



# INTERNATIONAL VIRTUAL CONFERENCE

On
"Repercussions of Covid-19 with Special
Reference to Management, Science, Business &
Economics" (IC-RCOVID19)

**Date: 07 April 2021** 

Organized By: Renaissance University Indore (MP) India Research Foundation of India & JHERF





First Edition, 2021

Price: 470 Rs.

Size: A4

MHRD ISBN: 978-93-90975-14-3



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#### **Publisher:**

Black Pearl Publication, Jaiprakash Ward, JBP, MP 483220

**Year: 2021** 



I would like to express my sincere gratitude to all the authors, researchers and reviewers, who provided their detail research and views for (IC-RCOVID19).

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 JHERF.

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





## **World Federation of Science & Technology**

www.wfst.org

502 California, San Francisco, CA, 94104, US



MESSAGE

It is my pleasure to humbly invite you to attend the **International Virtual Conference** on "Repercussions of Covid-19 with Special Reference to Management, Science, Business & Economics" on 07 April 2021 Organized By: Renaissance University Indore (MP) India, 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



## **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





**MESSAGE** 

When I was a school going kid, one thought inspired me and was always on my mind. The golden thought was, "In coming years, big will not beat small, rather fast will beat the slow".

If you want to combat & conquer the world, start now! Think and act, learn & relearn, improve and develop, innovative & implement!

I wish all the delegates a happy research and very happy new year!

#### **CA Swapnil Kothari**

Hon'ble Chancellor, Renaissance University, Indore





<u>MESSAGE</u>

I welcome you in the **International Virtual Conference** on **"Repercussions of Covid-19 with Special Reference to Management, Science, Business & Economics"** on 07 April 2021 Organized By: Renaissance University Indore (MP) India, 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





**MESSAGE** 

Every form of life, be it micro or macro, should be seen, analysed and understood. We not only expect this from our very own self but this same ideology should also be followed by our teachers and students.

**Prof. (Dr.) Rajesh Dixit**Vice-Chancellor,
Renaissance University, Indore





#### **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





MESSAGE

We believe in empowering students with strong knowledge base and quality standard of higher education in a holistic and multidimensional manner encompassing all theoretical, applied and conceptual aspects by maintaining the exclusiveness of the discipline.

Prof. (Dr.) Pramod Sharma

Registrar, Renaissance University, Indore





#### **MESSAGE**

My Dear Fellows,

I am honoured and delighted to welcome you in the **International Virtual Conference** "Repercussions of Covid-19 with Special Reference to Management, Science, Business & **Economics**" on 07 April 2021 Organized By: Renaissance University Indore (MP) India, 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





**MESSAGE** 

Dear Attendees,

I am delighted that **Repercussions of Covid-19 with Special Reference to Management, Science, Business & Economics** 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.

Organizing Chair **Prof. (Dr.) Jayesh Shah** Renaissance University, Indore





#### **MESSAGE**

It is my immense pleasure to invite you to attend the **International Virtual Conference on 07 April 2021 "Repercussions of Covid-19 with Special Reference to Management, Science, Business & Economics"** going to be held Organized By: Renaissance University Indore (MP) India, 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





Dear Attendees,

I am delighted to welcome you for the "International Virtual Conference on **07 April 2021** "Repercussions of Covid-19 with Special Reference to Management, Science, Business & Economics" 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





#### **MESSAGE**

IC-RCOVID19 is to bring together innovative academics and industrial experts in the field of "Repercussions of Covid-19 with Special Reference to Management, Science, Business & Economics" 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





**MESSAGE** 

Dear Attendees,

I am delighted that **Repercussions of Covid-19 with Special Reference to Management, Science, Business & Economics** 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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#### AYURVEDA AND IT'S PATENTABILITY

#### Rupali Bajaj

Renaissance University

**Abstract** - I am doing survey on Ayurveda medicines and it's rights in india and how much it's beneficial to cure diseases effectively. As In india, from ancient times, Ayurveda is natural system of medicine, originated in India more than 3000 years ago. It's officially recognised by WHO, 1976. It was being used by keeping in picture the body type like Vat, pit, kapha.

It's diet involves eating or restricting certain foods based on your dosha or body type, which is claimed to boost weight loss and support mindfulness. US Food and Drug Administration warns the presence of metals in some ayurvedic products, hence harmful and having side effects. In India, it's already stated that Ayurveda is the old and the best medicine, while in take of high doses, it would be harmful because these are strong. Thus, Excess of Everything is Considered Bad.

Ayurveda is a science of life with a holistic approach to health and personalized medicine. It is one of the oldest medical systems, which comprises thousands of medical concepts and hypothesis. Interestingly, Ayurveda has ability to treat many chronic diseases such as cancer, diabetes, arthritis, and asthma, which are untreatable in modern medicine. Unfortunately, due to lack of scientific validation in various concepts, this precious gift from our ancestors is trailing. Hence, evidence-based research is highly needed for global recognition and acceptance of Ayurveda, which needs further advancements in the research methodology. The present review highlights various fields of research including literary, fundamental, drug, pharmaceutical, and clinical research in Ayurveda. The review further focuses to improve the research methodology for Ayurveda with main emphasis on the fundamental research. This attempt will certainly encourage young researchers to work on various areas of research for the development and promotion of Ayurveda.

**Keywords:** Ayurvedic research and methodology, personalized medicine, Rasayana, traditional medicine, Patentability, Disease Curable, Health improvement.

#### RFI/2021/RU/174

#### INDIAN SHIPPING SECTOR: EMERGING CHALLENGES IN GLOBAL SCENARIO

#### Dr. Richa Srimal

Assistant Professor (BMS Department) SNDT Women's University, Mumbai

**Abstract** - India's shipping industry has kept prominence in India's logistics sector with ever increasing international trade of India. In India, almost 95% of the international cargo is traded through sea mode and India enjoys a significant position in global shipping due to factors like-long coastline (approximately 7517 kms), strategic location and many international sea routes connected to it. Even Government has recognized shipping as one of the focus areas for economic development.

But, last fiscal year has been challenging for Global as well as Indian logistics sector. The Global maritime trade has estimated to experience a plunge by 4.1% in 2020 due to the outbreak of global pandemic –COVID1. There has been a substantial impact on Indian EXIM sector too, with exports dropping by 35 per cent and imports by 29 per cent2. This has built a tremendous pressure on shipping sector as well. Ports, Shipping lines, CFS as well as domestic transport operators have faced numerous challenges as an impact of slowdown in economy due to lockdown and restrictions.

There has been a 50-60 per cent fall in port traffic, operating at 30-40 per cent capacity. Cargo volumes have decreased by 5.25 per cent decline in cargo volume in March 20 vs March of 2019. Container traffic has reduces by 12.51 per cent and the overall port efficiency has also reduced with the turnaround time at ports increasing to 12.2 days against 3 days in pre-COVID-19 scenario3. All these factors have been result of various restrictions on operations, workforce unavailability, decreasing production, reduced overseas orders and supplies etc.

Despite of all these setbacks, year 2021 seems to create a hope for the shipping sector with India recording highest ever monthly exports in March at USD 34 billion. Government has introduced various measures to see revival and growth of the sector.

This paper attempts to study the challenges put-forth by COVID for Shipping sector and aims to analyze the revival strategies for the same.

#### RFI/2021/RU/175

## AN ANALYTICAL STUDY ON COVID-19: POST LOCKDOWN CHALLENGES AND OPPORTUNITIES

#### <sup>1</sup>Dr. Suhas Dhande, <sup>2</sup>Mrs. Mrunal Waghmare

<sup>1</sup>Principal, Chameli Devi Group of Institutions, Indore <sup>2</sup>Research Scholar, School of Commerce Devi Ahilya Vishhwavidyalaya, Indore

**Abstract** - The COVID-19 pandemic is now a worldwide crisis, with the number of known cases increasing daily and hundreds of millions of people in lockdown.

The whole time history, epidemics gave humans various challenges, but yet also brought with it many visible and hidden opportunities. The Corona virus (COVID-19) is no exception.

In this paper, we insight the challenges as well as opportunities for a better world that this deadly crisis brings to us. We assess different challenges and opportunities that this virus and other comparable recent virus, like SARS, brought to our life. Then, we analyze through reframing the hidden opportunities inside the (COVID-19) and similar coming problems and challenges. As countries struggle to support their people and public health systems, their economies are grinding to a cut short. This will implant the seeds of an exceptional global economic crisis. There is an urgent need for new research to improve our understanding of the social crisis, economic crisis in developing countries and the appropriate policy formation.

The paper concludes with a proposed structure to develop the opportunities of such a complex crisis while mitigating its risks.

**Keywords:** COVID-19, Corona virus, Hidden opportunities, SARS, Economic crisis, Policy formation, mitigating risk.

#### RFI/2021/RU/176

#### IMPACT OF COVID 19 ON MIGRANT LABOURERS IN INDIA

#### Ch. Rajaram Reddy

Research scholar, Department of Sociology, Sri Venkateswara University, Tirupati -517502 Andhra pradesh

**Abstract** - Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people, and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness. Migration is the movement of people away from their usual place of residence, across either internal (within country) or international (across countries) borders. As per the Census 2011, India had 45.6 crore migrants in 2011 (38% of the population) compared to 31.5 crore migrants in 2001 (31% of the population). Between 2001 and 2011, while population grew by 18%, the number of migrants increased by 45%.In 2011, 99% of total migration was internal and immigrants (international migrants) comprised 1%. The economic impact of the covid 19 pandemic in India has been largely disruptive. India's growth in the fourth quarter of the fiscal year 2020 went down to 3.1% according to the Ministry of Statistics. This drop is mainly due to the coronavirus pandemic effect on the Indian economy.

