



# **INTERNATIONAL CONFERENCE**

**On**

**“Managing in Turbulent Times-Strategies in the Area  
of Business, Entrepreneurship, Management,  
Education and Technology” (IC-MTSBEMET-2021)**

**Date: 10 July 2021**

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I would like to express my sincere gratitude to all the authors, researchers and reviewers, who provided their detail research and views for **“Managing in Turbulent Times-Strategies in the Area of Business, Entrepreneurship, Management, Education and Technology” (IC-MTSBEMET-2021)**”.

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

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







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### **MESSAGE**

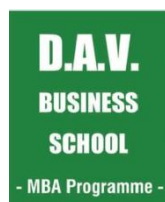
It is my pleasure to humbly invite you to attend the **International Conference on “Managing in turbulent times-Strategies in the area of Business, Entrepreneurship, Management, Education and Technology”** on 10 July 2021 Organized By: Daly College of Business Management, Indore, Madhya Pradesh, Research 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

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### 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



**RESEARCH FOUNDATION OF INDIA**  
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### MESSAGE

I welcome you in the International Conference on “Managing in turbulent times-Strategies in the area of Business, Entrepreneurship, Management, Education and Technology” on 10 July 2021 Organized by: Daly College of Business Management, Indore, 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



# DALY COLLEGE OF BUSINESS MANAGEMENT

Approved by Higher Education Gove. of (M.P) Affiliated with DAVV Indore



## MESSAGE

On behalf of Daly College of Business Management, I extend a very warm welcome to all the delegates and participants present today for the International Virtual Conference on: “Managing in Turbulent Times: Strategies in the Areas of Business, Entrepreneurship, Management Education and Technology”. We are elated to be associated with Research Foundation of India for organising the very first International Conference of DCBM, Indore. The Conference aims to bring different ideologies under one roof and provide opportunities to exchange ideas virtually, to establish research relations and to find global partners for future collaboration. Keeping in view the current global pandemic scenario, themes and sub-themes for this conference are indicative of relevant research areas to give the prospective authors innovative prepositions about the ambit of discussion. We at DCBM hope that this conference will act as a medium for all of us attending the conference to ponder upon the topic of discussion, challenge us to strive towards it and inspire us at the same time.

Thank you!

**Mr. Mayurdhwaj Singh**

Administrator, DCBM, Indore





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### **MESSAGE**

**Dear Distinguished Colleagues, Precious Academicians and Our Research Professionals,**

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

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

Participation from successful entrepreneurs and industry leaders at the Conclave would act as a guiding light to the enterprising youth, who would be soon embarking on their career paths.

I wish you all the success for this International Conference.

**Prof. (Dr.) Ashok Kumar Gupta**

Chief Managing Director  
Research Foundation of India



# DALY COLLEGE OF BUSINESS MANAGEMENT

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## MESSAGE

It is indeed a great pleasure and pride to disclose welcome note for a thought-provoking International Conference “Managing in Turbulent Times: Strategies in the Areas of Business, Entrepreneurship, Management Education and Technology” organised by Daly College of Business Management in association with Research Foundation of India. The topic suggests that this conference focuses more on practical applications rather than on theoretical inputs on current challenges and suggested strategies that can help Corporate World deal with global pandemic. DCBM, Indore has borne the mantle of excellence and is committed to broaden horizon of knowledge by indulging into diverse spheres of learning and the current conference is a step towards the same objective. We would like to extend our gratitude towards our international dignitaries who made all the efforts to synthesize the materials and their wide and rich experiences to deliver distinguished talks. We are elated to have research contributions from across the globe and thank all the authors for participating in the virtual international conference.

Welcome to the effervescent world of DCBM!

**Dr. Sonal Sisodia**

Principal, DCBM, Indore



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### **MESSAGE**

My Dear Fellows,

I am honoured and delighted to welcome you in the **International Conference “Managing in turbulent times-Strategies in the area of Business, Entrepreneurship, Management, Education and Technology”** on 10 July 2021 Organized By: Daly College of Business Management, Indore, 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



# DALY COLLEGE OF BUSINESS MANAGEMENT

Approved by Higher Education Gove. of (M.P) Affiliated with DAVV Indore



## MESSAGE

On behalf of Daly College Business Management, I am delighted to welcome all the experts and academics from around the world to International Virtual Conference on: “Managing in Turbulent Times: Strategies in the Areas of Business, Entrepreneurship, Management Education and Technology”. The Global pandemic has changed the way business used to operate and therefore the conference topic suggests that this conference focuses more on practical applications rather than on theoretical inputs on current Corporate World. Our conference organised in association with Research foundation of India, serves as a global platform for various forms of knowledge sharing irrespective of differences in time and geography. I am thankful to all the eminent guests, plenary speakers, academicians and researchers for contributing towards this prestigious endeavour.

**Prof. Tapas Upadhyay**

Conference Secretary,  
DCBM



**RESEARCH FOUNDATION OF INDIA**

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### **MESSAGE**

It is my immense pleasure to invite you to attend the **International Conference on 10 July 2021 “Managing in turbulent times-Strategies in the area of Business, Entrepreneurship, Management, Education and Technology”** going to be held Organized By: Daly College of Business Management, Indore, Research Foundation of India & JHERF.

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

**Prof. Ajay Jain**

President

Central India Board Zone

Research Foundation of India



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### **MESSAGE**

Dear Attendees,

I am delighted to welcome you for the International Conference on 10 July 2021 “Managing in turbulent times-Strategies in the area of Business, Entrepreneurship, Management, Education and Technology” which brings together experts and academics from around the world. New trends and challenges to Research are being put forward by the rapidly changing social and economic situation in many parts of the world. At the present the implementation of an appropriate control programs towards the reduction of infection in man will be discussed.

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

**Dr. Manish Dubey**

President Madhya Pradesh State

Research Foundation of India



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### **MESSAGE**

IC-NCOCS-2021 is to bring together innovative academics and industrial experts in the field of **“Managing in turbulent times-Strategies in the area of Business, Entrepreneurship, Management, Education and Technology”** to a common forum. I sincerely hope that this conference will deliberate on various issues that need to be addressed and come up with recommendations.

I wish the conference a success.

**Dr. Kuldeep Agnihotri**

Indore Chapter Head

Research Foundation of India



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**MESSAGE**

Dear Attendees,

I am delighted that “Managing in turbulent times-Strategies in the area of Business, Entrepreneurship, Management, Education and Technology” 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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**Mr. Monojit Kumar**

Ph.D Research Scholar, Dr. A.P.J Abdul Kalam University, Indore

**Abstract** - This paper is about the analysis of prospects & challenges for growth of E-commerce in India. E-commerce is certainly one in all the business choices that one can need to explore within the future. Ecommerce is said to bring forth paradigm shift within the world for commercialism. Prediction e-commerce is showing tremendous business growth in India. Backed by redoubled on-line user base and mobile phone presentation, Indian e-commerce has seen spectacular growth within the previous couple of years. Considering India's demographic dividend & rising net accessibility, the world is slated to scale larger heights. The present study has been undertaken to explain the current standing & future growth of e-commerce in India. Everybody in the world is getting mad for online shopping and online work. In the fast changing world the India is also now fast moving country as we start to discuss about development in the information communication technology era. Today India is the main market for online trades or shopping. The Indian government is also now going for online selling and buying the products, cars etc. The education in India is changing to online educations. The seminars are changing to webinars. So it is necessary to make changes in you with the flow of the market. Thus, India is now become a biggest marketplace for many big countries and big products. The paper is showing how will be the future of Indian commerce and condition after the maximize use of E-Commerce.

**Keywords:** E-commerce, Customer satisfaction, Trust, Loyalty, Customer loyalty, India.

**Dr. Adela Kazmi**

Assistant Professor, Aryan College, Ajmer

**Prof. Azhar Kazmi**Visiting Professor of Management King Fahd University of Petroleum  
& Minerals Saudi Arabia

**Abstract:** This review paper, based on survey of literature in the field of women in management, presents a panoramic view of the organizational themes that recur in research during the past about four decades. The field of women in management spans a variety of disciplines ranging from feminism to gender studies and the role of women in society, family and organizations. Coupled with the fact that women increasingly play an important role in all these areas, research in the field has traversed a number of themes and issues. This review article identifies three broad organizational themes in the literature. These are: work life balance, gender inequality, and glass ceiling syndrome. While many studies reported may be confined to one theme yet there are a number of studies that transcend one specific theme and incorporate elements of the other prevalent themes. This results in a rich tapestry of research studies. In view of the abundance of studies reported in literature, this paper picks up some representative research studies to demonstrate the nature, content, and direction of research in this challenging field.

**Keywords:** women studies, women managers, women as managers, women in management, research on women managers, work life balance, gender inequality, glass ceiling.

**RFI/DCBM/125**

**"GREEN BANKING IN INDIA: AN EXAMINATION OF THE DIFFERENT STRATEGIES  
ADOPTED BY BANKS FOR SUSTAINABILITY"**

**Dr. Baljeet Kaur**

Assistant Professor, Atma Ram Sanatan Dharma College,  
University of Delhi

**Abstract:** One of the most crucial elements for future existence is sustainable development. "It has arisen as a new development paradigm in reaction to the current approach of development that exploits natural resources for economic prosperity." (Sahoo & Nayak, 2007) In the banking industry, green banking is a combination of operational efficiency, technology, and changing client preferences (Biswas N., 2011). In the banking business, there was a paradigm change in the concept of green banking (Julia et al., 2016; Masukujaman et al., 2016). Green banking entails promoting a socially responsible environment through improved banking services in a technologically enabled and new age of banking. Green banking, often known as ethical banking, attempts to protect the environment. Before sanctioning any loan in ethical banking, every part of the project is reviewed in terms of whether it is environmentally benign or not. S. Bihari (2010).

Green banking entails merging operational improvements, technology, and changing customer behavior in the banking industry. It entails encouraging environmentally beneficial practises. This can take many forms, such as using online banking instead of branch banking; paying bills online rather than mailing them; opening money market accounts at online banks rather than large multi-branch banks; or locating the local bank in your area that is doing the most to support local green initiatives. The concept and scope of green banking in India have received special attention in order to make our environment more human-friendly and to boost our economic production. This study also addresses new innovations made by Indian banks towards sustainable development, as well as the obstacles that banks confront in implementation. The study is based on secondary data. To summarise the findings, there is an urgent need to raise awareness, implement, and practise green banking as much as possible in today's corporate world with modern technologies in order to make our environment more human-friendly and enrich the sustainability.

**Keywords:** Green banking, Sustainable Development, Green Finance, CDM.

**RFI/ DCBM/126**

**AFTERMATH OF SEXUAL TRAFFICKING: AN EXPLORATORY STUDY**

**Mr. Sunil Francis**

Research Scholar, Madhyanchal Professional University, Bhopal

**Abstract:** Violence against women is a most perverse and pervasive human rights violation in the world today. In the current era women are more prone to sexual violence and thus have become victims of discrimination and social injustice. According to R. M. Kamble (2019) in Human Trafficking of Women in India: Issues and Perspectives. In this connection the paper tries to highlight the present situation and the various dimensions of human trafficking. The paper briefly explains the various causes and contributory factors for human trafficking. Further, the paper also shed some light on the role of judiciary and the nongovernmental organizations in combating trafficking of women in India. The research instrument was prepared on the basis of research objectives. It consists of a five-point Likert scale. The Cronbach's alpha reliability of instrument was found to be 0.86. Non probabilistic judgemental sampling was used for collecting response from female sexual victims in Mumbai. The sample size of female victims completely filled response is 56. Principal component exploratory factor analysis method was used to analyse the data which results with 2 factors with a cumulative variance of 67.83 percent. More longitudinal studies and awareness is required in the society to curb this menace.

