute (multi dose) study, lipid profile, change in body weight and histopathology of pancreas. The result revealed that methanolic extracts of selected plants (parts) have significant anti-hyperglycemic effect due to improved glucose tolerance and by decreasing blood glucose levels in experimental animals. Total cholesterol (TC), triglycerides (TG) low density lipoproteins (LDL) and very low density lipoproteins (VLDL) levels were remarkably reduced whereas high density lipoproteins (HDL) level was increased in the animals treated with methanolic extracts. Histopathology of pancreas revealed substantial regeneration of β cells and cellular expansion of islets of langerhans in the animals treated with methanolic extracts.

Keywords: Acute Toxicity Study, Anti-diabetic Activity, Alloxan Induced, Diabetes Mellitus, Histopathological Studies, Methanolic Extract, Oral Glucose Tolerance Test, Type 2 Diabetes.

RFI/SKGM/206

DIGITAL PAYMENTS THE FUTURE OF INDIA

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Abstract - Digital payments have changed our lives over the years. In India, Digital payments came more into effect during the demonetization and a vast growth has been seen in the trends of digital payments since then. With the introduction of the “Digital India program”, there has been a boon in the digital payments. Over the years, the digital payments have improved in their technology and the security with the aim to reduce the cybercrime. It's good that the companies are constantly improving their digital security measures to ensure the safety of the customers. Digital Payment technique has acted like a safeguard to the economy. During the pandemic, cashless transactions were promoted to stop the people from physically moving out of their houses to purchase goods and thereby making physical payments. This indirectly helped to curb the spread of Covid-19. Digital Payments not only helps a smooth flow of the currency but also transparency about the transactions. As per the Money control Record, the digital payments have increased by 10 times. This Study is to gather the opinions of the people on the digital payments and getting their views about the digital payments being the future in India. The study will also focus on the cyber security provided by the platforms to ensure consumer's privacy.

RFI/SKGM/207

A STUDY ON VARIOUS PARAMETERS AFFECTING HYDROGEN PRODUCTION OF CYANOTHECE 51142

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Abstract- The key parameters that affect Cyanotheca 51142 growth kinetics were investigated and optimised. These include the light intensity, temperature, nitrogen source and growth condition – photoautotrophic and photoheterotrophic. The Cyanotheca 51142 strain was shown to grow effectively using 10 % volume CO₂ volume air 1 – 10% CO₂ and 71% N₂ within the supplied gas mixture - as its carbon and nitrogen sources respectively. Even under continuous illumination, the cyanobacterium maintained its periodically alternating growth, pH and pO₂ profiles, confirming light-independence of the metabolic shift behaviour. The cyanobacterial growth rate at least doubled when CO₂ was replaced by glycerol or nitrate salt was supplied instead of N₂. In the presence of glycerol or nitrate, the oscillating behaviour of cells no longer exists, suggesting their inhibitive nature. However, as soon as a cyanobacterial culture has consumed all of these substrates, it reinstates a diurnal cycle. With increasing light intensity, from 23 to 320 $\mu\text{mol}/\text{m}^2/\text{s}$, the photoautotrophic specific growth rate of Cyanotheca 51142 strains consistently increases with no sign of photoinhibition, while there was little effect on the final biomass

concentration of the culture, beyond 92 $\mu\text{mol}/\text{m}^2/\text{s}$. The latter is most likely due to the significant light attenuation, induced by the dense culture. The transition from photo limitation into a saturation regime was determined to be at an average irradiance of 347 $\mu\text{mol}/\text{m}^2/\text{s}$. In terms of temperature, the optimal value to cultivate *Cyanothece* 51142 under photoautotrophic growth conditions was found to be 35 °C and clear evidence of photoinhibition was detectable at 40 °C.

Keywords: Hydrogen Generation, Parameters, *Cyanothece*, Photobioreactor, Bio-Hydrogen.