#### EMOTIVE COMPASSION FOR YOUTH IN TIMES OF PANDEMIC

#### Dr. Sonal Sisodia

Principal, Daly College of Business Management, Indore

**Abstract** - The pandemic outbreak has resulted in major disruptions to daily life and youth are feeling these changes deeply. The rapid rise in the number of infected cases and deaths, disruption of daily routines, home confinement, fear of infection, social distancing from peers and friends, and lack of access to educational resources have created a feeling of uncertainty and anxiety among the children and the adolescents (www.cdc.gov). This paper talks about the role of Emotive Compassion which can ease the difficulty levels with which growing children respond emotionally to various situations. It is said that sensitive and responsive approach of elders can cause better cognitive outcomes for youth. The cognitive abilities, beliefs, ethical values, coping defenses, and salient emotional moods that characterizes each youth needs effective measure of handling. Responses of a child to a crisis situation depends upon his prior exposure to such critical situations, his physical and mental health, socio-economic circumstances of the family, and cultural background. This paper attempts to analyse the role of teachers and parents on the emotional stability of adolescent children and presents the temperament of the young adults meaningfully in these Corona times.

**Keywords:** Emotive compassion, pandemic, responses, role of teachers.

#### RFI/2021/RU/178

## A COMPARATIVE STUDY OF EFFECT OF DROUGHT STRESS AND CONSEQUENT RECOVERY IN GROWTH PARAMETERS ON RELEASE OF STRESS ON ORYZA SATIVA L. (RICE)

#### Rashmi Sharma<sup>1</sup> and R.M. Agrawal<sup>2</sup>

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**Abstract** - Present studies elicit the effect of stress on the growth of rice plants caused by the scarcity of water. It was inferred that water-related stress creates a severe threat to the production. In this context, drought is noticed as one of the environmental disasters that inhibit the rice production. In laboratory experiments to observe the water stress, seedlings and plants were treated with different osmoticum solutions of PEG and mannitol. Similarly, for investigations on potted plants, drought-stress on plants was imposed by stopping water supply to them. Further, to observe the 'stress release', seedlings/ plants were transferred to 'control' conditions. Both types of stresses impart different morphological changes. It was realized that during short term stress imposition, the effects of PEG was more pronounced in comparison to the effect caused by mannitol; presumably owing to its less absorption. However, substantial recovery was noticed in almost all the parameters upon release of stress.

**Keywords**: Drought stress, Osmotic stress, Water stress, Morphological features.

#### RFI/2021/RU/179

## ASTROLOGY AND MANAGERIAL SKILL SET-A CONCEPTUAL STUDY Prof. Mridul Dadhich

Renaissance University

**Abstract** - Astrology is a pure science and managerial skill is an art but it is possible that we can use astrological knowledge of ancient time to enhance our managerial ability. Astrology in general sense is ability to decode the impact of planets and constellations on our mind. Managerial skill means doing things right with minimum economical input and maximum output. With a little effort of understanding the sun signs and moon signs in astrology, managerial skill can be moulded individualistically.

Keywords: Astrology, Managerial Skill, Knowledge, Economical.

#### FESTIVALS AND FAIRS: A SYMBOL OF UNITY IN DIVERSITY IN INDIA

#### Vikram Singh Parmar

Lecturer, Renaissance University

**Abstract** - Festivals and fairs are a significant part of Indian culture. It is an integral part of the social-cultural life of Indian people. Fairs and festivals are the core of India's social-cultural being specific. Indian festivals are having a massive impact on all sectors, whether it is society, economy, ecology, tourism, and so on. Hence, we could say that the life of Indians revolves around these fairs and festivals. The fairs and festivals could be categorised based on the reason for their celebration which could be of national importance, religion-specific, region-specific, changing of the season, etc. Thus, the cause of these festivals and fairs vary. They have an essence of local culture which attracts people from distant areas.

This paper aims to discuss several categories of festivals as well as fairs to reflect the diversity of Indian culture. It gives a detailed description of all the significant festivals and fairs of India. The research paper tries to provide a clear picture of these by classifying them into different groups. Research shows festivals being an essential factor of Indian society make it united rather than divided.

#### RFI/2021/RU/181

#### UAE BANKING SECTOR BETTER PREPARED TO WITHSTAND COVID-19 IMPACT

#### Fatema Mehrim

Student, Rennisance University

**Introduction** - The world we are living in today is full of uncertainties in all aspects of life with both individuals and businesses. Everyday millions of questions swarm our heads...will there be a financial crash? Are we going to see a recession? Is my money safe? How so I keep up with my finances and payments? The first place which comes to our mind is our bank. Banks have the power to avoid a potential recession and maintain the operation for a number of businesses through the amount of liquidity available. However, for banks to do their jobs properly one must wonder how well capitalized, and liquid are these banks? To keep the economy afloat the Central bank of United Arab Emirates (CBUAE) introduced AED 256 billion Targeted Economic Support Scheme(TESS) with effect from 15 March 2020( Morgan, Lewis & Bockius, June 2020). Under this scheme AED 50 billion is allocated as facility from the CBUAE for collateral loans to be provided at zero cost to all banks licenced to operate in UAE (TESS facility), AED 50 billion by way of funds freed up from banks' capital buffers (Capital Buffer Relief), AED 95 billion as liquidity buffer relief and AED 61 billion as reduction in CRR.

#### RFI/2021/RU/182

## COVID-19 PANDEMIC AND ITS IMPACT ON ECO-FRIENDLY PRODUCTS- AN UPDATED REVIEW

#### Meenakshi Rajani Premchandani

Research Scholar, Renaissance University

**Abstract** - The massive pandemic Covid19 has moved our lives up and down. We are still struggling to manage the intense spread of the dreaded virus. There is not a single area that has remained untouched by the virus. Human lives have been greatly damaged and impacted by the same. We are just trying to accept the new normal and working on making the earth a better place to live in. One such effort to save the environment from further damage is inclining towards eco-friendly products. This paper will give an insight into the impact covid19 has brought on the purchase behavior of eco-friendly products and the factors that are responsible for that change. The research here is explanatory that shows the positive impact in the perception of consumers towards eco-friendly products due to the advent of covid-19. The study concludes with how businesses can take a lead in producing and promoting eco-friendly products. Time has come that we together join hands in saving our planet EARTH.

**Keywords:** Eco-friendly products, environment, covid-19.

#### FARMING - FUTURISTIC OUTLOOK FOR INDIAN FARMERS: THE PRESENT SITUATION

#### Pratik Uppal

HOD, Renaissance University

The farmer in India has been reeling under the pressure of Debt. The high dependence on debt is due to shortfall in income and rising expenses. Data from NABARD shows that only 53 % of the farmers have obtained debt, the rest either do not need debt or do not have access to it.

Farming today is passed on as a legacy in family. Many enter Ito this field as a compulsion and not a choice. It is high time that farmer gets to be seen as an entrepreneur. Even if some say that the farmer is already an enterpreneur, the following fact would leave them jolted. Data says that farmers actually receive less than 30 percent of wha the final consumer pays for the product. This means that 70% of the final value is either cost, commission or both. This has resulted in the poor financial health of the farmer. The farmers have been driven to astute poverty and in some extreme cases even forced to commit suicide.

#### RFI/2021/RU/184

## PATRIARCHY IN INDIAN SOCIETY Manpreet Kaur

Assistant Professor, Renaissance University

"One is not born of woman, but has made one."- Simon de Beaviour

Patriarchies a mindset which establishes dominance on the conduct of women. The core of patriarchy has been to exhibit dominance over the females by males. This dominance exhibited translates into setting boundaries on what a particular gender can do and cannot do. The Urban Female Participation Rate fell to 6.9% in November 20 from 7.2% in October 20 (Credit- Economics Times).

The society starts to hone these differences from the initial days. Simple and basic things like how the girls play has to be different from the boys. This difference in attitude also extends to impact their basic rights like- access to education. According to Yourarticlelibrary.com only 31 % of the girl child in rural India is educated.

#### RFI/2021/RU/185

#### EFFECTS OF COVID-19 ON SCIENCE AND TECHNOLOGY

#### Dr. Rekha Ranawat

School of Computer Science, Renaissance University (Indore)

**Abstract** - The influence on science and lookup in development prior to COVID-19 used to be rapid .The pandemic curtailed most academic, industry, and government fundamental science and scientific research, or redirected lookup to COVID-19. This is important because the unfavorable monetary have an effect on of the COVID-19 crisis could undermine the research funding streams of universities global and as such their potential to aid the lookup activities in their institutions, the researchers they employ, and the research facts infrastructure itself (e.g. academic libraries) and ongoing improvements to make certain a healthy lookup culture. **Keywords:** COVID-19.

### RFI/2021/RU/186

#### WOMEN EMPOWERMENT AND HUMAN DEVELOPMENT IN INDIA

#### Dr. Rachana Bajaj

Professor, Renaissance University, Indore (M.P.)

**Abstract-** Empowerment is defined as the enhancement assets and capabilities of diverse individuals and groups to engage, influences and hold accountable the institution which

affect them Empowerment of women in the pre requisite to transform a developing country in a developed country.

Women Empowerment is a global issue and discussion on women political right are it he fore front of many formal and informal complains worldwide. The concept of women empowerment was introduced at the international women conference at NAROIBI in 1985. Education in the basic requirement for human development and right to education is a fundamental human right. Women education in India has also a major preoccupation of both the Government and curl society as educated women can play a very important role in the development of the country. Educating a woman creates a vibal opportunity for the social and economic development of the country and society. Education is milestone of women empowerment because it enables them to responds to the challenges.

Human Dev encompasses elements that contribute critical issues of gender and development in recent years, there has been a growing realization that development goals cannot be realize unless gender inqualities are removed women's empowerment is very essentials for the development of society and nation. India is passed to emerge as are of the most developed nation by 2020, more literate, knowledgeable and economically at the forefront no, doubt women will play a vital role in contributing to the country's development.

This paper addresses the issued related to women's empowerment. A brief critique of human development, it begins with a discussion of the growing conceptual consensus around empowerment.

Keywords: Women Empowerment, Education, Human Development.