**Keywords:** Trafficking, Women, Violence.



**“कोटा तथा सीकर जिलों की कोचिंग संस्थानों में पंजीकृत छम्प एवं श्रमअभ्यर्थियों के मध्य तनाव स्थितियां एवं उत्तरजीवी उपागमों पर जनसांख्यिकी चरों के संबंध में एक अध्ययन”**

**श्रीमती शारदा चौधरी**

शोधार्थी (शिक्षा संकाय), राजकीय उच्च अध्ययन शिक्षा संस्थान,  
महाराजा गंगा सिंह विश्वविद्यालय बीकानेर राजस्थान

**प्रस्तावना—** स्वाधीनता से पूर्व भारतीय शिक्षा पद्धति में अध्ययन क्षेत्र का चुनाव विद्यार्थी की अभिरुचि जिज्ञासा व योग्यता से ना होकर उस समय प्रभावी वर्ण व्यवस्था पर आधारित था य अतः सामान्य विद्यार्थी के पास आकांक्षा अनुरूप शिक्षा चयन हेतु अध्ययन क्षेत्र के चुनाव का विकल्प नहीं था स्वाधीनता पश्चात व्यवस्था परिवर्तन से शिक्षा क्षेत्र भी अछूता नहीं रहा कल्याणकारी राज्य व कमजोर एवं आर्थिक रूप से पिछड़े वर्गों हेतु विशेष संवैधानिक प्रावधानों एवं आरक्षण व्यवस्था से हमारा शिक्षा क्षेत्र जो पूर्व में विशिष्ट जन तक सीमित था, तीव्र गति से आम जन तक पहुंच गया य राष्ट्रीय शिक्षा नीति के लागू होने से विद्यालय से लेकर विश्व विद्यालयों की शिक्षा के पाठ्यक्रमों में ना केवल समरूपता आई अपितु अध्ययन क्षेत्रों के नवीन द्वार खुल गए इसमें सेवा क्षेत्र से संबंधित अध्ययन क्षेत्र विशेष रूप से उल्लेखनीय हैं वर्तमान परिदृश्य में सेवा क्षेत्र भी विशिष्ट हो गया है तथा इसी अनुरूप सेवा के अध्ययन क्षेत्र में विशेष उप क्षेत्र निर्मित हो गए हैं य मौजूदा शिक्षा प्रणाली दो मुख्य समूह में विभक्त की जा सकती है पहला कोर समूह जिसमें विद्यालय व उच्च शिक्षा शामिल है जबकि दूसरा नोन. कोर समूह जिसमें पूर्व विद्यालय ,व्यवसायिक प्रशिक्षण एवं कोचिंग कक्षाएं शामिल की जा सकती हैं वर्तमान में कोचिंग व्यवसाय सेवा क्षेत्र में सबसे तीव्र गति से बदलते क्षेत्रों की श्रेणी में सम्मिलित हो गया है, सेवा क्षेत्र में विशेषज्ञों की निरंतर बढ़ती मांग, समुचित अवसरों की उपलब्धता तथा विद्यालय शिक्षा समाप्ति पूर्व ही भावी भविष्य के चुनाव में शिक्षार्थियों के साथ-साथ अभिभावकों को भी अत्यधिक सतर्क एवं महत्वाकांक्षी बना दिया है।

अभियांत्रिकी एवं चिकित्सा क्षेत्रों में भावी कैरियर निर्माण की आकांक्षा युवाओं में दिनों-दिन बढ़ती जा रही है य अभियांत्रिकी पाठ्यक्रमों में प्रवेश हेतु भारतीय प्रौद्योगिकी संस्थानों( आईआईटी), राष्ट्रीय प्रौद्योगिकी संस्थानों (एनआईटी) व अन्य केंद्रीय वित्त पोषित संस्थानों( सीएफटीआई) में लगभग 50000 सीटों में प्रवेश हेतु प्रतिवर्ष संयुक्त प्रवेश परीक्षा जेईई आयोजित होती है चिकित्सा क्षेत्र के पाठ्यक्रमों में एमबीबीएस व बीडीएस कॉलेज में प्रवेश हेतु सार्वजनिक एवं निजी क्षेत्रों में संचालित आयुर्विज्ञान महाविद्यालयों में 100000 से भी अधिक सीटों में प्रवेश हेतु प्रतिवर्ष राष्ट्रीय पात्रता सह प्रवेश परीक्षा आयोजित होती है वर्तमान समय में प्रत्येक अभिभावक अपनी संतान का सुनहरा भविष्य एक डॉक्टर व इंजीनियर के रूप में संजोकर सुरक्षित कर देना चाहता है य इस उच्च महत्वाकांक्षा वाले लक्ष्य प्राप्ति में परंपरागत शिक्षण संस्थाओं को मददगार न पाकर विद्यार्थी एवं उनके अभिभावक सहज ही कोचिंग संस्थानों की ओर आकर्षित हो जाते हैं कोचिंग संस्थानों में ढांचागत सुविधाएं, विषय विशेषज्ञों की उपलब्धता के समावेश व संचार माध्यमों( मुद्रण इलेक्ट्रॉनिक व सोशल मीडिया) के बढ़ते अनुप्रयोग ने प्रवेश परीक्षाओं की तैयारी हेतु विद्यार्थियों एवं अभिभावकों हेतु कोचिंग संस्थानों के चुनाव को और भी अधिक प्रासंगिक बना दिया है।

**THE IMPACT OF COVID19 AND MARKETING STRATEGY OF LIFE INSURANCE COMPANY. A CASE STUDY OF PATNA REGION**

**Ganesh Kumar**

Research Scholar, Patna University

**Dr. Ahmad Hussain**

Associate Professor, Vanijaya Mahavidyalaya, Patna University

**Abstract:** We have turbulent time. Coronavirus disease, scientifically reclassified as COVID-19, has assumed global pandemic proportions. It attained a pandemic status declared by the World Health Organization (WHO) on 11 March 2020. The current spread of the virus at a fast rate compared to previous pandemics has resulted in a total lockdown of nations, ban

on travels, public gatherings and closure of offices. There has been complete closure of businesses as well as the loss of jobs and lives. The general economic situation is a global recession. In most instances, the insurance industry and governments all over the world have become the beacons of hope to which people look for rescue from total annihilation. However, due to the fast increase in infection cases greater than the recovery of infected people, the pandemic has overwhelmed many state governments and financially weakened some insurance companies. covered covid19. In this pandaemic the people becomes aware about life insurance as well as health insurance product.

**Keywords :** Covid 19, Insurance, Marketing Strategy, Life Insurance Product.

**RFI/ DCBM/ 131**

**"CONCEPTUALIZE COMPARATIVE STUDY ON THE REAL ESTATE INVESTMENT TRUST AND REAL ESTATE MUTUAL FUNDS IN CONTEXT OF INDIAN ECONOMY"**

**Mrs. Palak Kothari**

Working Executive, E-Vitamin Business Consultancy Pvt. Ltd

**Abstract:** In the litany of investment innovations with the rise of the mutual funds market since early 2000s; the real estate market also started paced up. To reform these real estate financing models; first attempt to bring Real Estate Investment Trust (REIT) was put in 2007 by the Securities and Exchange Board of India (SEBI), but it did not complete. Similarly, in 2008, the second attempt made to bring it in the Real Estate Mutual Fund (REMF) format required investing at least 35% of the net assets of the scheme directly in real estate but it also failed. Of late, in 2013, the body made another attempt by releasing the draft of the Real Estate Investment Trust Regulations, 2013 and took the public comments and after a year, finally, in 2014 it released the final REIT regulations. Certainly, SEBI did commendable job, yet considering the low mortgage penetration, the Indian economy has to go a long way to pick up the momentum. As In the modern economy, both REITs and REMFs, if structured properly, have the potential to significantly contribute to the growth of the real estate market. In this frame of reference, the objective of this paper is to conduct a comparative study between REIT and REMF based on secondary data and to define its relevance and limitations in context of the current Indian economy while seeking to find the roots of issues and potential strategies to contradict the same.

**Keywords:** REITs, REMFs, Investment, Real Estate, Investments etc

**RFI/ DCBM/132**

**"COMPARATIVE STUDY OF VIRTUAL TEACHING AND TRADITIONAL CLASSROOM TEACHING"**

**Rupali Bajaj**

Attorney Associate/LLM-IPR, LPO Company/Renaissance University

**Abstract:** Learning with using of technology which in result develop the students and teachers both for New Tools for Teaching which makes quite easy to learn and complete the curriculum on time And makes it very interactive .The medium of a virtual classroom is often through a video conference in g application or Googlemeet,Web Exmeet that allows multiple users to be connected at the same time via the internet ,to view and discuss presentations , and engross with learning resources all in an online setting . It is also known as a virtual learning environment (VLE).Implementing of ICT TOOLS for Teaching refers to all communication technologies, including the internet, wireless network ,cellophanes, Computer, software,middleware,video conferencing and Social networking and other media application and services which makes the learning very easy and getting connected through things known as (IOT) Internet of Things .The objective of the paper is to conduct the Comparative Study between VIRTUAL TEACHING AND TRADITIONAL CLASSROOMS based on secondary data and to define it's relevance for students and draw backs in traditional learning to ensure students engagement and we'll being through these techniques and potential strategies to contradict the same.

**Keywords:** Virtual Learning, ICT Tools, IOT, Traditional Classrooms, Blended Learning, Student Well-being.

**RFI/DCBM/133**

### **COVID-19 AND ITS IMPACT ON MSMEs**

**Prof. Trapti Tawar**

Assistant Professor, Shivajirao kadam Institute of Technology and Management

**Abstract:** Micro, small and medium enterprises (MSMEs) play an important role in economic development and an important source of livelihood for millions of Indians. It is the second largest job creator after agriculture. Covid – 19 epidemic have impacted MSME earnings by 20-50%, MSME faced the extreme heat due to liquidity crisis. The declaration of the blockade across the nation wide hauled MSME owners, employers and external backer. With the help of secondary data this study scrutinizes the effect of covid19 on economic activities of MSME and how the sector faced a severe cash crunch, shut down of business and job loss across all types of units irrespective of their size and various relieve measures adopted to empower MSMEs.

**Keywords:** Micro, small & medium enterprises, Covid-19 epidemic, Blockade, Hauled, Relieve measure.

**RFI/DCBM/134**

### **IMPACT OF COVID 19 ON ORGANISATIONAL RECRUITMENT**

**Priyanka Patel**

Wisdom Valley School

**Abstract-** This paper examines the impact of covid-19 on organisational recruitment as most of the organisation were closed and they adopted policy of cost cutting .The covid-19 pandemic has recorded in history as an aberrational event that significantly and permanently changed the present and future working environment of the organisation. The present paper based on the secondary data ,which is gathered through the reviews of experts who found change in trend of working i.e. completely work from home , conservative approach of the organisation in terms of expansion. Besides organisation faces unavailability of trained man power, scarcity of right jobs, mitigation of negotiability in CTC offer to candidates, industries collapsed badly, intercontinental requirement completely stopped and majorly there is minimization of fresher's recruitment. There is no doubt that Irreparable and uncountable dent globally has affected almost everybody's life directly and indirectly.

**Keywords:** Covid-19, recruitment, works from home, jobs, man-power.

**RFI/DCBM/135**

### **"IMPACT OF COVID-19 ON ONLINE CLASSES - A SPECIAL REFERENCE TO DEGREE COLLEGE STUDENTS OF MANDYA DISTRICT"**

**Girish V**

Assistant Professor, Department of Commerce,  
P.E.S College of Science, Arts and Commerce, Mandya, Karnataka

**Abstract-** Online teaching was never thought of happens to be soon. COVID-19 has made it happens. Inevitably, schools, colleges and universities in the globe have transformed and brought both teachers and students under online platform. Accordingly, many mobile and computer based applications rushed to market and people started using them for online teaching. The present study is impact of COVID-19 on online classes. The study area was Mandya district of Karnataka state. Both primary and secondary data have been used in the study. Questionnaire has been designed and distributed to the student respondents studying in the degree courses of different colleges of mandya district. The sample size was 151. The reliability statistic of cronbach's alpha is 0.851 for 14 research questions used in the questionnaire. The major objective is to check whether there is impact of COVID-19 on online classes. Tools like Table, Frequency and Percentage are used to analyse the demographic data and reliability test for testing the reliability of questionnaire. One Sample T test, Levene's Test for Equality of Variances and one-way ANOVA are used to test the

hypotheses. The study found that the p-value for all the variables found less than 0.05 at 5% level of significance and it is evidenced that alternative hypothesis stating “There is impact of COVID-19 on online classes” is accepted and null hypothesis is rejected. The study also concluded that Pandemic situation made greater transformation of learning from classroom to online.

**Keywords:** COVID-19, Pandemic, Online Class.

**RFI/DCBM/136**

**“DISTANCE LEARNING IN THE NEW NORMAL: THE LEARNING EXPERIENCES OF AGUSAN DEL SUR STATE COLLEGE OF AGRICULTURE AND TECHNOLOGY”**

**Ruvielyn Perez Sajolan**

COS, Agusan del Sur State College of Agriculture and Technology

**Abstract-** This study aimed to assess and determine the student’s learning experiences on distance learning in the new normal in Agusan del Sur State College of Agriculture and Technology. The main purpose of which is to gather feedback from the students regarding on their learning experiences in the implementation of distance learning. This is also to determine the student’s needs in order for them to be address accordingly and to evaluate the processes and services offered by the institution.

The study utilized a mixed – method research design which combined quantitative and qualitative methods to answer the research problems. The quantitative part involved assessing student’s satisfaction on distance learning and student’s learning experiences with regards to the quality of distance learning in terms of the design quality, information quality, service interaction quality, and instructor’s interaction quality, and the usefulness of distance learning. The qualitative part involves one-on-one semi-structured interview with the selected students regarding also their experiences on distance learning.

The findings indicated that Student’s satisfaction on distance learning is interaction driven and significantly related to learning experiences of the students on distance learning in the new normal. Students were moderately satisfied on the implementation of distance learning and that they prefer face-to-face than distance learning. The design quality of both online and modular distance learning did not convey a positive experience towards the students. Also, there was a poor interaction between the students and the instructor/s which leads to the difficulties experienced by the students in their learning process. With these, it is highly recommended that the instructors will visit and enhance their learning materials considering the feedback from the students.

**RFI/DCBM/137**

**“AN STRUCTURE STUDY OF EMOTIONAL INTELLIGENCE AS PREDICTOR OF OCCUPATIONAL STRESS- EQUATION MODELING APPROACH”**

**Pramod Bansod**

Research scholar at Oriental University Indore

**Dr. Rishi P. Shukla**

Associate Professor, Oriental University Indore

**Abstract-** Stress is negatively associated with health of an individual in literature. Especially occupational stress is found to be one of the most important factors for individuals’ performance. Studies related to Emotional Intelligence (EI) have found to be associated with its impact on Occupational stress (OS). This study was focused on analyzing the relationship between Emotional Intelligence and the Occupational Stress and explored the role of Emotional Intelligence in predicting the Occupational Stress.