RFI/SKGM/209

INFLUENCE OF COVID-19 ON MARKETING STRATEGIES: A CONCEPTUAL STUDY OF INSURANCE SECTOR

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Abstract - The novel coronavirus attack on global level has thrown challenges to many sectors and business. It has shaken the economies of developed, underdeveloped and developing countries. In such challenging times some sectors have edge over other while some are still suffering. The virus is currently a global issue and has affected various marketing strategies worldwide. This virus has impacted different companies, organizations, firms, sectors, international and regional markets. Many sectors get affected severely by this pandemic. This paper seeks to analyse the effect of coronavirus pandemic (2019) on marketing strategy of insurance sector. This paper is conceptual by nature and shows how insurance sector is promoting its business in such tough times. Therefore, the effects of COVID-19 on marketing strategy (product, place and promotion) of insurance sector has been discussed and examined. The coronavirus pandemic has affected current policies, their distribution and advertising and marketing of insurance sector. Additionally, this paper explores how insurance sector has shifted its marketing strategies towards different direction to serve retain existing customers and attract new one.

RFI/SKGM/214

STRUCTURAL DIVERSITY OF OLFACTORY ORGANS IN OSTEOGLOSSIFORMES

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Abstract- Osteoglossomorpha, an ancient Teleostei group, exhibits many ancestral structural features. Herein, we describe the diversity in morphology of olfactory organs of air-breathing *Pantodon buchholzi*, *Arapaima gigas*, and *Gymnarchus niloticus* in terms of adaptations to short ventures out of water and compare the results with the water-breathing *Osteoglossum bicirrhosum*. We demonstrate the presence of olfactory rosettes within the olfactory chamber in all studied species and additionally a peculiar cudgel-shaped structure in *P. buchholzi*. The typical olfactory rosette with centrally located elongate median raphe and two rows of olfactory lamellae was found only in *P. buchholzi*. In *A. gigas*, the olfactory lamellae arranged in semicircular manner were merged to small median raphe. *Osteoglossum bicirrhosum* and *G. niloticus* lacked median raphe, while the olfactory lamellae were ordered nearly parallel or circular, respectively. Olfactory epithelium lining the olfactory lamellae was unfolded only in *P. buchholzi* and *G. niloticus*. In contrast, in *O. bicirrhosum* and *A. gigas* convexities formed by nonsensory cells and concavities made by the sensory component were observed. Among the olfactory sensory neurons, ciliated and microvillus neurons were found in all studied species. Crypt-like cells were noted only in *P. buchholzi*, whereas rod-like cells were unique for *A. gigas*. The substantial morphological variation of the olfactory organ structure and ultrastructure in the studied osteoglossiforms may be explained by the early division of Osteoglossomorpha within Teleostei and long-term, independent evolution within the families.

Keywords:- Olfactory rosette; olfactory sensory neurons; airbreathing fishes; Teleostei; evolution; olfactory organ structure; Osteoglossiformes.

RFI/SKGM/215

A STUDY OF CONSUMER BEHAVIOUR IN APPAREL INDUSTRY DURING COVID-19 PANDEMIC

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Abstract - Consumer behaviour is dynamic especially Women's behaviour when we talk about the apparel industry. COVID pandemic brought a Global pause in all areas. Availability of necessities like Food, Shelter and clothing was a challenge. This paper reviews, how consumers manage to fulfil their requirements as it is one of the necessities of our life. Various factors influence consumer behaviour, especially psychological and economic, wherein psychological factors will describe attitude and perception whereas Economical factors will focus on purchasing power and income level of consumers. This study also reveals the effect of COVID as an opportunity where consumers were diverted towards technology to overcome their needs. Researchers can furthermore study other factors of consumer behavior on the same topic.

Keywords: Consumer Behaviour, Psychological factor, Economical factor, COVID-19, Apparel Industry, Clothing.

RFI/SKGM/216

AN APPROACH TOWARDS TEACHERS TRAINING FOR EFFECTIVENESS OF ONLINE LEARNING

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Abstract - E-learning is a learning which is conducted through electronic devices specially on internet. Online learning have a great importance from past two years. This research is focuses on the understanding need or significance of tools of online learning and the role of that tools in teachers training. The main purpose if this research paper is to predict the trending educational tools and to implement that tools for student engagement and to increase productivity of learning.