#### RFI/2021/RU/187

#### A STUDY OF WORKING WOMEN'S WORK LIFE BALANCE DURING PANDEMIC

#### Dr. Parul Sharda

Associate Professor and HOD (Management)
Indore Management Institute & Research Center

**Abstract** - The COVID-19 crisis has taken the world by surprise, and its effects are widening pre-existing inequalities such as socio-economical, educational, and digital divides. The media and research shows that pandemic has strongly impacted women's especially the working women's, who, on the whole, are more vulnerable to the effects of a crisis. The life of employees has gone in trouble, when they have to start work from home while managing house chores especially Working Women's. This research study focuses on identifying the factors that helps in managing the work life balance of working women.

'Life,' as we probably aware, comprises of family, companions, wellbeing, love, vocation, delight, and then some. Without a doubt, adjusting every one of them is an upsetting obligation. It includes a blend of time the board, devotion, and, in particular, prioritization. Here comes the idea of work life balance where we get the possibility that we need both work and different parts of life to be more joyful.

While a few people imagine that it's difficult to find some kind of harmony, others accept that a sound life requires a solid vocation and the other way around. It is fundamentally a specific method of how one spotlight on close to home estimations. Individuals keep various perspectives on the stuff to keep up their ideal work life balance during lockdown due to covid\_19 outbreak in India. Well to get motivated, I recall the words of Mother Teresa which says "If you want to change the world, go home and love your family." But the truth is that, one has to work as well to make the family happy.

#### RFI/2021/RU/188

#### "A STUDY ON FADING ART FORM - GANJIFA CARDS" Dr. Shruti Tiwari

Head of Fashion, Renaissance University

#### Ms. Sakshi Mundra

B.Design students of School of fashion, Renaissance University

**Abstract** - His game of cards called ganjifa cards is thin on ground. The playing and fabrication of these cards have completely vanished with its intricate paintings or printings that represent their historic cultural value. The present study approaches to understand

the importance of craft like Ganjifa cards and the cultural, ethical values related to it. The present study was taken under the secondary data bases.

**Keywords:** Mughals, Persians, India, Mughal ganjifa, dasavatarganjifa, Hindu, incarnations, bird ganjifa, ashtadikpala ganjifa, chitkara, suits, Mysore.

#### RFI/2021/RU/189

## STRATEGIES TO REVITALIZE FARMING AND AGRICULTURAL PRACTICES POST COVID-19 PANDEMIC

#### Niharika Marmat Ganasan

Renaissance University, Indore (M.P.)

**Abstract** - The global pandemic of COVID-19 has wreaked havoc on farmers whose story has largely gone untold. The main goal of this article is to draw attention to the connection between global pandemics and agricultural and food systems. Secondary data was obtained and analyzed using web portals, daily national newspapers, and written science journals. From pandemic to lockdown, locust to heavy rains, unsold crops to rotten crops, financial crisis to extreme hunger, the result reveals that farming operations have come to a halt, with people placing a premium on those who can feed them. It is beyond time for action, and priority must be provided to growers, who are working as tirelessly as police and health staff to ensure that the whole planet thrives. To develop agricultural sector resistance to the pandemic, the government must take ambitious measures to help farmers use advanced machinery such as autonomous tractors, seeding machines, robotic harvesters, drones, and ICTs, as well as toll-free numbers, higher quality seeds, fertilizers, and direct financial funding to vulnerable farmers.

**Keywords:** Agricultural systems, COVID-19 impact, global pandemic, resilience, financial crisis.

#### RFI/2021/RU/190

#### IMPACT OF COVID-19 ON INDIAN ECONOMY

#### Dr. Anjana Gorani

Asst. Professor, RPL Maheshwari College, Indore

**Abstract**- In view of the scale of disruption caused by the pandemic, it is evident that the current downturn is fundamentally different from recessions. The sudden shrinkage in demand & increased unemployment is going to alter the business landscape. Adopting new principles like 'shift towards localization, cash conservation, supply chain resilience and innovation' will help businesses in treading a new path in this uncertain environment.

The outbreak of the Covid-19 pandemic is an unprecedented shock to the Indian economy. The economy was already in a parlous state before Covid-19 struck. With the prolonged country-wide lockdown, global economic downturn and associated disruption of demand and supply chains, the economy is likely to face a protracted period of slowdown. The magnitude of the economic impact will depend upon the duration and severity of the health crisis, the duration of the lockdown and the manner in which the situation unfolds once the lockdown is lifted. In this research paper, there are mentioned various impacts of COVID-19 on the Indian Economy.

#### RFI/2021/RU/191

## ANONSLAUGHT OF COVID-19 HAD REROUTE PUNJABI CINEMA TO UNPRECEDENTED WINGS

#### Amandeep Kaur Arneja

(Ph.D Scholar, Renaissance University, Indore, Madhya Pradesh)

**Abstract**- An unrivalled reality of Covid-19 had trembled the world with its worst effects. It had shudder almost every sector in anyway. It whacked the entertainment sector and handicapped the functioning of film industry. Putting the lid on cinema and movie theatres had dropped the global box office collection. A dramatic conveyance has been witnessed in film industry that elevated film industry to new parameters. On aggregate level, various

repercussions are witnessed in Punjabi Cinema industry too. Punjabi Cinema since its nativity has been through many rough roads but gingerly efforts by film clan had marked the amelioration of this regional cinema. Unanticipated knock of this deadly virus had enveloped Punjabi cinema with its repercussions .Punjabi Cinema countenance cessation was not for the first time but history also marked such agonized blow. Prior Bloody partition of 1947, wars and terrorism had starved this regional cinema with its production. The dawn of New millennium, when Punjabi Cinema was gaining planetary recognitions got wrapped by the upshot of this deadly virus. In this proceed, Punjabi Cinema employing contemporary endeavour to set new tones to brawl the impact of Covid-19.Although consignment of challenges cropped but it elevated to new wings.

Keywords: Punjabi Cinema, Covid-19, virus, effects.

#### RFI/2021/RU/192

## A REVIEW ON COST EFFECTIVE APPROACHES IN DIFFERENT STAGES OF COMMERCIAL MICROPROPAGATION TECHNOLOGY

#### Shirish Patidar

Assistant Professor, School of Agriculture, Renaissance University, Indore (M.P)

**Abstract-** Micro propagation is an artificial technique for fast multiplication of plants in a very short period using the tissue or cell culture techniques during a controlled atmosphere. Initially, the technique of micro propagation for large-scale production of plants was utilized primarily to decorative plants only however currently it's been extended to regarding a thousand plant species as well as numerous vegetable and fruit crops like potato, strawberry, oil palm, banana, etc., meditative and aromatic plants and trees The need for affordable plant tissue culture systems, applicable for micro propagation and in vitro conservation of plant genetic resources, has been stressed emphasized the large-scale application of such technology in developing countries. The most important advantage of micro propagation is that the very high multiplication rates. Therefore, the major disadvantage of this method is that the comparatively higher cost concerned as compared to different plant propagation ways. The main objective of the review is to create awareness among the utilization of cost-efficient alternates in different stages of micro propagation technology utilizing the community to create the technologies easy.

**Keywords:** Micropropagation, large-scale production, cost effective, In Vitro, Alternatives.

#### RFI/2021/RU/193

## REPURCUSSIONS OF COVID-19 WITH SPECIAL REFERENCE TO MANAGEMENT IN DIETARY PRACTICES OF VARIOUS INDIVIDUALS

#### Dr. Jauhari Richa

Ph.D, Govt. M. H. College of Home Science and Science for Women, Jabalpur

**Introduction:** The COVID-19 pandemic is posing severe threats to international health and the economy.

- At the moment there is still no cure for the disease
- Alternative methods need to be found to control the spread of the virus.

COVID-19 is caused by specific Coronavirus (SARS-CoV 2). Coronaviruses primarily cause enzootic infections in animals but is capable of transferring to humans and causing infections eg

- Severe Acute Respiratory Syndrome (SARS) in 2002
- Middle East Respiratory Syndrome (MERS) in 2012.

#### X-RAY DIFFRACTION STUDIES OF PRASEODYMIUM CAPRYLATE IN SOLID STATE

#### Kirti Vishwakarma

School Science, Renaissance University Indore (M.P.) India

**Abstract** - X-ray diffraction is common technique for the study of crystal structure and atomic spacing. X-ray diffraction is based on constructive interference of monochromatic x-ray and a crystalline sample. The X-ray analysis showed that praseodymium caprylate soaps have double layer structure with molecular axis slightly inclined to the basal plane. **Keywords:** Praseodymium caprylate, x-ray diffraction, metallic soap, atomic spacing.

#### RFI/2021/RU/195

## EFFECT OF MICRONUTRIENTS, BIOFERTILIZERS AND FYM ON GROWTH AND YIELD OF CHICKPEA IN VERTISOL

#### Mukesh Tomar, Satish Patidar and R.P. Singh

Department of Soil Science and Agricultural Chemistry, R.A.K. College of Agriculture, R.V.S.K.V.V., Sehore

**Abstract**- A field experiment was conducted to study the effect of micronutrients, biofertilizers and FYM application on growth and yield of chickpea. Experiment consisted of eight treatments, laid out in randomized block design with three replications. Application of T8 (RDF + FYM 5t/ha + seed inoculation with Rhizobium + PSB) recorded highest plant height, branches/plant, Root length in cm, pods per plant, seed yield (kg/ha), straw yield (kg/ha) and harvest index (%).

#### RFI/2021/RU/196

## A VITAL ASSESSMENT OF NON-PERFORMING ASSETS WITHIN THE INDIAN BANKING INDUSTRY

#### Prof. Dr. Pooja Yadav

Renaissance University, Indore

**Abstract** - The degree of non-performing resources (NPAs) best demonstrates the adequacy of the financial area of a country. The reason for this investigation is a push to investigate the commitment of the various banks exclusively to the NPA in the business by investigating its development design during the time frame 2012-2019. Further, the investigation is made to investigate the impact of various gatherings of banks, in particular, State Bank of India (SBI) and its partners, nationalized banks and private area banks on the financial business in such manner.