**Design:** The data was collected from 331 individuals i.e. 131 females and 200 males, working in Pharmaceutical industry with 3 years average experience. These data was collected online with the response rate of 18% over a period of 2 months from Jan. 2021 to Feb. 2021. Structure Equation Modeling was done for analyzing the relationship between the main construct of the study i.e. Emotional Intelligence and Occupational Stress using the Smart PLS 3.

**Result:** The result showed that the Emotional Intelligence was an important predictor of Occupational Stress among individuals working in Pharmaceutical industry in India. The study found that the high level of Emotional Intelligence was associated with low level of Occupational Stress among individuals working in Pharmaceutical industry.

**Keywords:** Occupational Stress, Emotional Intelligence, Structure Equation Modeling, Performance, EI Measurement.

**RFI/DCBM/138**

### **E-LEADERSHIP- THE NEW NORMAL**

**Shilpa Sandhu**

Assistant Professor, University School of Business (USB), Chandigarh University

**Medha Gupta**

Assistant Professor, University School of Business (USB), Chandigarh University

**Abstract-** Leaders face unforeseen possibilities as well as obstacles as they strive to achieve their goals in a globalized world marked by critical technological advancements. The latest technological advancements, such as the internet and e-commerce, have altered the way businesses operate. As a result, in the contemporary corporate environment, new forms of organizations (virtual companies) and a modern & innovative leadership form (e-leadership) is emerging. The purpose of this study is to look into the present qualities for example, mobility and e-communication abilities and obstacles of E-leaders in businesses, as well as to emphasize the study's recommendations. As a result, it was established that e-leadership is emerging as a new concept for the era, and that it is evolving as a result of recent technological advancement.

**Keywords:** E-leadership, Virtual organizations, virtual teams, Information and communication technologies, ICT.

**RFI/DCBM/139**

### **TURBULENCE IN INFORMATION TECHNOLOGY**

**Dr. Shamsudeen E**

Assistant Professor of Computer Applications,  
EMEA College of Arts and Science, Kondotty, Kerala

**Abstract:** Twenty first century has been defined by application of and advancement in information technology. Information technology has become an integral part of our day to day life. It has proven game changer in resolving economic and social issues of the world. Many new technologies are introduced almost every day in IT. Emerging trends are the state-of-the-art technologies, which gain popularity and set a new trend among users of IT. In this chapter, we discuss about some emerging trends which makes a huge impact on digital societies. They are, Artificial Intelligence to act machines like human being thus making them intelligent. Machine learning used algorithms that are used to take their own decisions and make predictions. Virtual reality provides the user to look at, explore, and interact with the virtual surroundings, just like one can do in the real world. The Internet of Things (IoT) is a network of devices that have an embedded hardware and software to communicate with other devices on the same network. Block chain technology uses a shared data base of where copies of data base exist on multiple computers. 5G and Cyber security issues are also discussed.

**Keywords:** AI, machine learning, edge computing, virtual reality, augmented reality

**RFI/DCBM/141**

### **"THE CORRELATION BETWEEN ONLINE CLASSES AND PRESENTATION"**

**Thulasimani T**

Department of Mathematics, Bannari Amman Institute of Technology, Sathyamangalam

**Abstract:** This article posited that there is a strong correlation between online classes and usage of ICT tools. It has been found from a survey that the students



were active and interested in the classes of the facilitators who applied models tools for their presentations.

**Keywords:** Modern tools, Presentation, Online Classes, survey.

**RFI/DCBM/143**

**“SUBJECTIVE WELL BEING AND POSITIVE YOUTH DEVELOPMENT: AN INTEGRAL FRAMEWORK”**

**Dr. Bharti Joshi**

Assistant Professor (Psychology), Govt. Auto. Girls P.G. College of Excellence, Sagar

**Ashweni Suryawanshi**

HOD, Life Long Learning Department, Devi Ahilya Vishwavidyalaya, Indore

**Abstract:** Subjective well-being is the consolidation of happiness and life satisfaction. Positive youth development focuses on the optimal quality of human development. This study has shown that subjective well-being influences positive youth development, even though there is debate about the relationship between both variables. This paper develops a conceptual model explaining the link between subjective well-being and positive youth development in the context of the growth of India. Integral positive psychology and developmental perspectives, this model explains the direct influence of subjective well-being on positive youth development and of their common relationships with the development of the youth of India (in the context of positive psychology) and the growth of the country. Both of which are influenced by personal and societal situations. The interaction between individual and society plays a key role in the growth of India and is followed by the positive development of youth. Another purpose of this study is to discuss strategies for promoting positive youth development with the help of subjective well-being.

**Keywords:** Subjective Well-Being, positive psychology, Positive youth development.

**RFI/DCBM/146**

**MICROFINANCE AND ITS OUTREACH IN INDIA: WITH REFERENCE TO KUMAON (UTTARAKHAND)**

**Geetanjali Bhatt**

Research Scholar, Department of Commerce Studies,  
Kumaon University, Nainital, Uttarakhand

**Abstract:** Microfinance is an important institution and mechanism of credit delivery, particularly for the poor and underprivileged. The importance of the micro finance programmers and the success of the institutions offering microfinance services in various developing countries come to the front due to the persistent failure and non-responsiveness of the formal financial institutions in the sphere of rural development in general and rural credit in particular. In India there are two different models adopted for the delivery of microfinance services to the poor- Self Help Groups (SHGs) and Microfinance Institutions (MFIs). But the penetration of these two models have been uneven in the country with microfinance services remaining concentrated mainly to the Southern region of the country while the North and the North-Eastern region are still lacking the Services of both the formal sources of finance and also the microfinance services. Uttarakhand, in spite of being a small state, has certain key features that make it distinct from other states of the country and highlights its potential for development. However, development has predominantly been in the plains, and the hill districts have been left behind. All the hill districts have subsistence farming as their main economic activity. Due to subsistence livelihood, migration and a remittance economy.

Operate in the hill districts. So, the state faces the challenge of promoting livelihoods to minimize migration through local employment and income generation, and to enhance the quality of life of people living in villages. The positive features of these hill districts are that they have enormous potential for tourism, a suitable climate for high-value agriculture,

and a pleasant environment due to 60 percent forest cover. These have to be harnessed for a development strategy. The development strategy for Uttarakhand hills should be based on developing brand equity under the name of Organic Green State and an Uttarakhand Brand Equity Fund should be set up. This can be achieved by working towards this common goal through infrastructure development, tourism promotion, agriculture diversification, poultry- and wool-based livelihoods, and SMEs based on the above that capture linkages with industry and tourism. The primary objectives of development of any economy are to eliminate poverty by creating employment opportunities and raising the income levels of the population. With this background the paper makes an attempt to look into the outreach of both the microfinance models in Kumaon region of state Uttarakhand and construct an index of microfinance penetration.

**Keywords:** Micro credit, Micro finance institutions, Micro finance program, Microfinance, Poverty, India, Kumaon, SHGs.

**RFI/DCBM/147**

### **TO STUDY CUSTOMER PERCEPTION AND QUALITY PREFERENCES TOWARDS BRAND LOYALTY**

**Nikita Purandare**

Research Scholar, Institute of Management Studies, DAVV, Indore (M.P)

**Abstract:** The objective of the study is to understand the variables in building customers perception and quality preferences towards brand name and to establish the relationship between consumer's preference and the brand. The research design used in this study is descriptive and exploratory in nature. The survey method with a pre- designed structured questionnaire was used to collect data from the sample. The sample size of this study is 230 consumers who buy branded products in Indore. The collected data includes demographic details, consumer opinion and services provided in the retail stores. Statistical software SPSS 17 and MS excel were extensively used for analyzing the data collected. The statistical tests used for data analysis are KMO and factor analysis. The results of the study shows that the most preferred factor in the brand perception is Brand Prominence which includes Brand loyalty, availability and name influence a company must focus on these elements to make a brand grow stronger and makes its place in the market an gain more customers.

**Keywords:** Brand name, quality preferences, customer perception.

**RFI/DCBM/149**

### **CORPORATE SOCIAL RESPONSIBILITY (CSR) INITIATIVES BY TATA STEEL OF INDIA IN PRE AND POST COVID-19**

**Puja Verma**

Research Scholar Patna University, Patna, Bihar

**Dr. Shashank Bhushan Lall**

Professor, Vanijya Mahavidyalaya, Patna University, Patna, Bihar

**Abstract:** The entire world has never seen this sort of severe pandemic "COVID-19" in the past hundred years which covers every aspects of life. None of the countries has debarred from this pandemic. India, the second most populated country of the world also stands on the second position having the large number of COVID cases. This pandemic is not merely a health crisis but also it turns to social and economic crisis. So, in the era of COVID, it is high time for the organisations to step up and aid the mankind in overcoming from this pathetic situation. Corporate Social Responsibility(CSR) actions undertaken by organisations is an essential tool as it plays a vital role where people try their level best to get through this dreadful hard time. CSR is an ethical way of contributing towards the society. The present paper makes an attempt to highlight the CSR initiatives as well as examine the amount spent for CSR practices by Tata Steel of India before and after Covid-19 using secondary sources.

**Keywords:** Corporate Social Responsibility (CSR), COVID-19, Tata steel, CSR Initiatives.

**RFI/DCBM/150**

**MENTAL HEALTH MANAGEMENT: THE MOST ESSENTIAL ASSET TO POSSESS  
DURING THE MENTAL PANDEMIC TIMES**

**Danisha Pal**

Student of MBA, School of Social Sciences, DAVV, Indore (M.P.)

**Nikita Pal**

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

**Abstract:** The biggest asset that one can possess is a sound mental health, as it because of it that he finds the courage to fight his challenges, encourages his mind into achieving what he desires and for accepting the consequences that he has to bear. The sudden outbreak of the deadly virus of Covid – 19 brought with it the biggest challenges across a variety of aspects-economically, physically, socially, politically and mentally. The other challenges can be dealt with, later in life or are out of man's control; but a deteriorating mental health is something that has the ability to make us the weakest of being. A good mental health can lift us from all the other challenges simply by keeping us positive and firm on our own potentials. It keeps the hope alive, which in today's scenario is the only thing that the world is holding on to. It, therefore, becomes of utmost importance to take very good care of our mental beings during the tough times. In this paper, the analysis of the effects of pandemic on the mental health of people is carried out to highlight the importance of mental well-being. The paper serves a dual purpose of informing about how the pandemic affected the lives of people mentally, and of creating an awareness among the readers to keep strong on their psychological levels even if the conditions seem highly distressful.

**KEYWORDS:** Covid-19, mental health, mental well-being, asset, challenges.

**RFI/DCBM/151**

**SECURE GROUP COMMUNICATION IN DELAY TOLERANT MOBILE AD-HOC NETWORK**

**Dr. Prachi Tiwari**

Assistant Professor, RGPV

**Abstract:** The Delay Tolerant Network are the very well known for delivering the different information to different senders in multicast manner in centralized as well as decentralized network. The wireless mobile nodes are forming the small network in which one or more senders is sending data to one destination/s through intermediate nodes or sending information to the destination. The routing protocols of DTN are not the same as traditional wireless routing protocols. The black hole attackers are dropping the data, Jamming attack consumes bandwidth and Vampire attack directly sucks the battery power and available bandwidth also in DTN. In this paper, proposed a prevention scheme to detect the all three attackers in multicast communication. The attackers have affected the performance by the false reply of the message, flooding redundant information and waste the power of communication. In this paper the center of consideration is on the security issues related to DTN routing protocols. A malicious node in a blacklist is excluded by its neighbor holding the blacklist. That is, the packets from a malicious node is not be forwarded by the neighbor; meanwhile, the neighbor sends packets to the malicious node except broadcast packets and malicious nodes are drop it. If a node is identified no packets forwarding and some packets forwarding by all its neighbors, any reply it gives to route requests is discarded, and any request it initiates is ignored. In other words, if the data is successfully received at the destination that means the hop based delivery of data is to maintain the record of successful transmission. The performance of the proposed security scheme is better.

**Keywords:** DTN, Blackhole, Jamming, Vampire, Multicasting, Routing.



**RFI/DCBM/152**

**“A STUDY ON IMPACT OF CORPORATE PHILANTHROPY ON CORPORATE IMAGE IN THE COURSE OF COVID 19 PANDEMIC IN INDIA”**

**Dr. Unmekha Tare**

Assistant Professor, SICA College

**Dr. Anubhuti Sharma, Mr. Kush Singodiya**

**Abstract:** In recent phase of economy, the consumer considers that companies with good profit earning capacity should do philanthropic activity not only for marketing or legal compulsion, but as a responsibility to bring positive social changes. The recent pandemic, which has devastated the world economy at worst has brought new ways for corporate to pay back the society. Business community has stood strongly with government and society in this destructive scenario by providing all help irrespective of huge financial burden as well as negative growth prospect. Corporate philanthropy during COVID 19 is not at all perceived as a marketing strategy by customers instead it is something beyond this race game. Our research establishes a strong relation between corporate philanthropy during COVID 19 and financial performance of the company. Corporate philanthropy deeds increases confidence not only of customers but of employees too which results in their better work and financial performance.

**Keywords:** Corporate Philanthropy, Corporate Image, Covid 19 pandemic, Customer's buying decision, Customer's retainment, Customer's loyalty.