Keywords: Teachers, learning, educational tools, technologies, student engagement.

RFI/SKGM/217

BITCOIN: A SECOND LIFE TO ECONOMY

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Abstract - Bitcoin has currently sought the attention of many investors as well as media in current years. The common man in India is quite unaware of the concepts of Bitcoins. Hence, there is a need to create awareness regarding the same. Today, technology is practically booming in every sector. It can be used in payment modes, trade systems, marketing forces, etc. if the proper implementation is done. Bitcoins will help to compete

with real-world things. Bitcoin has become a prime interest for economists as a virtual currency to change the existing payment systems as well as bring a drastic change in other economical systems. It has the potential to improve the financial and the real economy. This study focuses on the security regulations for the users, various payment areas, and trade systems. This research reveals the overall efforts made towards creating an alternative economy. Further studies can be conducted in the areas like Governance of Bitcoins and technical aspects related to Bitcoins.

Keywords: Bitcoin, virtual currency, Governance, trade systems, economy.

RFI/SKGM/218

CONSUMER PERCEPTION TOWARDS ELECTRONIC TWO-WHEELERS

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Abstract - This research depicts insight into "Consumer perception towards electronic two-wheelers in India." pandemic has impacted various sectors including the transportation field. To adhere to social distancing guidelines, people avoid public transportation and opted to travel by their own or private vehicles. This research concentrates on the positive and negative impacts of buying electronics bikes (two-wheelers) in the Indian economy. It also discusses the 'make in India' movement. It shows that the different benefits of buying electric two-wheelers in India. The uses of e-bikes mainly portray a positive impact on the environment and many more reasons for actively purchasing electronic two-wheelers. As electronic equipment is good for environment consumers, they can accept this technology as several reasons contribute to the green environment. Further research on this topic can be conducted in the areas like electronic cars and bicycles.

Keyword: Electronic two wheeler, eco-friendly, make in India movement.

RFI/SKGM/219

TRANSITIONING FROM LECTERN TO LAPTOP: FACULTY EXPERIENCES IN ONLINE INSTRUCTION

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Abstract - As online education became the only way out in the pandemic situation which was sudden, acceptance was compulsory. To face the situation which requires overnight transition, higher education has witnessed an increasing demand of new set of qualifications for faculties. This study is about the role change for faculty from lectern to laptop, identifying the significance of the numerous idiosyncrasies as instructors experience this sudden transition to a virtual environment.

Keywords: Virtual Classroom, Virtual Learning Environments, Student Engagement, Teacher Behaviour, Teacher-Student Relationship.

ENVIRONMENTAL IMPRESSIONS OF COVID 19**Dr. K. V. Shah**

Asst. Prof.

1 INTRODUCTION

The global disruption caused by the COVID-19 has brought about several effects on the environment and climate. Due to movement restriction and a significant slowdown of social and economic activities, air quality has improved in many cities with a reduction in water pollution in different parts of the world. Besides, increased use of PPE (e.g., face mask, hand gloves etc.), their haphazard disposal, and generation of a huge amount of hospital waste has negative impacts on the environment. Both positive and negative environmental impacts of COVID-19 are present in following figure 1.

LESSONS TO BE LEARNT BY INDIAN HEALTH CARE SECTOR FOR PANDEMIC PREPAREDNESS**Dr. Sunil Gosavi**

Assistant Professor, Department of Economics, Smt. K. G. Mittal College of Arts and Commerce, Malad (W), Mumbai-400064

Abstract - There are some serious challenges in Indian Health Care Sector like lack of public funding, dominance of private sector, lack of public health care and health insurance schemes and shortages of medical amenities in public hospital etc, which are responsible for greater loss of life and economy during the pandemic in India. Therefore, present research paper tries to focus on the challenges of Indian Medical Care Sector and suggests factors (Financial and Non – Financial) could have positively influenced pandemic preparedness and its outcomes that may have prevented.

Keywords: Public Health Care Finance, Challenges of Medical Care Sector, Per capita medical care expenditure and Public Health Insurance etc.