The individual private area banks, nationalized banks and SBI and its partners have been considered with the end goal of the investigation. The investigation depends on auxiliary information gathered from the Reserve Bank of India site for the time frame 2012-2019. The mathematical mean has been utilized as a measurable device for showing up at the mean development pace of gross NPAs. Further, refinement of the outcome is finished by contrasting the development of gross NPAs of individual keeps money with that of the normal development rate.

The appraisal of private area banks uncovers that the development pace of NPAs is low when contrasted with the nationalized banks, just as the SBI and its partners. The nationalized banks and the partner banks of SBI neglected to deal with the issue of helpless advances successfully because of which the development in such credits has been amazingly high.

**Keywords**: Non Performing Assets, Private sector Banks, SBI & its associates and Nationalized Bank.

#### CASE STUDY ON AROGYA SETU: A DIGITAL TOOL TO BATTLE COVID-19

#### Dr. Gunjan Shuklaa

Associate Professor, Renaissance University

**Abstract** - The purpose of the study is to understand the utility of Indian (m-health app). With the help of this study researcher is trying to understand the ease of use and users point of view for arogyasetu. The study addresses the mechanism and structure of application and surveillance of the covid19 transmission through arogyasetu. This app was a primary protection to everyone, with the help of this study researcher is trying to understand usage and adoption of the application.

Keywords: Arogyasetu, Covid 19, M-health, Technology, Utility.

#### RFI/2021/RU/198

#### EFFECT OF COVID-19 ON MENTAL, PHYSICAL AND SOCIAL REGION

#### Dr. Varsha Malviya<sup>1</sup>, Dr. Rashmi Kame<sup>2</sup>

**Abstract** - Covid-19 disease pandemic has spread to 19 centuries with approx. 2.4 million confirmed cases and 150,000 deaths globally as of April 18. Many people may be facing increased level of alcohol drug use insomnia and anxiety covid-19 itself can lead to neurological and mental complication such as delirium, agilation and stroke. Covid -19 containment measure have a direct and documented impact on drug use and service responses.[1-3]

#### RFI/2021/RU/199

## EXPROPRIATION - AN UNDERSTANDING AND STUDY OF INDIAN EXPROPRIATION REGIME

#### Ujjwal Kumar Chawla<sup>1</sup>, Jaideep Singh Deora<sup>2</sup>

After the era of colonization came to an end, there was a spate for nationalizations which were intended to regain control of the economy from multinational companies. Developing countries instituted changes regarding the manner of entry of foreign investment. Such entry was more in the form of joint ventures. Owing to these joint venture forms of investing, companies became corporate citizens of the host state. Now as the government is moving towards regulation and speaking about no role of government in doing the business, it is of huge debate, if any change happens at the political helm of India, whether the new political regime will be able to undo the disinvestment by way of expropriation and nationalization. Before jumping to any support for expropriation with a hint of socialism it shall be kept in mind that the global investment index and the countries and respective individual players do consider expropriation risk before investing the any country. Any act of expropriation by the government will severely hamper the future prospects of foreign direct investment in India and also that of ease of doing business.

#### RFI/2021/RU/200

#### TEACHER'S EXPERIENCE ON ONLINE TEACHING DURING PANDEMIC COVID-19

#### Dr. Usha Sharma

Assistant Professor, Faculty of Commerce, Rabindranath Tagore University, Bhopal Abstract- The purpose of this study was to conduct an online survey for teachers to find out their experience regarding online teaching during COVID-19. In this pandemic situation, Indian education system adopted online way to take school, college and universities classes. Thus, the sample consisted of 120 teachers from different schools, colleges and universities. Online survey method was used for the purpose of data collection. The finding shows that taking online classes not easy for the teachers, faced technical issues, lack of interaction with the students, teachers felt class room is best way for the teaching.

#### **CULTIVATION OF CUCUMBER UNDER GREEN HOUSE CONDITION**

#### Vishram Singh Pal<sup>1</sup> and Anshu Pal<sup>2</sup>

<sup>1</sup>Head of Department, School of Agriculture, Renaissance University, Indore <sup>2</sup>Assistant Professor, School of Agriculture, Renaissance University, Indore

**Introduction**- Cucumber (Cucumis Sativus L.) is one amongst the popular vegetable crops grown broadly throughout the globe. it is a subtropical plant and grows best under conditions of heat, humidity, and light intensity and with an uninterrupted supply of water and nutrients. Under favorable and stable environmental and nutritional conditions and when pests are in check, the plants grow speedily and produce heavily.

#### RFI/2021/RU/202

## BIO-FERTILIZER: AN ECO-FRIENDLY TOOL TO REPLACE THE USE OF CHEMICAL FERTILIZERS

#### Anshu Pal<sup>1</sup> and Vishram Singh Pal<sup>2</sup>

<sup>1</sup>Assistant Professor, School of Agriculture, Renaissance University, Indore <sup>2</sup>Head of Department, School of Agriculture, Renaissance University, Indore

The formed from micro-organisms and used as low cost, eco-friendly and renewable source of plant nutrients. It produces plant nutrients like Nitrogen and Phosphorous through microbial activity inside the soil and make available to plant in gradual manner.

#### RFI/2021/RU/203

#### SIGNIFICANCE OF EMOTIONAL INTELLIGENCE LEADERSHIP IN COVID 19

#### Dr. Priyam Prabhakar

Abstract - With the emergence of Covid -19, organizations and employees are facing most difficult and challenging times causing a lot of stress, fear and uncertainties. The present time is the test for the leaders to understand and manage themselves and their employees needs, and to encourage and motivate them to perform at their best in this adverse situation as well as to provide them psychological support and security. Emotional intelligence is one of the key competency of effective leadership which is most essential in the current pandemic situation. Leaders with high emotional intelligence can use their EQ competencies to manage people in such difficult times by maintaining high level of social interaction and building healthy relationship by understanding and controlling their emotional reactions. The Present paper is conceptual in nature framed with the objective of studying the impact of Covid 19 on employees, and know the significance of emotionally intelligent leadership in this pandemic situation toovercome such challenging impacts on the basis of literature Review. Suggestions for improving emotional intelligence leadership has also been stated in the paper. Findings of the study suggests that Emotional Intelligence is the most crucial skills necessary for the leaders to learn and practice especially in the present pandemic times to positively manage the employees for organizational development.

#### RFI/2021/RU/204

## BRAND EFFECTS ON CONSUMER PREFERENCE TOWARDS READYMADE GARMENTS INDUSTRY: AN ANALYTICAL STUDY OF INDORE CITY

#### Dr. Jitendra Chouhan

Assistant Professor, Idyllic Institute of Management Indore

**Abstract** - This study aims to investigate the brand effects on consumer preference towards readymade garment. The results suggest that, brand name variable have statistically significant relationships with consumer preferences. The survey results indicate that the consumers mainly look for some factors like brand name, Status, quality and price of a

product. Moreover, from the survey it is seen that the majority of the respondents sometimes change the brand they use. The data support and suggest implications for consumer research. The researcher has used analytical study, it is revealed that irrespective of age and education levels respondents are buying branded garments to enhance their style. A total of 480 responded of questionnaires were evaluated for analysis. The findings of the study indicated positive correlations among the two variables with high factor loadings. Brand name of a product has significant impact on the overall preferences of the consumers. Consumers are now becoming choosy and selective and they consider brand as their identity and they perceive that brand enhances their personality.

**Keywords:** Brand Effects, Consumer Preference, Brand Preference, Readymade Garments.

#### RFI/2021/RU/205

## BIOMETRIC SYSTEM AND BODY FLUID HYGIENE AND RISK OF COVID-19 TRANSMISSION

#### Palack Asati

Assistant Professor, Renaissance University Indore

**Abstract-** The COVID-19 pandemic is accelerating interest in biometrics and contactless biometrics in particular. In Biometric System Scanners are use to verify the identity of human being by their behavioural or physiological pattern of measurement from which some Biometric System do not require physical contact and hence they are contactless and do not require direct touch whereas some require direct touch such as Fingerprint verification system which increases the possibility of contaminanation with harmful microbial pathogens and cross- contamination of food and water by several users. On February 12, 2020 the WHO named the disease brought about by the novel "Covid Sickness 2019" (Covid-19) and associated with coronavirus and was reported in the city of Wuhan, Hubei Province. Therefore this virus is called severe acute respiratory syndrome coronavirus 2 (SARS CoV-2). The possible transmission routes of (SARS CoV-2) via body fluids including saliva, blood, urine, feces, semen and bronchoalveolarl avage. In this view point, we establish the control measures and prevention to curb the spread of infectious diseases, including covid -19.

#### RFI/2021/RU/206

## EFFICIENT MANUFACTURING & LOGISTICS IN INDIAN E- COMMERCE INDUSTRY AND ITS EFFECT ON CUSTOMER SATISFACTION

#### Salu Chouhan and Anup Sharma

(Assistant Professor, Rennaisence University Indore - 453111)

**Abstract-** JIT (Just in time) refers to one of the famous method used in manufacturing along with labor, material, and other inputs. The JIT role in Indian e-commerce industry is increasing, and awareness of Indian e-commerce industry enhances productivity of online retailers. It generates high level of satisfaction in customers, availing offline as well as online e-commerce services. JIT also contributes in improving physical distribution quality. Internal and external environment affects logistics and supply chains. From customer point of view, demand fulfillment using JIT method, clarity of production planning, sourcing and logistics are vital in Indian e-commerce industry.

Keywords: Logistics, Supply chain, Covid-19.