**RFI/DCBM/153**

**“CONSUMER ETHNOCENTRISM AS PREDICTOR OF COUNTRY-OF-ORIGIN EFFECT ON RESIDENTS OF INDORE, MADHYA PRADESH CONDUCTED DURING SPREAD OF COVID 19”**

**Urvi Sethia**

Daly College of Business Management, Indore, M.P.

**Dr. Neetika Shrivastava**

Assistant Professor, Daly College of Business Management, Indore, M.P.

**Abstract:** The aim of this study is to understand the relationship between ethnocentrism and country of origin effect on the residents of Indore. The existence of this relationship was explored through a non-experimental controlled enquiry. The constructs were defined as follows: Consumer Ethnocentrism as, the beliefs held by consumers about the appropriateness, indeed morality, of purchasing foreign-made products (Shimp and Sharma) and Country of Origin as, identification with “made in” or “manufactured in” labels (Ahmed et.al, 2004). A sample of 100 residents of Indore was randomly selected, respondents were asked to fill a questionnaire comprising 13 questions adapted from CETSCALE (Shimp and Sharma) and COO Scale (Lascu and Babb in 1995, Zain and Yasin in 1997, further adapted by Khan and Bamber 2007). A correlational statistical study was conducted. The results showed a weak and direct relationship between the two variables indicating that a consumer considering “country of origin” is not necessarily ethnocentric and that there are other factors driving such behavior, providing a scope for further research.

**Keywords:** Consumer Ethnocentrism, Country of Origin, CETSCALE

**RFI/DCBM/154**

**“DYNAMICS OF SMARTPHONE PREFERENCES IN COLLEGE STUDENTS OF INDORE, MP DURING COVID19”**

**Vinayak Bansal**

Management Student, Daly College of Business Management, Indore, M.P.

**Dr. Neetika Shrivastava**

Assistant Professor, Daly College of Business Management, Indore, M.P.

**Abstract:** In today's internet era, smartphones have seen sales growth at unprecedented rates. India being the country with the highest growth rate for smartphone adoption, it is necessary to understand what preferences of a Smartphone drive this sale. Smartphone's

today cannot be called anything less than an infrastructure. With their increasing usage on a daily basis, it is a tool used more by population every day than transportation or building infrastructure which are the first things that come to mind when someone talks about infrastructure. This study focused on the smartphone preferences of the young age group between 18-22 years. It had focus on the brand perspective, price preferences, and what features does young generation looks for when purchasing a tool with utility beyond words. Research utilised a sample population of 111 college-going students from different fields to understand their usage and purchasing patterns of a Smartphone.

**Keywords:** Smartphone, features, customer preferences

**RFI/DCBM/155**

### **CONTEXTUAL CUES AND COVID-19: HOW SHOULD SERVICE FIRMS USE CONTEXTUAL CUES TO RETAIN CUSTOMERS?**

**Dr. Sonal Sisodia**

Principal, Daly College of Business Management, Indore

**Abstract:** With the Covid-19 outbreak, service providers have seen an overnight shift in demand patterns. When in crisis, it is seen that a customer's interaction with a service environment of a company may set off an immediate and lingering effect on his or her sense of trust and loyalty. As the world joins forces to contain the current COVID-19 crisis, service companies are concerned with customer optimism and the role the marketing communication can play in building customer loyalty, trust and confidence. For any organization, one of the most important yet challenging aspects of managing brand equity involves coordinating all the external communication vehicles that send information to consumers. This research focuses on impact of contextual cues on consumer behavior and perception. Since service providers want to return to growth by way of giving excellent value to their customers, it is imperative to study the role of these cues across different service types. Referring to different types of services, the research points out that it is important to comprehend what influences cue selection, as this can help to identify acceptable cues. Keeping a real-time pulse on changing customer preferences and rapidly innovating to redesign contextual cues that matter will be key to customer retention, the paper suggests.

**Keywords:** Contextual cues, pandemic times, customer retention, service providers

**RFI/DCBM/156**

### **BIG DATA ANALYTICS- A BOOST FOR BUSINESSES BASED ON SOCIAL MEDIA**

**Naman Shrivastava**

Daly College of Business Management

**Abstract:** Nowadays, businesses adopt ever-increasing precision marketing efforts to remain competitive and to maintain or grow their margin of profit. As such, forecasting models have been widely applied in precision marketing to understand and fulfill customer needs and expectations. Big Data Analytics (BDA) is being harnessed for predicting customer buying patterns and boosting sales. With the advancements in information technologies and improved computational efficiencies, big data analytics (BDA) has emerged as a mean so far riving at more precise predictions that better effect customer needs.

The social media has been providing a platform for conducting business using the predictive big data analytics as an essential tool. The amount of data being generated every day by the millions of users is relentlessly analyzed and useful information is churned that can enable and boost businesses. The data from users of Facebook, Instagram and the search history of Google are a powerful indicator of choice and preference of millennial generation.

**RFI/DCBM/157**

**“A STUDY OF, EMOTIONAL INTELLIGENCE AND SELF EFFICACY AS DETERMINANTS OF ORGANIZATIONAL COMMITMENT FOR DOCTORS WORKING AT INDORE, M.P.”**

**Dr. Neetika Shrivastava**

Assistant Professor, Daly College of Business Management, Indore, M.P.

**Abstract:** The aim of the study was to establish Emotional Intelligence and Self-Efficacy as determinants of Organizational Commitment in Doctors of Indore, M.P. The existence of these relationships was explored through a non-experimental controlled inquiry. The constructs were defined as follows: Emotional Intelligence, as the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions (Salovey and Mayer, 1990); Self-Efficacy, as an individual's belief to exercise control and manage courses of action required to attain desired results (Bandura); and Organizational Commitment as the employee's psychological attachment to the organization. A sample of 150 doctors was randomly selected from public and private Medical Establishments of Indore as per the convenience of the author. These 150 doctors completed the questionnaire designed to access various variables involved in this study. The data collected was analyzed using the multiple regression analysis. The results showed that significant positive relationship exists between Emotional Intelligence and Organizational Commitment, Self-Efficacy and Organizational Commitment. This indicates that the doctors who have high Emotional Intelligence and high Self Efficacy develop more emotional commitment toward their organization. The limitation of the study and recommendations for future research were discussed.

**RFI/DCBM/158**

**EMPIRICAL STUDY ON OCCUPATIONAL STRESS AMONGST ACADEMICIANS**

**Mr. Tapas Upadhyay, Dr. Rishu Roy**

**Abstract:** Stress is omnipresent in all the professions existing in the world but some professions like Academics are majorly under the evil eye of this malady. Stress affects emotionally, physically and psychologically, which results into so many problems. Academician's faces stress at all these mentioned levels, which affects their working and overall well-being of individuals and organizations they are associated with. This research is an attempt to find various stress causing agents, responsible for occupational stress in academicians working in various academic institutions. As teaching profession directly deals with the future of the nation, students, it becomes imperative to study the various causes and the solutions for occupational stress in professional engaged in Academic field.

**RFI/DCBM/159**

**NPA'S - IMPRESSION OF PANDEMIC ON INDIAN BANKING**

**Dr. Namrata Kapoor**

Assistant Professor Daly College of Business Management

**Abstract:** Banks in India, biggest challenge in 2021 will be tackling with the 'hidden' non-performing assets (NPA). Covid had sharply spiked loan defaults as many small and medium-scale companies are still struggling to repay dues owed to banks. This pandemic had a distressing impact on banks and financial institutions due to a rise in defaults and bad loans around the world as the global economic crisis but the situation is particularly serious for Indian banks as they are already struggling to cope with rising bad loans.

The progress of the economy hinge upon the proficiency and steadiness of the banking sector and the factor which measures the strength of the banking industry is the size of NPAs. Profitability of the banks is directly linked with the non-performing assets as it denotes the efficiency with which a bank is optimizing its total resources and therefore, serving an index to the degree of asset utilization and managerial effectiveness. Liquidity position of banks is also affected as NPAs affects the profitability of the banks in terms of rising cost of capital, increasing risk perception.

This paper attempts to first examine the level of NPAs in the State Bank of India and ICICI Bank in India and then analyse the causes for increasing NPAs. The secondary data collected from different sources has been used in the study. The study shows that the magnitude of NPAs increasing in State Bank of India as compared to ICICI bank. Therefore, banks need to effectually control their NPA's in order to surge their cost-effectiveness and efficacy.

**RFI/DCBM/160**

**DOES MICROFINANCE FINANCIAL PRODUCTS AFFECT LIVELIHOOD OF SLUMS?**

**Dr. Priyanka Chawla**

Daly College of Business Management

**Abstract:** The objective of the research paper is to examine the effectiveness of broad range of financial products such as deposits, loans, payment, services, money transfers and insurance offered to the low income households. The research also tries to identify how well the services of microfinance help in improving the standard of living and quality of life of slum dwellers. The data was collected from 200 respondents through structured interview. The respondents of the study were microfinance users of the slum areas that were selected through random sampling techniques. Hypotheses testing were done using multiple regression models. The finding of the study reveals that payment services and remittance products were having positive impact. The result concludes that although the services of microfinance is fulfilling the objectives of slum areas but still there is need to review the financial products offered by microfinance institutions for betterment of the life of slum dwellers.

**RFI/DCBM/161**

**RETROFITTING INTERNAL COMBUSTION ENGINE TO ELECTRIC MOTOR VEHICLES- A SUSTAINABLE ALTERNATIVE FOR FUTURE OF ELECTRIC VEHICLES IN INDIA**

**Prof. Naman Shrivastava**

Assistant Professor Daly College of Business Management

**Garv Thareja**

Student Daly College of Business Management

**Abstract:** We have exploited the natural resources of our planet to the extent that we have reached the point where if we don't stop our indiscriminate use we will have clicked on a time bomb. The pollution emission by the vehicles that use fossil fuels has been a major cause of global warming. The electric vehicles have emerged as an alternative to the Internal Combustion Engines. The emergence of this technology has given an opportunity to have sustainable development wherein we can co-exist in harmony with the flora and fauna of the planet. The retrofitting of the ICE vehicles is an upcoming concept where in one can replace the old engine with the new electric engines and keep the aesthetics of the vintage and current model cars. This is possible in fraction of the cost of manufacturing a new electric car. The possibilities in this sphere are immense and are up for research in domains of engineering, design and business.

This paper throws some light on the aspects of why should the concept be backed in developing countries like India and can become a model for sustainable development in the times to come.

**RFI/DCBM/162**

**MIYAWAKI FORESTATION: A SUSTAINABLE WAY TOWARDS ECOLOGICAL RESTORATION**

**Raj Hariyan**

BBA Student, Daly College of Business Management, Indore

**Tapas Upadhyay**

Assistant Professor, Daly College of Business Management, Indore

**Abstract:** The environment restoration is the key for the sustainable development. The concern for ecological restoration is increasing day by day as the graph of pollution is

increasing at very fast pace. The most effective way to reduce the pollutants from our environment is planting more and more trees. This paper discusses about Miyawaki forestation techniques which is an effective way to conquer all environmental maladies. This paper also discusses about the effective use of Miyawaki forestation in conserving Indian Climate. The methods and steps of Miyawaki forestation are described in the paper. This paper is an attempt to discuss the benefits and various successful projects of Miyawaki Forestation in India and Abroad.

**RFI/DCBM/163**

### **IMPACT OF COVID 19 ON WORLD APPAREL INDUSTRY**

**Shashank Patidar**

BBA Student, Daly College of Business Management, Indore

**Tapas Upadhyay**

Asst. Professor, Daly College of Business Management, Indore

**Abstract:** Understanding how consumers have changed their clothing consumption during the global covid 19 pandemic is necessary for apparel brands and companies to determine what values consumers seek which can help brands and companies to identify opportunities for growth. This study intends to draw a portrait of the evolution of consumer clothing consumption during the pandemic crisis. We conducted a survey using Google Forms and out of 300 people to whom we conducted the survey, 180 valid responses were received. Our study shows that covid 19 has changed the world view point of the people and how crisis like covid 19 can affect the consumer behavior and how the fashion brands and companies have evolved during the times of crisis

**RFI/DCBM/164**

### **A COMPARATIVE STUDY BETWEEN TRADITIONAL MARKETING AND DIGITAL MARKETING WITH SPECIAL REFERENCE TO COVID-19**

**Nishi Nagar**

BBA student, Daly College of Business Management, Indore

**Dr. Sonal Sisodia**

Principal, Daly College of Business Management, Indore

**Abstract:** The field of marketing has gone through a quantum leap since the emergence of digital ways of marketing a product. The COVID-19 crisis has considerably affected the digital marketing sphere. This transformation is driven by the boundless potential and far-reaching spread of technology powered by the period of the pandemic which has nudged the influence of digital marketing. This radical change towards digitalization has eliminated some traditional methods of marketing. The purpose of this paper is to study the difference between conventional marketing and digital marketing. In conceptual form, this paper addresses how digital marketing had affected the traditional ways of marketing. The paper is based on secondary data. It shows that marketing professionals are convinced that changes in how organisations' marketing must be made, which also implies an increase in the work volumes. This will allow taking down the harmful effects of the corona virus pandemic, stabilizing sales, and quickly returning to pre-quarantine business performance indicators. The pandemic has compelled businesses to transition online to showcase their products and services. This, in turn, has prompted brands to create content that is contextual and relevant in order to garner a larger mindshare from their customer base.