COVID 19: RESPECTING HUMAN RIGHTS AND RULE OF LAW**Mrs. Nimmi R. Menon**

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Abstract - An indispensable concept of international human rights law is that all human rights are universal, indivisible and interdependent. It is crucial to address these human rights obligations, notwithstanding the fact that these are remarkably affected by the various responses to the global pandemic. Covid 19 has surfaced as a major global health threat and has in fact, demonstrated the grim truth that all countries are equally exposed and unguarded to the spread of transmissible diseases. It has proved to be a war against the invisible enemy, and in itself has posed a threat to the enjoyment of human rights, most noticeably the right to life and the right to health. An inseparable association exists between right to health and other human rights. To diminish the spread of Covid 19, governments all through the world have initiated unavoidable necessary crucial measures that restrain individual, social and economic freedoms and rights.

Adoption of measures to contain this global health crisis is warranted under human rights law, though some measures may have a detrimental effect on the enjoyment of a number of human rights. It is evident from international treaties like International Covenant on Civil and Political Rights (ICCPR) that States may legitimately interfere with certain human rights through either limitations or derogations. Restrictions on certain freedoms might be temporarily demanded to deal with the pandemic outbreak. The reasons which prompted to choose these curtailments are of utmost importance. However, such curtailment should be carefully limited enough to manage the pandemic without any irreparable consequences, and constantly surveilled by respective authorities, let it be

judicial authorities or legislative bodies, so that it is not taken undue advantage of. The undisputable truth that still remains is that this pandemic may culminate the world which was familiar to us, but the new world should be one where all human rights have its proper relevance. The present paper is an attempt to bring out the violations of human rights and the defiance of rule of law, meted out to the vulnerable sections of the society, though inevitable in the period of pandemic.

Keywords: Covid 19, Human rights, Rule of law.

RFI/SKGM/223

IMPACT OF SOCIAL ENTREPRENEURSHIP IN MAKING INDIA SELF - RELIANT

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Abstract - Different challenges and problems exist in the society. Business ventures and individuals aiming to solve these challenges and problems existing in the society are a need of the hour today. The essence of Social entrepreneurship lies in doing business for societal benefit and well - being. Social entrepreneurs combine commerce and society. Through an innovative approach they try to find solutions to societal issues. They endeavour to solve the societal problems, add value, enhance the standard of living of the people and thereby contribute to the development of the Nation at large. During the COVID-19 pandemic situation, people have started realising the importance of self - reliance. Self - reliance is an attribute, where people learn to do things themselves without depending on external help. Self-reliance harbours independence and autonomy; be it at an individual or at a national level. Self-reliant India or Aatmanirbhar Bharat is a vision of modern India. The pillars of self - reliant India are economy, infrastructure, system, demography and demand. In the current paper, the researcher has tried to understand the impact of social entrepreneurship in making self-reliant India. The current study involves secondary research which involves review of literature available and studying examples and cases of social entrepreneurship and self - reliant India. Social entrepreneurs do not measure success only on the basis of profits generated through the venture but more relevant and important is how they have added value to the society and the people. The innovative approaches and risk - taking attitude of social entrepreneurs have helped to bring about sustainable solution to social concerns. Campaigns like vocal for local have also paved way to encourage social entrepreneurship and not only made India self-reliant but also is creating a positive footprint at the global level.

Keywords: Social Entrepreneurs, Social Entrepreneurship, Aatmanirbhar Bharat, self - reliance, self- reliant India, innovation.

RFI/SKGM/224

RAMAYANA AND BHAGAVAD GITA ON HANDLING CRISIS: WORKPLACE SPIRITUALITY LESSONS TO BE LEARNT FOR HUMAN RESOURCE MANAGEMENT FROM COVID PANDEMIC

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Abstract

श्रीरामरक्षास्तोत्रम् (Verse 12)

रामेति रामभद्रेति रामचन्द्रेति वा स्मरन् ।

नरो न लिप्यते पापैः शुक्तिं मुक्तिं च विन्दति ॥ १२ ॥

(The one who) remembers Rama, Ramabhadra and Ramachandra (The poet has used these names for the same Lord Rama) | Sins never get attached, he gets good life and salvation|| 12||