#### RFI/2021/RU/207

#### **AYURVEDIC MEDICINES - PATENTABILITY IN INTELLECTUAL PROPERTY RIGHTS**

#### Rupali Bajaj

Student, LLM (IPR), Renaissance University **Dr. Swati Patil** 

Assistant Professor, Renaissance University

**Abstract** - 'Ayur' means 'Life', Veda means 'Science or Knowledge'. 'Ayurveda' means 'knowledge of Life' or 'Wisdom of Life'. Ayurveda is natural system of medicine, originated in India more than 3000 years ago. It's derived from Sanskrit. It's recognised officially by

WHO, 1976. It's invented by DHANVANTRI, the physician to gods in Hindu Mythology, who received it from BRAHMA. It's natural substances, herbs, medicines helps us to lead healthy, happy, stress-free life. It's diet involves eating or restricting certain foods based on your Dosha or Body Types, which is claimed to boost weight loss, support mindfulness and many other benefits. It's healing is facilitated with the amalgamation of 5 elements of nature. Whereas in homeopathy, its objective is to bring about a change in human body to make it respond in q better way to get the system in right place. And whereas in Allopathy, the concept of treating the disease with help of drugs.

**Keywords:** Ayurvedic Medicines, Traditional Knowledge, Patentability, TKDL, Patent, Amendment, Health Improvement.

#### RFI/2021/RU/208

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#### RFI/2021/RU/209

"COVID-19 PANDEMIC: DIGITAL TRANSFORMATION VS DIGITAL CHANGES"

#### Amit Hasija

HOD, Renaissance University

**Abstract**- The COVID-19 pandemic is causing an exceptional worldwide wellbeing emergency with extreme financial outcomes. This paper investigates the effect of the COVID-19 pandemic on Digital change and the other way around. All the more particularly, the article gives solid reflections on whether and how the COVID-19 episode is speeding up computerized change in associations. The principle finishes of this work can be important to new companies and customary associations that mean to investigate or take advantage of lucky breaks in computerized change.

An increment in digitalization is driving firms and instructive foundations to move to telecommute (WFH). Blockchain innovation will get significant and will involve research on plan and guidelines. Gig laborers and the gig economy is probably going to increment in scale, bringing up issues of work portion, cooperation, inspiration, and parts of work overburden and presenters. Working environment observing and techno stress issues will get unmistakable with an increment in advanced presence. Online misrepresentation is probably going to develop, alongside research on overseeing security. The guideline of the web, a distinct advantage, will be essential post-pandemic.

Exploration may address the outcomes and reasons for the computerized partition. Further, the issues of internet fairness and zero-rating plans will justify examination. A key examination issue will likewise be the effect and outcomes of web closures, as often as possible turned to by nations. Computerized cash, as well, accepts significance in emergency circumstances and exploration will address their appropriation, results, and mode. Parts of reconnaissance and protection acquire significance with expanded computerized utilization.

**Keywords:** Covid-19, Digitalization, Digital Transformation, Digitalization and Innovation.

# AN EMPIRICAL STUDY ON THE ROLE OF OTT PLATFROMS IN COVID 19 PERIOD OVER CINEMAS

#### Ruchika Jadiya

Student, PGDM International, Renaissance University **Dr. Swati Patil** 

Assistant Professor, Renaissance University

**Abstract** - Due to covid period we have seen a vast growth in the OTT platforms. The OTT subscription has also increased by up to 30% and it became the main source of entertainment mostly for adults during covid period. This became helpful in satisfying their customers during the tough times. Also, this paper depicts that after lockdown also the population will prefer to go with the OTT platforms or they prefer to go the cinemas. As they are getting the best at their own place only. Although there is fear of covid so the mostly population is preferring OTT.

**Keyword:** Over the top media (OTT), Covid 19, audio-visual platform.

#### RFI/2021/RU/211

# REPERCUSSIONS OF COVID-19 WITH SPECIAL REFERENCE TO BUSINESS AND ECONOMY

# Kompelli Swathi

Student, Master of Business Administration, Kakatiya Institute of Technology and Science **K. Shashank** 

Assistant professor, Department of Management, Kakatiya Institute of Technology and Science, Warangal

**Abstract** - This research article is depicts about the repercussions of COVID-19. The whole world is affected by corona virus in an enormous way. Due to COVID-19 outbreak some sectors are affected while some sectors benefited. The life style of the people totally changed and people started thinking individual and social well being is most important. Every human being faced too many obstacles to survive safely. During pandemic most of the companies are switched to work from home and implementing remote working, safety practices, changing work place, trends automation, digitalization and innovation. All managerial activities done in online mode but there are some difficulties in production, manufacturing and supplying. Risk management is applied. Most of the companies protect their work place by running operational activities and used various technologies to continue their production safely and repurposing method is followed. Some companies changed their products and catch the situation to increase their sells For example: LVMH switching from producing perfumes to making hand sanitizers. Science helped a lot during pandemic. Most of the researchers and scientists greatly fought for found the vaccine to overcome from Covid-19. COVID-19shows its impact mainly on climate research, observations, and assessments and on greenhouse gas concentrations and emissions. Scheduled Science missions and conferences are cancelled. COVID-19 is significantly impacting business and economy. All the businesses are temporarily closed and business firms changed their strategies based on the current requirement. Reduce in income of the people and government, Unemployment increased, job loss, restrictions in transportation, GDP decline. Demand front, financial markets and international trades are highly impacted due to COVID-19 lock down. The economic growth of India has been reduced and rupee value continuously depreciating. The global economy shrunk by 4.4% in 2020 and predicting global growth is 5.2% in 2021 but the major economy growth in 2020 was china with 2.3% growth registered. Billions of dollars lost in 2020. Digital and internet economy plays a vital role everywhere. Usage of internet increased virtual collaboration process is continued. Pharmaceutical companies, E-commerce, delivery services, online shopping, Entertainment streaming services are benefited and education, travel, tourism, tech, sports and aviation sectors are highly affected.

Keywords: COVID-19, Repercussions, Production, Impact, Lock down, Management.

#### A REVIEW ON INVESTMENTS IN MUTUAL FUNDS DURING COVID 19

#### **Arvind Chouhan**

Asst. Prof. Renaissance College of Commerce and Management, Indore

**Abstract** - Mutual fund is an investment tool which is used by investors to collect money and purchase securities such as stocks and bonds. the use of mutual funds is to increase the funds portfolio of an investor. the current paper focuses on the journey of mutual fund industry in India can stop it talks about how mutual fund was brought to India how has its journey been thought the entire course right from its introduction to the current stage. Mutual fund is a known as an important tool of investment today there are many investors small and big to purchase mutual funds so that they can increase the funds portfolio that they possess. how does a mutual fund actually perform what are the various conditions which help in the growth of mutual fund and what would be the benefits for investor when he buys mutual funds is an area of investment and needs to be studied deeply so that proper guidance can be given to the investors. It has been found that mutual fund helps the investors to grow their investments in a proper direction and hence increases their money. The time of COVID 19 saw some major changes in the returns that were expected from mutual funds.

Keywords: Mutual Fund, money, India.

#### RFI/2021/RU/213

# PAINTER OF GODS – AN INDIGENOUS TECHNIQUE OF PATTACHITRA WITH REFERENCE TO CONTEMPORIZATION OF LOCAL CULTURAL HERITAGE

#### Dr. Shruti Tiwari

(Head of Fashion, Renaissance University)

#### Ms. Hiya Shrivastava

(B.Design students of School of fashion, Renaissance University)

**Abstract** - Pattachitra is an ancient art form of Orissa and Bengal the paintings of pattachitra are based on Hindu mythology and inspired by Jagannath. The paintings of patachitrapatachitra are resemblance from the old murals from the religious centres of PuriKonark and Bhubaneswar region dating back to the 5th century The art form is appreciated by art lovers all over the world for its effortless style of drawings and space line usage. The artists are called 'patuas'. These songs are known as "Pater gaan" the songs range from traditional mythological tales and tribal rituals to stories based on modern Indian history. This art form is mainly practiced by the painter community who emphasizes on the narration and ornamentation of figure drawings of god and goddesses in vegetable and mineral dyes. Primary colors are used in "Pattachitra", whereas other shades are obtained by mixing primary colors. Themes and motifs of "Pattachitra" are based on Indian mythology, usually depicts the narrations inspired by rituals. Men & women both are engaged in the preparation of these scrolls.

The present study has been done to document the fading magnificent colorful painted Indian traditional textile in its original form. To understand the journey of this painted textile dated 300 years back to today's trend. The objective is to document this art form in detail and record colours, motif, tools, equipment's, and manufacturing process. This study also aims to document the data of traditional practices of natural dyeing/painting. Apart from secondary data, the purposively data regarding the craft was collected from Raghurajpur village, based on observation and interview method. The data pertaining to craft documentation was collected from five craftsmen, who were practicing "Pattachitra" painting in traditional method during the time of data collection. "Pattachitra" popularly known as pata or pat, done on thinly woven cotton cloth, has undergone through few deviation in themes, colours and technique used.

**Keywords:** Orissa, Hindu Mythology, motifs, natural dyes, colors, tools, hand painting, painted traditional textile.

#### TECHNOLOGICAL MANAGEMENT OF COVID-19 PANDEMIC

#### **Marie Fernandes**

Assistant Professor, Renaissance University

**Abstract**- As Covid-19 pandemic is in upsurge it has also brought forth upsurge in the use of digital technologies which have come into affect due to the social distancing norms and nationwide lockdowns. New ways of working in organizations has also led to increase in digitalization in leading firms and educational institutions, healthcare etc. The Technology has a great impact since contact tracing, research for vaccine, online shopping, e-learning, working, meeting, and entertainment have shifted from offline to online. This has resulted in an accelerated diffusion of emerging digital technologies among ordinary people and thus there are many technologies which are becoming prominent in view of this pandemic. These technologies are also helping in management of the pandemic. This paper will present a conceptual journey of covid19 from day one and it is still on.