**Keywords:** Digital Marketing, Traditional Marketing, pandemic, Consumer Behavior



**RFI/DCBM/165**

**“IMPACT OF COVID- 19 PANDEMIC ON INVESTMENT BEHAVIOR OF ENTREPRENEURS IN INDORE, MADHYA PRADESH: A COMPARATIVE STUDY WITH REGARDS TO DIFFERENT INVESTMENT AVENUES”**

**Asmi Patodi**

Management Student, Daly College of Business Management, Indore, M.P.

**Dr. Neetika Shrivastava**

Assistant Professor, Daly College of Business Management, Indore, M.P.

**Abstract:** The report presents a comprehensive analysis of the impact of the Covid-19 pandemic on investment decisions of entrepreneurs residing and operating in Indore, Madhya Pradesh. With lockdowns coming into effect repetitively, and thereby, restricting economic activities, the economy witnessed an extended period of slowdown; not only did millions of people lose their jobs, but also businessmen faced a severe blow. The respondents owned either an established business or a budding one. The relationship between the Covid-19 pandemic and change in investment decisions of such businessmen with respect to various investment avenues available in the market was studied. In addition to this, the report also summarises what investment avenues exactly are, what are their different types and what are the main objectives which drive a businessman towards investing his money. A quantitative (survey) method was used in the research wherein 100 people, who lie under the sample category were sent the questionnaire. The trends in investments made by all the respondents in different investment avenues were analysed. The data was then analysed using T-Test. It was found that Investor preferences are dynamic. A number of external factors and investor behaviour drive such preferences. This research has made a sincere attempt to comprehend the preferences and deviations in different investment avenues of businessmen in pre and post covid situations.

**Keywords:** Investment Preference, Pandemic, Investment Avenues

**RFI/DCBM/166**

**PECUNIARY VOLATILITY: IMPETUS OF COVID -19**

**Neeshita Thadani, Dr. Namrata Kapoor**

Daly College of Business Management

**Abstract:** India is at a crucial juncture in its fight against the COVID-19 pandemic, which has caused a massive economic shock across the world due to business interruptions and shutdowns from social-distancing measures. Covid-19 has inflicted to unprecedented health, economic and financial stability challenges. Overall economy of the country has experienced a massive downturn with a severe health crisis. The paper tries to address the socio-economic impact of this pandemic on individuals in the form of Unemployment and Household income. This research paper is descriptive and conceptual, motivated to explain the possible outcomes of the Indian economy and sought to expedite the discussion of employment scenarios and household income during the pre- and post-lockdown periods.

**RFI/DCBM/167**

**THE IMPACT OF COVID-19 ON MERGERS AND ACQUISITIONS IN INDIA**

**Disha Jhurani**

BBA student, Daly College of Business Management, Indore

**Dr. Sonal Sisodia**

Principal, Daly College of Business Management, Indore

**Abstract:** The processes of mergers and acquisition have always played as an integral role in today's corporate world. Many organisations have taken necessary initiatives and steps to take over small companies and at times joined hands with competitors to strengthen themselves, increase their market share and to create a mark on the world. India's door to competition and opportunities opened when the Liberalisation, Privatization and Globalization policy was issued in 1991. Many foreign companies wanted to invest in India's brimming talent as they wanted to take advantage of cheap labour and high skilled

professionals. Before the intrusion of CoronaVirus, there were specific set of reasons and strategies used by organizations to collaborate with one -another, these were hostile in nature too but as the time period of 2020-2021 has changed a lot of circumstances, this research paper talks about the most affected industries like aviation, automobile etc. which were impacted negatively and at the same time some industries like healthcare and insurance which benefited from this global pandemic. This research is based around the mergers and acquisitions in these industries that used different strategy and declared failure or success as of now. The keen observations where the market share pre and post pandemic, their effects on these huge industries, which companies formed alliances and how did they cope up to stand out of the league. It is rightly said that whichever company will adapt itself quickly would benefit from the same. But while an acquisition can transform the acquiring company literally overnight, there is a significant degree of risk involved, as mergers and acquisitions (M&A) transactions overall are estimated to only have less than a 30% chance of success. While the M&A market has contracted, companies that are making M&A moves typically outperform those that do not. Forward-thinking leaders need to act now to rebalance for risk and liquidity, while assessing opportunities for resilience and growth coming out of the downturn. Thus, the conclusions for the same are that whether we talk about the booming industries or the declining ones, proper utilisation of factors like time, proper strategies, exchange of resources and adhering to guidelines with a way to create a mark would only take all these mergers or acquisitions forward, it is not who makes the first move, it is who makes the first move correctly.

**Keywords:** mergers, acquisitions, Covid-19, forward thinking leadership

**RFI/DCBM/168**

### **HAS COVID-19 FUELED PROLIFERATION OF DIGITAL PAYMENTS IN INDIAN ECONOMY: AN EMPIRICAL RESEARCH!**

**Anura Sinha**

BBA student, Daly College of Business Management, Indore

**Dr. Sonal Sisodia**

Principal, Daly College of Business Management, Indore

**Abstract:** A recent report suggests that the market size of global contactless payments is expected to grow at a CAGR of 11.7% from \$10.3 Bn in 2020 to \$18 Bn by 2025. In contrast to the gloom cast by the pandemic, digital payments touched a record high. The primary data was collected from 147 respondents aged between 40-50 years to study the change in preferences and reasons for shift from cash to digital payments. This research paper seeks to identify the change and present trend towards the adoption of digital payment means instead of cash payments after the pandemic. The primary data was collected from 147 respondents aged between 40-50 years to study the change in preferences and reasons for shift from cash to digital payments. The paper suggest that the pandemic has also forced the people depending upon the cash payments to depend upon the digital platforms for payments with concerns over contracting the coronavirus from the currency notes and coins. The primary data was collected from 147 respondents aged between 40-50 years to study the change in preferences and reasons for shift from cash to digital payments. It can be assumed that besides augmenting the broad-based use of technology, the pandemic has fueled the proliferation of digital modes of payment, propelling the country towards less-cash alternatives.

**RFI/DCBM/169**

### **IMPACT OF COVID-19 ON BRAND MARKETING STRATEGIES**

**Dr. Sonal Sisodia**

Principal, Daly College of Business Management, Indore

**Daksh Sisodia**

Research Undergraduate, Indian Institute of Science, Bangalore

**Abstract:** Covid-19 has disrupted our life and the important question that is governing most of marketing communication around the pandemic is centered around the extent of effectively communicating the need for advertising and also to initiate some sort of lasting

change in people's behavior post pandemic. As is well known, our lives have been impacted in ways beyond our control and the hastily altering consumer behaviors' make it tough for brands to sail through this. This disruption inflicted by this pandemic was rapid, unparalleled, and underestimated. In the present circumstances, consumers are relying heavily on social media and this trend seems to be long lasting. Moreover, people now are looking at their favorite brands to understand to connect like never before. As individuals seek ways to help those in need, they also turn to their favorite brands to see how leaders are responding to this crisis. The decisions related to brand voice are more delicate than ever. Brands don't have access to a disruption vaccine nor do executives possess a playbook for responding to and thriving in a global pandemic.

**RFI/DCBM/170**

**A COMPARATIVE STUDY ON CONSUMER BUYING BEHAVIOR FOR ONLINE VS OFFLINE GROCERY SHOPPING IN INDORE CITY**

**Dr. Sonal Sisodia**

Principal, Daly College of Business Management Indore

**Sreelakshmi Nair**

Research Scholar DAVV

**Abstract:** The pandemic has changed the consumer buying behavior of customers as the world witnesses drastically altered financial and economic activities as well as transformed social life of people. The lockdowns along with strict rules and regulations imposed by the government authorities has worsened the situation. To survive and thrive in this cut throat competition, anticipation of consumer buying behavior during this pandemic is necessary for companies. The trend of online shopping has evolved sufficiently and consumers have become accustomed to buying things online. Digitization has led to removing the barriers faced by the e-commerce sectors. The study focuses on comparing the consumer buying behavior for online and offline grocery shopping during pandemic times. A sample of 119 respondents from potential customers in Indore was the base for research. Participation in the survey was voluntary and confidentiality of responses was secured. Results reveal that lack of trust in online grocery stores is sometimes a factor which keeps some Indian consumers away from them.

**Keywords:** E-commerce, Digitization, Online Grocery shopping, Consumer buying behaviour.

**RFI/DCBM/171**

**WHAT MATTERS MORE FOR THE EMPLOYEES IN MULTINATIONAL COMPANIES- PERKS OR EMOTIONAL SUPPORT? AND HOW HAS IT CHANGED WITH THE PANDEMIC?**

**Soamya Mital**

Pankhuri Mital (CPA), Prof. Tapas Upadhyay (DCBM)

**Abstract:** "It is not the strongest or the most intelligent who will survive but those who can best manage change."~ Charles Darwin

The economic roller coaster we've ridden over the past 20 years has brought many challenges to Human Resources. Not the least of these has been the struggle to define - and redefine - the relationship between employers and employees. Employers need the best management techniques to manage employees now, more than ever. The COVID-19 pandemic has impacted employment and the way people in multinational companies work. Due to the social distancing rules, employees have been disconnected from certain work aspects such as how they present at meetings, interact with customers and colleagues at work. All of these changes demand plenty of adjustments from people, requiring an extra amount of effort, grit and creativity to make them work. Stress has been another most common factor when it comes to employees. As known from research, stress comes with several side-effects related to how people communicate and interact with others.

he organisations are looking for constructive ways to keep motivating their employees so that they do feel valued and appreciated. The two main ways for employee



motivation are- Monetary perks and Emotional support. The question is which one encourages the employees to work towards organisational goals during the time of the pandemic.

**Keywords:** Employee behaviour, Pandemic, Financial rewards, Policies, Psychological support.

**RFI/DCBM/173**

### **A STUDY ON IMPACT OF MERGER ON CUSTOMER SATISFACTION OF PUBLIC SECTOR BANKS**

**Ms. Anuradha Mishra**

Assistant Professor SICA College, Indore

**Dr. Amrita Soni**

Assistant Professor SAGE University, Indore

**Dr. Ritu Joshi**

Assistant Professor SAGE University, Indore

**Abstract:** Banking Industry plays a crucial role in an economy. In India, banking sector is divided into two major segments: public sector banks and private sector banks. Past literature says that customer satisfaction is very important in functioning of banks. Banks are always concentrating on providing better services to their customers. In 2019-20, many public sector banks were merged due to unavailability of funds. This study was undertaken to investigate about awareness regarding mergers in customers. This study also aims to determine various factors which affect satisfaction level of customer's post-merger of banks. For this study, data was collected by self-designed questionnaire duly filled by 105 respondents. Anova and Cronbach's Alpha was applied to check statistical significance. The results indicated that awareness, customer relationship management, convenience, banking services, cooperativeness, security, goodwill and infrastructure facility are main factors which affect customer satisfaction. It was also observed from the study that majority of people were satisfied with banking services post-merger.

**Keywords:** Public sector banks, customer satisfaction, merger

**RFI/DCBM/174**

### **IMPACT OF COVID-19 ON LEGAL EDUCATION**

**Tapas Upadhyay**

Assistant Professor, Daly College of Business Management, Indore

**Prachi Bansal**

Law Student, Renaissance Law College, Indore

**Abstract:** Legal education is an important tool in creating good law professionals in a country who can assist in providing justice to needy people in the court of law. Legal education is a key which helps in connecting people to society and its cultural and political aspects which keeps on changing with the change in time therefore to cope up with such instant changes there is a need to change in pattern of education by upgrading its quality and standards. The present Covid-19 situation witnessed a similar unexpected change in society as well as in legal education system across the globe therefore this paper aims in examining the impact of Covid-19 on legal education in regards to the acceptance and rejection of new learning methodology by students and teachers as well as the role of different organizations in India for making everyone adapt the new normal situation of pandemic with feasible pattern in delivering legal education to the students. The paper also tries to analyze whether there is a need to switch over to the traditional methods of teaching law in India by discarding the new learning methodology.

**RFI/DCBM/175**

**ARTIFICIAL INTELLIGENCE IN PEOPLE MANAGEMENT**

**Daksh Sisodia**

Research Undergraduate, Indian Institute of Science, Bangalore

**Dr. Sonal Sisodia**

Principal, Daly College of Business Management, Indore

**Abstract:** AI can assist in teaching and learning of skills and digital dexterity, as well as prepare employees for new roles that will undoubtedly require more human skill sets namely analytical, strategic, critical thinking, cultural awareness, emotional intelligence among others. HR can use AI for overall engagement and enable higher productive conversations so as to improve employee experience, retention and performance. This paper reiterates the growing popularity of Artificial Intelligence as a technology that is defining new-age paradigms of operating business automation and accomplishing most of the low-value HR functions so that the larger focus can be driven to the strategic scope of work. The paper explores if AI technology can be applied across different functions to improve efficiency and productivity of firms. It analyses if AI can be more effective than traditional recruitment methods in talent acquisition and also aims at understanding perception of AI being as cost effective as the manual HR processes. Focus is also on analyzing the statistical difference in perception of AI based on gender.