**Keywords:** E-learning, Artificial Intelligence, Block chain, digitalization.

#### RFI/2021/RU/215

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#### Dr. B. L. Malviya

HOD (LAW) Renaissance University School of law Indore

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### RFI/2021/RU/216

# PERSPECTIVES OF COVID-19 PANDEMIC: ITS PROS AND CONS IN DAY-TODAY LIFESTYLE

#### Dr. Rekha Ranawat

Renaissance University, Indore

In December 2019, a corona virus, the severe acute respiratory syndrome corona virus 2 (SARS-CoV-2), which motives the corona virus sickness 2019 (COVID-19), emerged from Wuhan, China1. Since then, the World Health Organization (WHO) has declared this a public health emergency of worldwide problem due to the fact of the global spread. As of April 4, 2021, there are 129,902,402confirmed cases among 223 countries, which include 2,831,815 proven deaths. The unfold has continued across all continents besides Antarctica and is rapidly being identified in more and greater states in the US. Life after the Covid-19 outbreak will by no means be the same. COVID-19 (Corona virus) has affected day to day lifestyles and is slowing down the world economy. This pandemic has affected thousands of peoples, who are both ailing or are being killed due to the spread of this disease.

### RFI/2021/RU/217

#### **EXPORT ETHICS**

Jushika Sanjay Sachdev, (Research Scholar)
Dr Manisha Pandey, (RU)

**Abstract** - The study considers the export relevant data alongside the ethical concerns attached with it. The trading in any form has to abide by the set of moral rules and regulations in order to its sustainability and in order to gain that, it's a must to not only consider the moral ethics or principles but to follow them in all its measures. The necessity of ethical code of conduct is explained in order with exports and its promotional activities undertaken thereby.

Keywords: Exports, ethical exports, ethical trade, unethical behaviours.

#### EXPECTED CHANGES IN SPATIAL DESIGN OF PLAY SCHOOLS POST COVID-19

#### Mrs. Afroz Adil

Lecturer-Architecture and Interior Design Dept. Govt. Women's Polytechnic College, Indore

**Abstract-** Play schools have been a preschool for toddlers where they learn to speak, read, write, eat and socialize. It's like a second home to the little ones. They play and interact with their teachers and pier friends. Since the age group of these children is too less their safety and security is of utmost priority.

Post Covid-19 it becomes a challenge to design a play school for the toddlers where they can safely indulge themselves in physical activities and socializing with their friends and teachers. Drastic design changes have to be made for schools post Covid-19. The entire premises have to be designed in such a way that the little ones keep safe and this may come naturally to them, followed by the design. Millions of young children are affected by this pandemic as they are not allowed to go to their favorite place that is their school. This restriction is due to lack of safety in the design.

More space will be required for the schools and interiors will have to be flexible and convertible. Few areas like the canteen, gym will have to be omitted and larger classroom have to be designed for the kids. More concentration on the outdoor activities will have to be laid and less space for the staff have to be designed.

#### RFI/2021/RU/219

# COVID 19 PANDEMIC CHALLENGES AND ROLE OF PUBLIC SERVICE ANNOUNCEMENT IN AWARENESS

#### Dr. Deepmala Gupta, Shweta Kanungo

Researcher, Journalism and Mass Communication Renaissance University Indore, Research outline

The purpose of public service announcements is to produce data regarding awareness, improvement in information, attitudes, behavior, etc. people that have seen public service announcements or have even a lot of views regarding public service announcements perceive regarding PSA. PSA could be a style of advertisement.

New media has the ability to show a campaign into a religion. Social media has the ability to fight globally. It will increase media usage for the individual that effectively satisfies the advertisers by reaching into the society. The social use of advertising, as well as its product, is to form awareness among society regarding service that may improve people's lives inside that culture.

The corona virus could be a drawback for humanity as an entire. most are facing the results of the ever-present epidemic, the unwellness. This has light-emitting diode to the disappearance of happiness in human life and virtually most are involved regarding the long run of society.

Covid .19 is facing Associate in Nursing new challenge whereas making resilience to PSA like - Drinking doesn't defend you and survives reception with healthy, mental, activity physical activities like opportunities. Covid nineteen Traffic Policemen, social employees, doctors etc. square measure all fighting, and square measure against the corona with the final public.

# RFI/2021/RU/220

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Abstract – rduhíd nký ei l lkh l pukvki dk vknku&i nku oc ds ek/; e l s gkus yxk gk सूचनाओं को निरंतर प्रेशित करने का कार्य मीडिया द्वारा 1780 में जैम्स अगस्ट हिक्किस से ही प्रारंभ gks x; k FkkA lkkj r dk l cl s i gyk v [kckj cxky xtv Fkk] ft l s lkkj r ei fi  $\mathbf{i}$  vx  $\mathbf{l}$ ; int i  $\mathbf{i}$  j dh भारूआत हुई। वहीं वि व की बात करे तो जर्मन प्रका ाक जोहान कैरोलस ने पहले समाचार पत्र की नीव रखी थी। रिले ान एलेर फुरनेमेन अंडर गेंडेनक्वाड्रिंगन नामक समाचार पत्र 1605 में आरंभ किया। इस प्रणाली को भारत आते—आते 175 वर्श लग गए। वर्तमान परिदृ य की बात करें तो कुछ सैंकड़ में l puk dk vknku i दान वि व भर में किया जा सकता है। यह संभव हो पाया है तकनीकि की देन b  $\mathbf{k}$  j u  $\mathbf{k}$  ds ek/; e l  $\mathbf{k}$  bl rduhd us i = dkfj rk ei , d ub  $\mathbf{l}$  fo/kk dks t le fn; k gs og gs oc पत्रकारिता। आज इससे कोई अछुता नहीं है को विड—19 के दौर में यह वि श टूल के रूप में आंका  $\mathbf{x}$ ; k g  $\mathbf{k}$  b सी के साथ सो यल मीडिया जुड़ कर कांतिकारी परिवर्तन लाए है। नतीजा यह हुआ है कि इससे भाशा भी प्रभावित हुई है साथ ही विचारधारा भी। इस भोध पत्र के माध्यम से वेब पत्रकारिता ने भाशा और विचारधारा पर सोश्यल मीडिया के माध्यम से जो प्रभाव डाला गया है उसका Lo: i dks दर्शाया गया है।

# RFI/2021/RU/222

#### COVISHIELD - A RAY OF HOPE FOR FIGHTING AGAINST COVID-19

#### Rashmi Sharma

Department of Biotechnology, School of Science, Renaissance University, Gram Reoti, Sanwer Road, Indore (M.P.) 453331, India

**Abstract-** The spread of Severe Acute Respiratory Syndrome Corona virus 2 (SARS-Cov-2), which has led to the COVID-19 pandemic, is causing severe impact on health with increased mortality rates among elder adults or those with pre-existing health issues and damage to the global economy. Vaccination proves to be a critical tool in developing herd immunity and hence controlling the spread of COVID-19. The vaccine developed by the Serum Institute of India along with Oxford-AstraZeneca is called Covishield which has proven to be quite efficient in protecting against SARS-Cov-2. It has more feasible storing and handling conditions making it more suitable for developing countries such as Nepal.

Keywords: Vaccination, Covishield, SARS- CoV-2, COVID-19.

## ON SPLIT HYPERBOLIC K-FIBONACCI QUATERNIONS

#### Neelam Dawar

Ph.D research scholar, Devi Ahilya Vishwavidyalaya Indore

**Abstract-** In this paper, we introduce the split hyperbolic k-Fibonacci quaternions. Also, some algebraic properties of split hyperbolic k-Fibonacci quaternions which are connected with hyperbolic numbers and k- Febonacci numbers are investigated.

### RFI/2021/RU/224

# TRIBAL STARTUP: A NEW BEGINNING TOWARDS TECH IMPACT OF COVID 19 GAVE A NEW PATH TO TRIBES OF INDIA

### Sandhya Parihar

Research Scholar, Renaissance University

**Abstract** - Impact of COVID 19 on tribal communities was reportedly worst all over India. And the lockdown of 2020 was another challenge for them to recover. They were directly or indirectly much effected by this critical condition. Many of these communities are following their traditional works, like handmade crafts, the pandemic put down their rotation of business. As they are not selling goods through different platform like exhibitions or directly to shopkeepers. But as we know talent won't be imprisoned, these result a new beginning of tribes towards technology. This research is based on the case study of new start-ups by tribes of India. The digital platform gave them a hope and also a new way to get connected with the market. Communities are now understanding the importance of technology and the infinite reach too. Social media is also helping them to grow more. In this paper I am describing the different platform adopted by tribes of India.

Keywords: Covid-19, Tribes, Start-up, Social media.

#### RFI/2021/RU/225

# ANALYSIS OF BUYING BEHAVIOR OF CUSTOMERS POST COVID 19 LOCKDOWN IN FASHION INDUSTRY: SPECIAL REFERENCE TO GWALIOR

#### Dr. Shruti Tiwari

HOD, Fashion Design& Technology, Renaissance University

Ms. Shweta Singh

Research Scholar, Renaissance University & Faculty ASFD &T Amity University Gwalior

**Abstract-** In today's world online buying is new trend. It started with some global players like Amazon, Flipkart, Alibaba, Snapdeals in India. We can buy anything online like from needle to car on these platforms. The segmentation has changed with the time now older generation is also buying things online. This paper deals with the consumers buying behavior after Covid-19 lockdown in India. Gwalior is the city is located within short range of 400 km fashion capitol of India New Delhi . During pandemic everything was on halt. After lockdown was over in partial manner economy started moving along with online shopping and people started buying the product virtually rather than traditional forum of shopping. This attracted the attention of companies, scholars and market enthusiasts towards it. This paper's objective is provide the detailed knowledge of online garments shopping behavior by analyzing various research work literature in this field. It will provide different aspect of E commerce garments shopping behavior. This research paper concludes with a hint of paradigm shift towards online buying behaviors of costumer of Gwalior city. **Keywords:** E-commerce, Amazon, Flipkart, Online shopping, costumer, Fashion, India, Covid, Online buying.