**Keywords:** Artificial Intelligence, People Management, Industry preference, recruitment, training

**RFI/DCBM/176**

**IMPROVING BRAND IMAGE THROUGH SOCIAL MEDIA MARKETING: A STUDY OF E-COMMERCE COMPANIES**

**Dr. Vivek Kaushik**

Head Department of Management, St. Paul Institute of Professional Studies

**Deergha Jajodia**

Student, St. Paul Institute of Professional Studies, Indore

**Abstract:** Social media marketing has gained a huge recognition in the recent years. Social networking sites like Instagram, Facebook, Twitter, LinkedIn, etc. have become very popular and attracting. Large population of the world uses these social networking sites because of which it has become very easy and affordable for different e-commerce companies to directly interact with customers and promote their brands. Also, social media marketing helps companies to improve their brand image. This research paper focuses on marketing strategies adopted by different e-commerce websites to create their brand name among different categories of consumers using social media marketing. Now-a-days, it has rather become a competition among different companies for promoting their products and services on social media channels instead of just advertisements in newspapers. The research revealed that that social media marketing affects the buying decision of customers and find that how different e-commerce companies are improving their brand image through the use of secondary data.

**Keywords:** E-commerce, Social Media, Internet Marketing, Brand Promotion

**RFI/DCBM/177**

**CORPORATE SOCIAL RESPONSIBILITY –A PARADIGM SHIFT**

**Ms. Ashitha**

Department of commerce, Shree Gokarnantheswara College, Managudda Mangaluru

**Abstract:** The focus has shifted from the pre-determined planned framework of CSR to activities related to fight against the novel corona virus disease (COVID-19), which would reap indirect benefits from the operating segment in which companies operate. It has become apparent that the focus has been somewhat one-sided in nature, with the bulk of attention going to the corporate processes, motives and outcomes of such efforts. The study

clearly defines the importance of mandatory rules and regulations to be adhered to by companies falling under the ambit of CSR. The paper will be useful in understanding shortcomings and opportunities in the times of pandemic. The companies have put forward an argument in their defence explaining why at times it is significant to reach out to the section of people – in and around whom they operate. This is with the sole motive of creating a positive brand image while executing their moral obligations.

Effective CSR gives a company the power to stand out in today's saturated market and connect with customers on a level that ensures long-term loyalty and potentially even brand advocacy. (Ray SK, 2020) This pandemic gave companies an opportunity to connect and create a brand image. CSR is more than just a tool for exceptional public relations or a strategy to outsmart competition. Companies believe that by showing customers that they stand for something, they establish that their business exists for reasons that are bigger than 'making profits'. The support and donations extended by most of the corporates in times of the pandemic showcase the fact that CSR programs work best when they look and feel authentic. There is no point in just tagging corporate responsibility on the end of brand-messaging. Making it an inherent part of the company's vision and mission is what defines the company. Ultimately, the most important thing to keep in mind is that when a company uses CSR to build and improve its brand — loyalty is the key. There needs to be truth in every claim the company makes. The organisation needs to really show to its customers that it is devoted to a cause. The need of the hour is to formulate effective strategic policies and adopt various instruments; The study has also disseminated information regarding corporate social responsibility (CSR) activities undertaken by the corporates during COVID-19. The people faced a lot of hardships due to the imposition of lockdown in India. In this context, many corporates have come forward to support government initiatives towards fighting COVID-19. They provide financial assistance in the Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund) and contributing in different ways to fight the virus. CSR activities include engaging in the manufacturing and distribution of masks sanitisers, and personal protective equipments (PPEs), providing meals to the down trodden and making arrangements for the quarantine centres, etc CSR can be best implemented towards its goals — sustained environmental, social and economic growth.

**Keywords:** COVID -19; Corporate social responsibility: CSR, saturated, lockdown, The Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES Fund), Personal Protective Equipments (PPEs), Downtrodden, Sustained environmental.

**RFI/DCBM/179**

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

**Amrutha Mary Lukose**  
Independent Researcher

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

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

**RFI/DCBM/180**

**JOB SATISFACTION A STUDY ON INTERPERSONAL RELATIONSHIP AND TEACHING STAFF WORKLOAD**

**Sumit Chopra**

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

**Abstract** - Employee physical and mental well-being. Job Satisfaction is indicator of how employees feel about their jobs and a predictor of work behaviors such as organizational citizenship, absenteeism and turnover. Job Satisfaction among faculty members is important in contributing to quality of teaching, high job commitment help in producing high quality students. The understanding of the facts related to job satisfaction is significant to enhance the happiness of workers. Understanding academicians' job satisfaction will help the institutions to find mechanism in order to retain academic talents, lower absenteeism and turnover rate. Research in the area of job satisfaction on faculty members was ignored as subject of study. However, in recent years, there is increase in number of studies related to job satisfaction among academicians. The faculty member's job satisfaction is center to perform job effectively, further this contributes to give quality education and enhance employability skills in students. Further, the industry is voicing that decline in quality of education in engineering colleges leading to lack of employability skills of student's, this could be the reason in increase of studies on faculty members job satisfaction. The finding of the study reveals that good friendly environment at work place play important role for employees' interpersonal relationship and interpersonal relationship had a strong positive direct effect on job satisfaction. Thus, it is recommended that management intervention may be instrumental in promoting friendships at work, employees need to get along well with the employee.

**Keywords:** Job Satisfaction, Interpersonal relationship, workload.

**RFI/DCBM/181**

**IMPACT OF AGE ON PERCEIVED SERVICE QUALITY TO ATTAIN CUSTOMER SATISFACTION AT HUYUNDAI MOTORS, ROURKELA**

**Padmini Mahapatra**

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

**Abstract** - In present era, competition is increasing in every field because of international policies and information revolution. In this study, impact age factor on customer satisfaction is identified with relation to service quality. It is observed that different age groups have different expectation to fulfil their satisfaction level. In this study we are trying to identify factors which vary for different age groups. It is very important concept which should be in knowledge of managers, dealers, engineers and sales advisors. SERVQUAL model which is used in this research will discuss the service quality concept, it is important for practitioners especially the manager, retailer and the sales advisor in Hyundai Motors itself. This research will discuss, why it is of particular interest to study age of customer whi relation between service quality and customer satisfaction in Hyundai Motors, Rourkela and why SERVQUAL model is apply in this research.

**Keywords:** Service Quality, Hyundai Motors, SERVQUAL Age.

**RFI/DCBM/182**

**"A STUDY BASED ON EMPLOYEE RELATIONS IN SME'S"**

**Ms. Anamika Sisodia**

Assistant Professor, Acropolis Faculty of Management & Research

**Abstract-** The SME's are the most important part of our economy which will help in the development of an entire skilled employee category to enhance the effectiveness of the business at the ground level. It is required to access the possibilities and opportunities in the current scenario. The following paper is dependent upon the evaluation of employee relations in SME's are helpful in creating the smooth relations within the organization. The

hypothesis here is that the employee relations are required to enhance the productivity. There are some concepts which will help in the enhancement of employee relations.

**Keywords:** Employee relations, SME, productivity and organization.

**RFI/DCBM/183**

**MERGERS IN BANKING SECTOR IN INDIA: AN ANALYSIS OF PRE & POST MERGER PERFORMANCE OF SBI WITH ITS ASSOCIATES**

**Ms. Priyanka Jaiswal**

Asst. Professor, Acropolis Faculty of Management & Research, Indore

**Dr. N. K. Totla**

Assoc. Professor, IMS. DAVV, Indore

**Abstract-** The merging of the 6 associate banks (State Bank of Bikaner and Jaipur, State Bank of Hyderabad, State Bank of Mysore, State Bank of Patiala, State Bank of Travancore and Bharatiya Mahila Bank) with SBI started in 2016, although the merger was given approval by the Union Cabinet on 15 June 2016. The main objective of the paper is to analyze the financial position of SBI pre and post-merger with the help of various financial parameters. The hypothesis that there is no significant improvement after mergers is accepted in majority of cases- though there are few exceptions. The study of SBI reveals that some ratios like Operating Profit Margin, Debt to Equity Ratio, Current Ratio, and Quick Ratio have shown significant difference between pre and post-merger performance while others like Net Profit Margin, Return on Equity, Return on Asset and Asset Turnover Ratio showed no significant difference between pre and post-merger performance.

**Keywords:** Pre and Post Merger, Financial Position and Ratio Analysis.

**RFI/DCBM/184**

**A STUDY ON ASSESSMENT OF THE EFFECTIVENESS OF WEBINARS AS A LEARNING TOOL**

**Mr. Danish Khan**

Assistant Professor of Commerce, College of Professional Studies - ATC, Indore

**Dr. Unmekha Tare**

Principal, SICA College, Indore

**Abstract -** Due to this global pandemic situation Digital Learning (E-Learning) has become increasingly popular among the learners, trainers and professionals. Apart from the various virtual classroom initiatives, Webinars (Virtual Seminars) also become the growing trend now days. Learners and the trainers both are attracted towards the benefits of webinars during this pandemic situation, such as flexibility of time and place. Webinars is less expensive than traditional classroom training programs and instructions. Corporate managers are also considering the webinars as the most cost-effective ways to deliver series of training to their employees. Although the foremost benefits of webinars is also discussed in the various previous studies. In the recent times during COVID-19 Pandemic the question on effectiveness of webinars is raised on a large scale, it becomes a critical issue of why some of the learners are dissatisfied with the learning experience of Webinars. Therefore, this research paper investigates and presents the study on assessment of the effectiveness of webinars as a learning tool, the learning experience, the major issues among the learners related to satisfaction level and its post COVID opportunities over the seminars. The Study explores the learning experience of around 233 learners and trainers. The study reveals that the webinars is slightly effective than the traditional classroom seminars but with some relative issues and also explores the post COVID scenario of Webinars. The Implications of the research findings can help the trainers to adopt some productive measures and design effective learning environment.

**Keywords:** Webinars, Web Conferencing, Seminars, Learning Technology, Technology acceptance.



**RFI/DCBM/188**

**EXPLORING THE EVENTS HAPPENING AROUND THE LIFE OF CHILDREN: A THEORETICAL STUDY**

**Poonam Khatri**

Research Scholar, Dr. A. P. J. Abdul Kalam University, Indore, M.P., (India)

**Abstract** - There is no doubt that the first few years of life of a child are very important and impactful for their development. How a young mind of a child will develop is decided by the early experiences he faces in his or her life and it makes a lifelong impact on their minds, making influence on their health as well. Parents and other close members of the family spend a great deal of time with children and are instrumental in determining many of such kinds of experiences that they are going to have. Monitoring of the development of a child is like observing and noticing the ways a child is playing, speaking, learning, acting and moving each day. Monitoring of events happening around the child involves a kind of checklist of his developmental milestones. Parents are the first one to observe potential delays in the development of child. Monitoring other children of same age group will be helpful in identifying the difference. This theoretical paper focuses upon the events and happenings going around children as shown in Indian fiction.

**Keywords:** Events, children, explore, life, development, childcare.

**RFI/DCBM/189**

**CHALLENGES IN THE ADOPTION OF DIGITAL BANKING IN INDIA: A CRITICAL REVIEW AND RESEARCH AGENDA**

**Gaurav Asija**

Research Scholar, Dr. A. P. J. Abdul Kalam University, Indore, M.P., (India)

**Abstract** - Digital Banking is one of the important and significant development for banking industry. Digital Banking has provided lot of benefits to customers as well as to banking staff. However, even after having many benefits there are few concerns as well as challenges for marketing of digital banking system. Few other challenges that are faced by customers are security issues, technical issues, traditional banking habits, difficulties in transaction, therefore, marketers of online banking system along with banking staff needs to work upon and train customers to resolve their issues if they want the system of digital banking to get success. However, even after so much of difficulties the system of digital banking is so much in demand and accepted by customers. Movement of money has become fast and easy among banks and their customers with the assistance of different digital retail payment system and settlement system. In short, marketers of digital banking system must resolve the issues and challenges that are being faced by customers in acceptance of digital banking. This paper not only explains the various aspects of the E-banking but also finds out the future research agenda in this area.

**Keywords:** E-Banking, RTGS, NEFT, Plastic Money, Information Technology, Delivery channels.

**RFI/DCBM/190**

**SERVICE QUALITY AND SELECTION OF PRIVATE AND PUBLIC SECTOR BANKS: A CONCEPTUAL FRAMEWORK**

**Amit Kumar**

Research Scholar, Dr. A. P. J. Abdul Kalam University, Indore, M.P. (India)

**Abstract** - It is now being highly acknowledged that identification and evaluation of behavior of customers has strong influence on the success of marketing. Selecting a bank is a multidimensional construct as it is often related to buying a particular product or service. To be considered as the optimal provider of different financial products and services, banks must integrate different and innovative criteria in their marketing strategies. The findings reveals that one of the major factor that influence customer to choose a private sector bank is their efficiency and effectiveness, their quality and speed, the image in the market, their system of online banking and the management. On the other hand, if a customer chooses a public sector banks, the factors behind it are low rate of interest, convenient location of

branch, safe investment (accountability of the government), low service charge, etc. Therefore, such factors influence the choice of customers to choose the best bank.

**Keywords:** Bank Selection, Influencing Factor, Customer Preferences, customer's choice, reputation, and service quality.

**RFI/DCBM/191**

### **INVESTMENT WITH THE SPECIFIC PERSPECTIVE OF RETURNS: A THEORETICAL STUDY OF INVESTORS APPROACH**

**Pooja Dhingra**

Research Scholar, Dr. A. P. J. Abdul Kalam University, Indore, M.P., (India)

**Abstract** - One of the important decision for any person is where and how to invest their hard earned money. Investment is a type of application to invest money in order to earn more money. Investment refers to purchasing of financial products or any other product having value and it expected to give good and positive returns in future. People are working hard and earning money but they do not know how, where and when to invest their hard earned money and earn good returns from that investment. It is very important for the investor to understand and have knowledge about the type of investment avenues that are available for them that can provide them good returns against less risk in future. Investment is a plan that can guide investor to invest their money to achieve their financial goals within a specified period. Making investments from small savings is a good habit. In this paper the focus has been given on different investment options in which an investor can make investment.

**Keywords:** Financial product, returns, invest, avenues, goals, Risk and Return, Investment Planning, Investment Analysis.

**RFI/DCBM/192**

### **21वीं सदी के गद्य साहित्य में स्त्री की पारिवारिक स्थिति का विश्लेषणात्मक अध्ययन लेखिका**

**नीलम देवी**

शोधार्थी, डॉ. ए. पी. जे. अब्दुल कलाम विश्वविद्यालय, इंदौर (भारत)

**सारांश**— महिलाएं राष्ट्र की पथ प्रदर्शक होती हैं। भारतीय संस्कृति महिलाओं को बहुत महत्व देती है। जिसमें दुनिया की आधी आबादी शामिल है। संयुक्त राष्ट्र के महासचिव की एक रिपोर्ट के अनुसार, मानव संसाधन में महिलाओं की हिस्सेदारी 50% है, जो महान क्षमता वाले पुरुष के बाद सबसे बड़ा मानव संसाधन है। नारी पुरुष की सहायक और साथी है। वह अपने व्यक्तिगत सुख और महत्वाकांक्षाओं का त्याग करती है, नैतिकता के मानक स्थापित करती है और पति को तनाव से दूर करती है, घर में शांति और व्यवस्था बनाए रखती है। जिससे वह अपने पुरुष साथी के लिए परिवार के आर्थिक उत्थान के बारे में सोचने के लिए आवश्यक वातावरण बनाती है वह जीवन में उच्च प्रयास और योग्य उपलब्धियों के लिए प्रेरणा का स्रोत है। सामान्य पारिवारिक जीवन के लिए एक सुव्यवस्थित अनुशासित गृहस्थी आवश्यक है। परिवार की महिला ही इस कार्य को करती है। वह परिवार के सदस्यों के बीच उनकी रुचि और क्षमताओं के अनुसार कर्तव्यों को सौंपती है और उनका काया को पूरा करने के लिए उपकरण और सामग्री संसाधन प्रदान करती है। प्रस्तुत शोध पत्र यह दर्शाता है कि किस प्रकार स्त्री अपने परिवार को संभालती है एवं इसी जटिलता में वह अपनी पहचान को खोकर भी प्रसन्न रहती है।

**मुख्य शब्दावली:** स्त्री, परिवार, पारिवारिक स्थिति, व्यक्तिगत सुख, गद्य साहित्य।

**RFI/DCBM/196**

### **MACHINE LEARNING AND BIG DATA BASED SECURITY FRAMEWORK FOR HEALTHCARE SECTOR**

**Somya Dubey**

Department of Computer Science & Engineering,

Dr. A. P. J. Abdul Kalam University, Indore

**Abstract-** The paper provides a quick overview of big data and its uses in healthcare. The usage of big data architecture and methodologies is continuously supporting in managing the rapid data expansion in the healthcare industry, it has been noted. An empirical study

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is first conducted to examine the function of big data in the healthcare industry. It has been discovered that big data has been used extensively in the healthcare sector. Nowadays, it's difficult to predict how machine learning and big data will affect the healthcare industry. It has been discovered that the majority of authors that used machine learning and big data analytics in disease diagnostics did not place a high priority on data privacy and security.

To handle big data in the medical business, a unique architecture of smart and safe healthcare information system employing machine learning and enhanced security mechanisms has been presented. The innovation is in the deployment of an optimized storage and data protection layer to provide security and privacy. Masking encryption, activity monitoring, granular access control, dynamic data encryption, and end point validation are among the strategies that have been implemented. The proposed hybrid four-layer healthcare paradigm appears to be more effective in terms of disease detection system of large data.

**Keywords:** Big Data, Cloud, Healthcare, Security, Analytics, Deep Learning.

**RFI/DCBM/197**

### **STRUGGLE OF WOMEN IN THE SOCIETY IN SELECTED NOVELS OF R.K. NARAYAN: A LITERATURE REVIEW**

**Arun Singh**

Research Scholar, Dr. A. P. J. Abdul Kalam University, Indore, M.P., (India)

**Abstract** - The position of women in the society in pre and post-independence period has been investigated in this study and it has shown about how R.K.Narayan, his fictions displays the character of females during that period. It was a zoologist Hindu family where Narayan was born and brought up. He closely observed the pathetic trouble of women who were confined in his family. According to him the women if his house were treated as puppets and were deprived of everything. In his novels, he wanted to develop a distinct set of laws by which the struggling women can be released from the male-dominated society. This study shows that how a woman comes out from the traditionally accepted culture and customs with reference to the status of Indian women and recreate a new status to establish themselves in their own light. Women being a mother, sister, daughter, and wife strengthen the foundation of a family and embrace everyone with her love and care. Through this study, I have tried to show the struggle of women as shown in the selected novels of R.K. Narayan.

**Keywords:** R. K. Narayan's women, revolution against male dominated society, removing barriers Women, Fiction.

**RFI/DCBM/198**

### **OVERVIEW OF REPLICATION TECHNIQUES OF DISTRIBUTED DATABASE**

**Dr. Sanjay Singh Bhadoriya**

Dept. of Computer Science, Dr. APJ Abdul Kalam University-Indore

**Manohar Lal Raksha**

Research Scholar, Dr. APJ Abdul Kalam University-Indore

Replication is a topic of interest in the cloud computing, distributed systems, and database communities. It is also one of the practical methods in distributed systems for developing better reliability and availability. Replication is employed to reduce user waiting time, increasing data availability and decreasing cloud system bandwidth used by offering the user numerous replicas of a detailed service on multiple nodes in cloud computing. This paper presents an overview of replication techniques on distributed database in the cloud environment.



**NATIONAL EDUCATION POLICY 2020 – A STUDY****Prof. (Dr.) Pramod Sharma**

Registrar, Renaissance University, Indore

**Abstract-** Precise and futuristic education policy is necessary for a country at school and college levels due to the reason that education conducts to economic and social progress. Many countries adopt different education systems by considering the tradition and culture and acquire different stages through their life cycle at school and college education levels to make it powerful. Latterly Government of India declared its new Education policy which is based on the recommendations by an expert committee headed by Dr. Kasturirangan, Former chairman of the Indian Space Research Organization. In this article we have discussed on various policies announced in the higher education system and compare them with the currently adopted system. Ultimately, some suggestions are presents for its effective execution towards performing its objectives.

**Keywords:** Higher education, National education policy 2020, Performance strategies.

**GENDER SUBMERGING THE CASTE-CLASS QUESTION? REVISITING JYOTIRMOYEE DEVI'S THE RIVER CHURNING****Bilal Ahmed Hakla, Dr. Samir Khan**

To understand Jyotirmoya Devi's Bengali novel The River Churning, which was published in 1967, one must look beyond the female protagonist's gendered trauma and emotional hurdles, but also her ambitious journey to achieve bhadralok-centric caste- and class-based social goals, as this article demonstrates. After Partition, it's important to take into account not just the experiences of the woman who was the victim of a riot but also her class, caste, and community identities in order to get an accurate picture of her precarious situation. This can lead to a sentimentalised view of a riot-scarred woman's thinking, masking her ability to achieve autonomy. Caste, community, and class all play a role in how a woman who has been shunned and accused of sexual assault feels about her situation in India.

**CLASSIFICATION OF LEARNERS BASED ON THEIR CHOICE OF DIFFERENT SOCIAL MEDIA NETWORKING SITES: AN ANALYTICAL STUDY****Vikas Sharma**

Research Scholar, Dr. A. P. J. Abdul Kalam University, Indore, M.P., (India)

**Abstract -** Social media have gained a substantial popularity in recent years and it had allowed individuals the opportunity to be connected with people all over the world and share their views with each other. As social media has become a part of every day's life, understanding the important of social media networking sites in the process of learning has become necessary. Learners are classified based on their choice of social networking sites like Facebook, Whatsapp, emails, etc. Learners find these sites as useful and effective that helps them in understanding and learning languages, as they are able to meet different people from all over the world and they all share their views and opinions and learn correct and proper English grammar. While chatting people learn proper grammar and correct spelling of words, during calls they learn spoken English. While writing an email learners learn correct and professional writing skills of English language. In this work, I have studied about different types of learners using different social Medias to learn language.

**Keywords:** Social Media, Communication, College Students, Academic Writing.

## भारतीय महिला शिक्षा का एक अध्ययन

भावना शर्मा एवं डॉ. वंदना वर्मा

शोधार्थी, डॉ. ए. पी. जे. अब्दुल कलाम विश्वविद्यालय इंदौर (भारत), शोध निर्देशक, डॉ. ए. पी. जे. अब्दुल कलाम विश्वविद्यालय, इंदौर (भारत)

**सर:** भारत अब महिला शिक्षा के क्षेत्र में अग्रणी देश है। भारत में महिला शिक्षा भी सरकार और नागरिक समाज दोनों के लिए एक प्रमुख चिंता का विषय रही है क्योंकि शिक्षित महिलाएं देश के विकास में बहुत महत्वपूर्ण भूमिका निभा सकती हैं। शिक्षा महिला सशक्तिकरण का लक्ष्य है क्योंकि यह उन्हें चुनौतियों का जवाब देने, अपनी पारंपरिक भूमिका का सामना करने और अपना जीवन बदलने में सक्षम बनाती है। ताकि हम महिला सशक्तिकरण के संदर्भ में शिक्षा के महत्व की उपेक्षा न कर सकें, भारत 2030 तक एक विकसित देश महाशक्ति बनने की ओर अग्रसर है। ग्रामीण क्षेत्रों में महिला शिक्षा की वृद्धि बहुत धीमी है। इसका स्पष्ट अर्थ है कि आज भी हमारे देश की बड़ी महिलाएं अनपढ़, कमजोर, पिछड़ी और शोषित हैं। महिलाओं की शिक्षा में महिलाओं की शिक्षा समाज में स्थिति परिवर्तन का सबसे शक्तिशाली उपकरण है। शिक्षा परिवार के भीतर उनकी स्थिति में सुधार के साधन के रूप में असमानताओं और कार्यों में कमी लाती है। ईएफए कार्यक्रम 2002 में भारत सरकार द्वारा शुरू किया गया था, इसके 86 वें संवैधानिक संशोधन के बाद 6-14 वर्ष की आयु से शिक्षा को प्रत्येक भारतीय बच्चे का मौलिक अधिकार बना दिया गया था। लेकिन महिलाओं के लिए निर्धारित मानदंड के अनुसार बालिका शिक्षा की स्थिति में सुधार नहीं हो रहा है। महिला शिक्षा की वर्तमान स्थिति जानने के लिए हमारे द्वारा किया गया यह अध्ययन और अध्ययन ने निष्कर्ष निकाला कि महिला शिक्षा की दर बढ़ रही है लेकिन उचित तरीके से नहीं।

**खोजशब्द:** सशक्तिकरण, शोषित, विकास, सक्षम।

## A CRITICAL STUDY OF V.S. NAIPAUL'S A BEND IN THE RIVER

Laxmi Gautam, Research Scholar

Dr. Samir Khan, Associate Professor

Dr. A.P.J. Abdul Kalam University, Indore

**Abstract-** A Bend in the River, novel by V.S. Naipaul, published in 1979. Reminiscent of Joseph Conrad's Heart of Darkness, A Bend in the River chronicles both an internal journey and a physical trek into the heart of Africa as it explores the themes of personal exile and political and individual corruption. It is V. S. Naipaul's masterwork of displacement and dispossession, a summary statement from a distinguished writing career documenting what John Updike has called "one of the contemporary world's great subjects—the mingling of its peoples." In his fiction, travel writing, and essays, Naipaul has embraced his role as an uprooted, homeless global wanderer reporting on the collapse of the past imperial order and the uncertain postcolonial future, seeking evidence supporting his contention offered in his 2001 Nobel Prize lecture that "The world is always in movement."

## THE PROSPECTIVE ROLE OF NANOMATERIALS AND NANOTECHNOLOGY IN ADSORPTION TECHNIQUES FOR THE REMOVAL OF CONTAMINANTS FROM WASTEWATER

Deepika Rathore &amp; Swati Goyal

Department of Chemistry, Dr. A.P.J. Abdul Kalam University, Indore, Madhya Pradesh

**Abstract -** Nanomaterials are of great interest and are regarded effective adsorbents for wastewater treatment because of their tiny particle sizes, large specific surface areas, plentiful reactive sites, and nanostructures. The adsorption phenomena at the solid/liquid interface, as well as the most often used theoretical adsorption models, their limits, and certain kinetics models, are discussed in this chapter. Dyes, pesticides and herbicides, heavy metals, radio nuclides, drugs, and other emerging contaminants, along with dyes, pesticides and herbicides, heavy metals, radio nuclides, drugs, and other emerging contaminants, all pose a serious threat to human health and the aquatic ecosystem, and can be treated using adsorption processes. Adsorption methods use a variety of metal

oxides, metal nanoparticles, and carbon-based materials, depending on the impurities to be removed. Finally, several views on the usage of nano-adsorbents are discussed, with particular emphasis on the expense of developing such technologies, their practical uses, and the limitations of the nano effect, such as transport in aqueous environments and toxicological.