#### **DIGITALIZATION DURING COVID**

#### Riya Sharma

**Abstract** - Technology is becoming very important part of our lives since many years but dependence on technology reached its peak during covid-19. The distance from our closed ones made us adopt new technologies or made us techno friendly. Every person has different opinions on different topics as if we talk about technology, it can be a curse or boon both at the same time. Areas affected by technology are education, social media, economy, health sector and international relations.

**Keywords:** - Technology, evolution of technology, areas affected by technology, future of technology in India etc.

#### RFI/2021/RU/227

# CONCEPTUAL REVIEW ON JOB LOSS INSURANCE

#### Dr. Gunjan Shuklaa

Associate Professor, Renaissance University

**Abstract**- We are living in the world of uncertainties, many uncertain events leads to unexpected losses for us. Insurance companies always share the burden of losses with an individual in the form of several policy covers. The article talks about the protection of income during pandemic like covid 19.

**Keyword:** Insurance, Income protection, covid19, loss.

#### RFI/2021/RU/228

#### A STUDY ON RELEVANCE OF SOCIAL ENTREPRENEURSHIP

# Dr. Rachana Bajaj

Professor, Renaissance University, Indore (M.P.)

**Abstract-** Social Entrepreneurship by its nature is essentially only bound by the social mission and theory of change. Social entrepreneurship can solve the problems of society which is ignored by commercial and Government Enterprises. An entrepreneurial mind set is re-emerging in India. Right from ancient times, India has been entrepreneurial. Today, non-profits and non-governmental organizations, foundations, governments, and individuals also play the role to promote, fund, and advise social entrepreneurs around the countries. The general perception of equating Social Entrepreneurship to starting Non-profit organizations probably arises out of the strong social missions that these organizations pursue. The paper focuses on social entrepreneurs and entrepreneurship. The paper attempts to shed light on the comment state of affairs on the theme of challenges and opportunities facing the social entrepreneurship scene in India.

Keywords: Entrepreneurial, entrepreneurs, challenges, role.

### RFI/2021/RU/229

#### "AN IMPACT OF COVID-19 ON NON PERFORMING ASSETS OF INDIAN BANKS"

# Prof. Dr. Pooja Yadav

Renaissance University, Indore

**Abstract-** The COVID-19 flare-up is a noteworthy stun to the Indian economy .It has influenced every one of the areas at large scale level the nation over. The economy was at that point in a flimsy stage before Corona virus flare-up and after the closure of monetary exercises and cross country lockdown the economy is probably going to confront drawn out time of lull. The force of the financial lull relies on the nature and span of the lockdown the nation over. With enormous number of populace and more reliance on the casual work and unsystematic financial practices has transformed the economy into a troublesome

circumstance. The harm to the economy is more regrettable than the current appraisals. The current article gives an outline of the effect of COVID-19 circumstance on Indian economy and its financial area. The actual COVID impact on bank NPAs - Indian banks might be taking a gander at a drawn out time of vulnerability on resource quality front for around two years by virtue of huge rebuilding exercise for COVID-connected credits.

Six month credit ban and one-time advance rebuilding may have come as a help for COVID-hit borrowers and loaning establishments to defer the agony. In any case, examiners have raised admonition signals on the probably develop of covered up pressure in the financial framework because of these actions. Indian banks might be taking a gander at a drawn out time of vulnerability on resource quality front for around two years by virtue of huge rebuilding exercise for COVID-connected credits.

**Keywords**: Covid – 19, Non Performing Assets, Indian Economy and RBI.

#### RFI/2021/RU/231

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### RFI/2021/RU/236

#### **HEALTH INSURANCE IN INDIA – LITERATURE REVIEW**

#### Saurabh Tiwari and Reva Prasad Mishra

Department of Management, Dr. A. P. J. Abdul Kalam University, Indore

**Abstract-** Health insurance is a part of the general or personal insurance that a person adopts. are the medical insurance policy is very well known to the Indian population. A number of companies are offering economical mediclaim policies to the consumers in India. When one discusses the health insurance in India, it goes back to 1923 when the workmen's compensation act was passed. In the year 1948 the Employee State Insurance act was brought into existence. It is since then that the health insurance market has been on the front end and tried to evolve with ways of covering the health insurance and medical treatments in the case of accidents and illness. The basic of health insurance was to get best kind of treatment without worrying about the expensive. For an individual it would mean to purchase a health coverage in advance so that his medical expenses are properly paid at the time of need. Health insurance in many countries is very well established but in India it is still at a nascent stage and needs a lot of more inputs from the public as well as the private sector units. it is seen that in India only 2% of the total health expense is done by the social health insurances why the government budget includes 18% of the funds. This

particular study aimed at finding what exactly we mean by health insurance and taking a deep insight into the already existing reviews to make the readers understand the current state of health insurance in India.

Keywords: Health Insurance, review, India.

# RFI/2021/RU/237

# EFFECT OF MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME ON ECONOMIC DEVELOPMENT OF RESIDENT OF MADHYA PRADESH -A STUDY

#### Prof. (Dr.) Pramod Sharma

Registrar, Renaissance University, Indore

**Abstract:-** The initiation and countrywide implementation of the Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA) represents a milestone in social policy and employment creation with its right based approach and focus on livelihood security. The flagship programme has benefitted millions of marginalized rural households by providing them unskilled work and led to prevention of stress migration from rural areas, in leanagriculturalseasons. The present study conducted in Pakhadia Gram Panchayatof Chhindwar a district to examined the socio-economic impact of MGNREGA on the rural poor. The study is based on a random sample of 160 respondents of different villages. This paper has thrown light on the role of MGNREGA in development of Pakhadia Gram Panchayat. The study has also made some suggestions for incorporating improvements in the present MGNREGA scheme based on the constraints reported by the workers associated with this Scheme.

Keywords: MGNREGA, Socio-economic conditions, Rural Employment, Households.

### RFI/2021/RU/238

# FIXED POINT THEOREMS IN FUZZY 2-METRIC SPACES AND FUZZY 3-METRIC SPACES

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**Abstract:** In this paper, we prove some common fixed point theorems in fuzzy metric space, in fuzzy 2-metric space and in fuzzy 3-metric space for weak-compatible mappings and semi-compatible mappings by improving the conditions of Sharma [13] and singh [11].

**Keywords:** Fuzzy metric space, fuzzy 2-metric space, fuzzy 3-metric space, t-norm, common flxed points, weak-compatible mappings, semi-compatible mappings.

# RFI/2021/RU/239

#### A CASE STUDY ON UNDER DEVELOPED TOOL IN RESEARCH

# Prof. (Dr.) Jayesh Shah

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**Abstract:-** A pilot study is a research study conducted before the intended study. Pilot studies are usually executed as planned for the intended study, but on a smaller scale. The term "pilot studies" refers to mini versions of a full-scale study (also called "feasibility" studies), as well as the specific pre-testing of a particular research instrument such as a questionnaire or interview schedule. Pilot studies are a crucial element of a good study design pilot studies may also have a number of limitations. These include the possibility of making inaccurate predictions or assumptions on the basis of pilot data; problems arising from contamination; and problems related to funding. Conducting a pilot study does not guarantee success in the main study, but it does increase the likelihood. Pilot studies fulfill arrange of important functions and can provide valuable insights for other researchers. There is a need for more discussion amongst researchers of both the process and outcomes

of pilot studies. The present paper is an attempt to explore & study pilot studies, along with its usefulness and limitations.

**Keywords:** Pilot studies, Type I or Type II error, qualitative method, in-depth inter views, focus groups, hypothesis.

### RFI/2021/RU/240

#### A STUDY OF IMPACT OF SOCIAL MEDIA ON INDIAN ECONOMY SYSTEM

#### Prof. (Dr.) Pramod Sharma

Registrar, Renaissance University-Indore

Abstract:- Social networking/Media-a place where people can use networks of online friends and group memberships to keep in touch with current friends, reconnect with old friends or create real-life friendships through similar interests or groups and share their social experiences. Social Media advertising is a term that is used to describe a form of Online Advertising that focuses on social networking sites. Social Media Marketing Services are the services which helps the organization in enhancing the usability of the company's website using integration with social tools and application; improve site likability; allow easy sharing of site content on popular social sites; increase visibility on custom and niche search engines (Technorati etc.); easy tracking of updates on your website; encouraging discussions on the site and a whole lot more. Hence, the need arise to study the state of social media use in marketing activities by Indian companies. By scouting the secondary data this study presents the state of social media marketing in India. This study answers one major research question - What is the state of social media marketing in India? The study has used secondary sources of information. And so to unravel this question, the study provides all major facts, figures, major research findings and some popular examples. **Keywords:** Social Media, Blog, Twitter, Facebook, Social Advertising.

#### RFI/2021/RU/241

# SEMANTIC RETRIEVAL OF TRADEMARKS BASED ON TEXT AND IMAGES CONCEPTUAL SIMILARITY

### Pramod. B. Dhamdhere

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**Abstract** - A trademark is a mark that you can use to recognize your business products or services from those of other vendors. It can be represented graphically in the form of any Symbol, logo, words etc. so, they need to be protection. The conceptual similarities among trademarks, which happens when more than two or more trademark similar. Trademarks are possessory words and images with high reputation they are main assets, often used as an application, which need infringement protection. The problems considered until infringement cases is the aspects, hypothetic and phonetic similarity of various trademarks. This paper focuses on important aspect by proposing a conceptual similarity of trademarks that can be provide distance computation and suggestions of input retrieving conceptually similar trademarks. The search and indexing technique developed uses similarity distance, which is derived using of similarity trademark. Propose a computational approach based on semantics that can be used to suggest the input of trademarks for conceptual similarity and to avoid the additional cost of protection to future infringement. A trademark retrieval system is performing with the massive number of semantic trademarks of the conceptual similarity.

**Keywords:-** Conceptual similarity, trademark infringement, trademark retrieval, trademark similarity.

### A COMPARATIVE STUDY OF WORKING CAPITAL MANAGEMENT (A CASE STUDY)

#### Prof. (Dr) Jayesh Shah

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**Abstract:-** Accounting standards board's guidance which states working capital as "the funds available for conducting day to day operation of an enterprise. There are many software industries in India, but due to the limitation of the words only performance of two companies is possible to cover and these are "INFOSYS" and "WIPRO". In the modern industrial world, the problem of efficient financial management has prime importance. The efficiency of an organization is measured in terms of certain parameters such as profit/earnings, management of working capital and payments made to investors in the form of dividend etc., the giant structure of any Industry including IT sector industry can only be built on a sound financial base, which ultimately depends upon the availability of adequate finance in the form of working capital. For bright success of any enterprise the management of working capital and earnings is a significant function of finance manager because it affects the price of shares in the stock market and return (i.e., dividends) to the shareholders. This paper is focused on working capital management & its implication in it industry in India with challenges & suggestions.

**Keyword:** A/c, Cost, Capital, Fund Raising, IT & A/c.

#### RFI/2021/RU/244

# SOCIAL AND PSYCHOLOGICAL PROBLEMS OF TEACHERS AND STUDENTS RELATIONSHIP-A STUDY

#### Prof. (Dr.) Pramod Sharma

Registrar, Renaissance University, Indore

**Abstract:-** The paper is focused on the research into the problems of education regarding the relations between students and the decreasing teacher's authority in schools and society. I found that relations between pupils (A person who is taught by another, especially a schoolchild or student in relation to a teacher) and students of elementary and secondary schools show several negative tendencies including harming each other, reduced rate of mutual sensitivity and preference of reality to cooperation. Authority of teachers is permanently decreasing not only with pupils and Students, but with parents and society, too. Society, parents and students much less value study results and wisdom, and these issues consequently influence the decreasing teacher's status. On the other hand, this behavior leads to decreasing the interest in semantic learning.

**Keywords:-** Indian society, authority of teachers, Indian education problems, teacher, students and Philosophical study of vales.

#### RFI/2021/RU/245

#### A REVIEW AND RESEARCH ON CAPITAL STRUCTURE IN INDIAN INDUSTRY

#### Dr. K Devi

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**Abstract**- Capital construction assumes a significant part in assistance area like inn industry. Capital design choices are fundamental as they generally decide the benefits procured by a firm. In this examination, an endeavor has been made to dissect the monetary information of 22 organizations in inn industry in India to set up the connection between the capital utilized and benefit. The examination is finished with the assistance of graphic measurements and relationship investigation, to set up the relationship among factors. It is seen that almost 58% of the resources of the business are subsidized by obligation, demonstrating that the business isn't profoundly outfitted. The connection examination shows positive connection between obligation variable and benefit yet marginally bad relationship among different factors.

**Keywords:** Capital Structure, Correlation, Hotel Industry, Service Sector.

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# AN IMPROVEMENT OF WAGES IN THE RURAL AREA THROUGH THE MGNREGA WITH SPECIAL REFERENCE TO M.P.

### Prof. (Dr.) Pramod Sharma

Registrar, Renaissance University, Indore

**Abstract:-** The popular job scheme of MGNREGA defines double goals of non-urban growth and food security. The MGNREGA scheme states that performs must be focused towards a set of particular non-urban growth actions such as: water preservation and growing, A forestation, non-urban connection, overflow control and security such as growth and fix of embankments, etc. so by improving these necessary field, the government of Indian want to make country a developed one. This job scheme is highly liked by the people of the country. Poverty reduction and rural development are the most difficult and biggest challenges in the country. Since independence a number of poverty alleviation and rural development programmes have been implemented during the plan period aiming to reduce poverty. These development programmes can be grouped in two categories (i) wage employment schemes (ii) Scheme self-employment schemes. This paper discussed about the people's protest about poverty through introduction of a right based approach for poverty alleviation in the form of provision of rural employment guarantee in theonstitutional system of India and how MGNREGA has inaugurated as a remarkable process for the empowerment of the poor.

**Keywords:** Economic Growth, MGNREGA, Irrigation, Rural Poverty, Wages, Employment etc.

#### RFI/2021/RU/248

#### IMPACT OF COVID-19 ON MOBILE BANKING IN INDIA

#### Ratika Agrawal

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**Abstract**- Banking has transformed from the traditional brick-and mortar prototype to modern day mobile banking which has enabled the customers to reach their banks virtually through Mobile phones and avail services anywhere and at any time within the click of a button. Mobile banking has provided innovational ways of conducting balance enquiries, online fund transfers, utility payments and other services with the help of a simple mobile handset. The constant developments & improvements in the fields of Information & technology have given rise to a number of enhancements in the product & service designing and their supply in the banking sector. The use of M-Banking is increasing with the addition of multiple services provided by the Banks as the customers find it very easy to pay their electricity bills, perform mobile recharges ,conduct immediate transfer of funds and much more. Hence this study is aimed towards identifying the growth in the mobile banking during Covid-19. The research also intends to study how significantly these online transactions have helped during the Covid-19 pandemic.

**Keywords:** Banking Sector, Mobile Banking, Covid-19.

# RFI/2021/RU/250

# EXPERIMENTAL INVESTIGATIONS ON CARBONATION OF SODIUM AEROSOL GENERATED FROM SODIUM FIRE IN THE CONTEXT OF FAST REACTOR SAFETY

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**Abstract-** Carbonation of sodium aerosols is the most important aspects to be considered for the evaluation of chemical hazards as a part of fast reactor safety studies. The sodium oxide, immediately formed as the combustion product due to sodium fire, undergoes

chemical changes to NaOH, Na2CO3 and NaHCO3 upon reactions with moisture and CO2 prevailed in the atmosphere. Of which, hydroxide aerosols are highly corrosive and harmful, and it has stringent concentration limit for human exposure. Hence, in order to assess the condition for human intervention in the event of sodium fire, chemical composition of aerosols resulting from controlled sodium fires in a closed Aerosol Test Facility was investigated. The real time chemical species of aerosols generated from sodium fire and the effect of relative humidity (RH) and carbon dioxide concentration in air on carbonation have been studied. The experiments were carried out with the initial mass concentration of 4gm3, RH between 20% and 90% and the CO2 concentration in surrounding environment at 390 and 280 ppm. It is observed from the experimental study that aerosols are enriched with NaOH (0.8 mol fraction) in the beginning stage (samples collected during first few minutes after sodium fire) when surrounding atmosphere contains any of the following compositions - (i) 90% RH and 390 ppm CO2, (ii) 90% RH and 280 ppm CO2 or (iii) 50% RH and 280 ppm CO2 whereas they are almost equally distributed between NaOH and Na2CO3 in the beginning stage when the atmosphere has any of the compositions (i) 50% RH, 390 ppm CO2, (ii) 20% RH, 390 ppm CO2 or (iii) 20% RH, 280 ppm CO2. Carbonation of aerosols is completed between 20 min and 1 h just after sodium fire depending upon the prevailing atmosphere. The present study shows that highly humid condition promotes carbonation process. Faster the carbonation process the lesser would be the chemical hazard.

#### RFI/2021/RU/251

# MEDICAL THERAPY IN PERIPHERAL ARTERY DISEASE FOR SYNTHESIS OF PENTOXITYLINE

#### Rana Nileshkumar Ramanlal

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Abstract- The epidemiology of peripheral artery disease (PAD) is well described and related to age and, in particular, the risk factors of diabetes mellitus and smoking medical therapy in peripheral artery disease for synthesis of pentoxityline Several sets of guidelines provide physicians taking care of PAD subjects with a list of recommendations regarding optimal treatment recommendations.6-8 These include the American College of Cardiology Foundation/American Heart Association guidelines and the international Inter-Society Consensus (TASC) II guidelines. Both are undergoing substantial revision at this time.Despite an abundance of data demonstrating the efficacy of antiplatelet therapy in coronary artery disease and cerebrovascular disease, the data in PAD are less compelling. In the Antithrombotic Trialists' Collaborative meta-analysis, there was a significant 23% lowering of cardiovascular events from a combined analysis of all antiplatelet agents, but the beneficial effects were driven by picotamide (an inhibitor of thromboxane A2 synthase and thromboxane A2 receptors). Over the past decade there has been a tremendous growth of PAD limb-specific clinical studies suggesting that treatment with metabolic agents, antimicrobials, cell therapy, and gene therapy would result in improved lower-extremity function and viability in subjects with PAD. Exercise rehabilitation is a class I, level of evidence A, recommendation for the treatment of claudication in patients with PAD.Cilostazol is a phosphodiesterase type 3 inhibitor approved in the United States in 1999 to treat intermittent claudication. Its possible mechanism of action includes increasing intracellular concentrations of cAMP, thereby causing vasodilation and inhibiting platelet aggregation. Pentoxifylline is a xanthine derivative used to treat patients with intermittent claudication. Its mechanism of action is thought to be a rheological modifier that includes improving the deformability of red blood cells and white blood cells, and decreasing fibrinogen concentration, platelet adhesiveness, and whole-blood viscosity. A meta-analysis demonstrated a modestly improved walking distance, substantially less effective than either cilostazol or a supervised exercise program.

Keywords: Claudication, Metabolic, Extremity, Gene.

# ANALYSIS AND SIMULATION BASED KINETIC STUDIES ON MAGNETIZED PLASMA WALL INTERACTION

# **Prabhat Kumar Dubey**

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**Abstract** - The physical setups where a material plasma, or the fourth state of matter, is confined or terminated by material boundaries, a special region of plasma appears adjacent to the boundary locations, commonly known as a plasma sheath. The conventional sheath and presheath theories are widely discussed in many arenas and it always at the centre to many investigations. The main function of plasma sheath is to ensures the quasineutrality of the bulk plasma by localizing the maximum potential drop close to the absorbing boundary. The formation of sheath structure achieves this by ensuring an equal flux of ions and electrons though the ions are much massive than the highly mobile electrons. The basic features of the plasma-sheath transition have been revealed in the early works of Langmuir in the kinetic analysis of the low pressure column.