**Keywords:** Adsorption, Contaminants, Dyes, Heavy metals, Isotherms, Kinetic models, Nanomaterials, Nanotechnology, Prospectives, Wastewater.

#### RFI/DCBM/208

शिक्षा ज्ञान और बुद्धि के रास्ते से गुजरने वाली एक अनंत यात्रा है: डॉ. कलाम

जगदीशचन्द्र शर्मा

शिक्षा विभाग, डॉ. ए. पी. जे. अब्दुल कलाम विश्वविद्यालय इन्दौर म.प्र.

**Abstract** - डॉ. ए. पी. जे. अब्दुल कलाम राष्ट्रपति और वैज्ञानिक होने के साथ साथ एक अच्छे लेखक भी थे उन्होंने अपनी पुस्तकों में प्रत्यक्ष अप्रत्यक्ष रूप में अपने शैक्षिक विचारों को प्रकट किया है। डॉ. कलाम के अनुसार शिक्षा का तात्पर्य व्यक्ति विशेष छिपी हुई उसकी सृजनात्मकता को बाहर निकालना एंव उसको निखारना है। जब सृजनात्मकता व ईमानदारी परस्पर मिलेगी तो ऐसे आदर्श नागरिकों को निर्माण होगा जो अपने जीवन की हर चुनौती का बहादूरी से सामना कर सके। शिक्षा ज्ञान और बुद्धि के रास्ते से गुजरने वाली एक अनंत यात्रा है। इस यात्रा से मानवता के विकास के नए दरवाजे खुलने लगते हैं। जहाँ संकीर्णता, कलह, ईर्ष्या, नफरत और शत्रुता को कोई स्थान नहीं। इससे मानव का व्यक्तित्व संपूर्ण, विनम्र और संसार के लिए उपयोगी बनता है। सही शिक्षा से मानवीय गरिमा, स्वाभिमान और वि" व बन्धुत्व में बढ़ोतरी होती है। ये गुण शिक्षा के आधार होते हैं। कलाम ने शिक्षा को धन माना और वह भी श्रेष्ठ धन शिक्षा को एक प्रणाली मानते हैं। जो इसके विभिन्न घटकों के सहयोग से सम्पन्न होती है। शिक्षा ऐसी होनी चाहिए जो बेरोजगारी को रोके न की उसे बढ़ावा दे शिक्षा एक अन्तहीन यात्रा के समान है, जो जीवन पर्यन्त साथ चलती रहती ज्ञान को डॉ. कलाम शिक्षा को ऐसा हथियार मानते हैं जो विनाश से तो बचाता ही है, साथ ही यह ऐसा आन्तरिक किला है जिसे दुश्मन भेद भी नहीं सकता है। शिक्षा से मानव का सम्पूर्ण व्यक्तित्व विनम्र और संसार के लिए उपयोगी बनता है। सही शिक्षा से मानवीय गरिमा, स्वाभिमान और विश्व बन्धुत्व में बढ़ोतरी होती है। शिक्षा से मानव का सम्पूर्ण व्यक्तित्व विनम्र और संसार के लिए उपयोगी बनता है।

**Keywords:** विश्व बन्धुत्व, मानवता, मूल्य, संस्कृति, सर्वांगीण विकास, संकीर्णता, आत्मबल।

#### RFI/DCBM/209

### AN STUDY OF RELATIONSHIP BETWEEN THE SCHOOL VIABILITY AND ADMINISTRATION IN SCHOOL

Harihar Singh Bhadoria

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

**Abstract** - Administration is where the pioneer can use his effect on convincing in the dynamic method and laying out the objectives for the affiliation. As a head of the affiliation, he should be ready in all pieces of taking everything into account. This review was intended to concentrate on the initiative of school Principals in chose schools, the viability in schools, and review the association between the authority style and school adequacy in schools. This study used a relationship research type. The general population recalled 68 people for four chose schools, which included the 4 Principals and 64 educators. Krejcie and Morgan Table were used to set the example size. The Stratified Random Sampling was also used to draw tests subject to school size. The rating scale poll, steadfast quality coefficient, Cronbach Alpha Coefficient, etc research instruments were used. They got information were taken apart for mean, standard deviation, Pearson relationship coefficient, and Multiple Correlations. The overall disclosures of administration style were at a critical level. Considering each point observed that Supportive Leadership Style had the most raised mean score. The most negligible mean score was essential for the Reward and Punish authority style. The general school adequacy was at a huge level considering each perspective which observed that instructors' fulfillment had the most vital mean score while the most un-one was learning achievement. Furthermore, the association between authority style and school viability of chosen schools observed that there was a positive relationship at the medium level.

**Keywords:** Administration, Viability Principals, School.

**RFI/DCBM/210**

**TRAFFIC FLOW FORECASTING IN SPATIOTEMPORAL ASPECT WITH KNN AND LSTM**

**Mr. Mohit Kumar Varma**

School of Computer Science & IT, Devi Ahilya Vishwavidyalaya, Indore (M.P)

**Abstract-** In Intelligent Transportation Systems, traffic flow prediction is becoming increasingly important. The precondition for traffic guiding, management, and control is an accurate prediction result. To increase forecast accuracy, a spatiotemporal traffic flow prediction approach combining k-nearest neighbour (KNN) and long short-term memory network (LSTM) is proposed here, which is referred to as the KNN-LSTM model. The KNN algorithm is used to choose primarily relevant surrounding stations to the test station and collect spatial traffic flow characteristics. A two-layer LSTM network is used to anticipate traffic flow in chosen stations, and LSTM is used to mine temporal variability of traffic flow. Using result-level fusion and the rank-exponent weighting approach, the final prediction results will be achieved. The performance of the forecast is tested using real-time traffic flow data from the Transportation Research Data Lab at the University of Minnesota Duluth Data Center. The experimental results shows that the proposed model outperforms well-known prediction models such as autoregressive integrated moving average (ARIMA), support vector regression (SVR), wavelet neural network (WNN), deep belief networks combined with support vector regression (DBN-SVR), and LSTM models, with the proposed model improving accuracy by 12.09 percent on an average.

**RFI/DCBM/212**

**EXPERIMENTAL INVESTIGATION ON SURFACE ROUGHNESS, MRR AND TOOL LIFE DURING TURNING OF AISI 316**

**Milind Ovhal**

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

**Abstract -** As austenitic stainless steels have an adequate combination of mechanical and chemical properties. Among these austenitic steels, the AISI 316L steels have attracted prominent attention due to their excellent wear resistance. 316L finds application in the system where high corrosion and high temperature exist. Hence machining of AISI 316L required appropriate machining parameters as well as suitable cutting tools or inserts, In this study, the right-hand TNMG insert is used for turning AISI 316L on a Lathe machine. TNMG insert is a carbide-coated insert, which is triangular and has a zero clearance angle along with an effective chip brake structure design. Such Inserts are more cost-effective because they are replaceable and index able. The objective of this work is to optimize the cutting parameters for turning AISI 316 stainless steel. Experiments were carried out using L9 Orthogonal Array Taguchi and RSM Method with three different levels of control factors such as cutting speed, Feed Rate, and Depth of cut to achieve a better surface finish (Ra Value), MRR, and investigating the tool wear. The experimental results were analyzed and confirmed. Findings observed are, Speed is the major influence on Tool Life, feed is a major influence on Surface roughness and Depth of cut has influenced the Material Removal Rate for AISI 316L. The optimum parameter for Stainless Steel 316L is Speed is 683 R.P.M, feed 0.17 (mm/rev) and depth of cut is 1.0 mm for turning operation.

**Keywords:** AISI 316L, TNMG Insert, RSM, Taguchi, Surface Roughness, MRR, Tool wear.

**RFI/DCBM/213**

**WOMEN IN MEDINIPUR IN FREEDOM STRUGGLE**

**Arabinda Kumar Maity**

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

**Abstract-** Medinipur of Bengal was a significant district in India's freedom struggle. The Medinipur struggle was a direct struggle to break the law, a struggle to oust the British from India and an uncompromising significant combat chapter in India's freedom struggle which was not just about men. The role of Medinipur women in the freedom struggle was

undeniable. The movement of Medinipur had reached its peak with the combined efforts of men and women this article highlights the patriotic deeds of two fearless patriotic women namely Sukhadamoye Roychoudhury of of Contai sib-division in Civil-Disobedience movement and Savitri Devi of Tamluk sub-division in Quit India movement. It is mainly descriptive study in nature and relying on secondary data. The main purpose of this study is to highlight the activities of unknown women participating in the freedom struggle to the present and future generation.

**Keywords:** Freedom struggle, Patriotism, Civil-Disobedience, Quit India Movement, Medinipur.

**RFI/DCBM/214**

### **SCHOOL PSYCHOLOGIST: ROLES AND FUNCTIONS**

**Sonia**

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

**Abstract-** School psychology is the application of psychological principles and techniques to the education of children. Drawing upon its own knowledge base and that of related fields, including clinical and educational psychology, school psychology focuses on the individual study of children's learning and adjustment primarily in educational settings. School psychology originated in the late nineteenth century. Its origins are closely connected to those of special education, clinical and educational psychology, the rise of psychological science, the development of psycho educational tests, and the implementation of special education programs in response to the needs of atypical children required to attend school under state compulsory attendance laws.

**Roles and Functions:** The major roles and functions of practicing school psychologists include psycho educational assessment, consultation, interventions, research and evaluation, in-service education, and administration.

Psycho educational assessment. School psychologists spend at least 50 percent of their time administering psychological and educational tests, conducting observations and interviews, and gathering relevant information in the assessment of students experiencing learning and adjustment problems. The assessment often includes tests of cognitive ability, school achievement, psychomotor skills, adaptive behavior, social skills, and personal-social adjustment. Such assessments also involve interviews with parents and teachers, observations in school, and inspection of school records. Each case study is summarized in a written report.

**Keywords:** Psychology; Special Needs Education.

**RFI/DCBM/215**

### **नेहरू के संस्कृति और लोकतंत्र मानक**

**अनूप नैन**

इतिहास विभाग, डॉ० ए० पी० जे० अब्दुल कलाम विश्वविद्यालय, इंदौर (मध्यप्रदेश)

जवाहर लाल नेहरू ने संस्कृति से सम्बन्धित विचारों की तुलना राष्ट्रवाद से नहीं बल्कि लोकतंत्र से की। विशिष्ट शब्दों में, हालांकि नेहरू संस्कृति को राष्ट्र के विचार से जोड़ते हैं, वे ऐसा अतीत के अस्पष्ट अर्थ में करते हैं और इसे पारस्परिक प्रभावों आर सह-अस्तित्व के माध्यम से हल किए जाने वाले सांस्कृतिक मतभेदों के लिए एक मानक के रूप में मानते हैं। आधुनिक राष्ट्र राज्य के संदर्भ में, जिसे नेहरू बनाना चाहते हैं, संस्कृति के मुद्दे निजी होंगे, और केवल संकीर्ण अर्थों में राजनीतिक रूप से कार्य कर सकते हैं, सबसे तो ब्र सांप्रदायिकता है। राजनीतिक क्षेत्र में, संस्कृति केवल पारस्परिक सहिष्णुता और धर्मनिरपेक्ष सिद्धांतों के सम्मान के आदर्श के माध्यम से नियामक के रूप में कार्य कर सकती है। दूसरे शब्दों में, संस्कृति या तो लोकतांत्रिक मानदंडों को महत्व दे सकती है या कानून और व्यवस्था की समस्या और एक पिछड़ी विचारधारा प्रदान कर सकती है। राष्ट्र का लोकतांत्रिक विचार संस्कृति को निजी क्षेत्र में रखता है क्योंकि राष्ट्र की परिभाषा में एक बहुलता शामिल है जो किसी विशेष सांस्कृतिक



दावे को बाहर करती है। राष्ट्र राजनीतिक रूप से एक क्षेत्रीय विचार है, जहां संस्कृति के मुद्दों को अन्य मुद्दों से जोड़ा जाता है, जो सभी एक साथ लोकतंत्र को बढ़ावा देने के लिए नियंत्रित होते हैं।

नेहरू के अनुसार, आधुनिक भारत सांस्कृतिक विरासत में समृद्ध था, कुछ ऐसा जो अतीत के बारे में अधिक था, जहां से हम व्यक्तिपरक लगाव की भावना को आकर्षित कर सकते थे, लेकिन राष्ट्र के मूल्यों को तैयार करने के लिए उस विरासत को नहीं ला सके। क्योंकि, नेहरू के लिए, राष्ट्र शब्द एक ष्पंकीर्ण पंथ है, जब तक कि यह लोकतंत्र के आदर्शों का पर्याय नहीं है। वास्तव में, नेहरू के लिए लोकतंत्र नया सांस्कृतिक आदर्श है – जहां व्यक्तिगत स्वतंत्रता और सामाजिक समानता के मुद्दे पनपते हैं। एक बयान में नेहरू ने लोकतंत्र और समुदाय के बीच कड़े शब्दों में संबंध बनाएरुआप लोकतंत्र को सौ तरीकों से परिभाषित कर सकते हैं लेकिन निश्चित रूप से इसकी एक परिभाषा समुदाय का आत्म-अनुशासन है<sup>2</sup> ऐसा प्रतीत होता है कि नेहरू के लिए लोकतंत्र एक नियामक तंत्र की तरह है। एक समुदाय पर लोकतंत्र की स्थापना तभी हो सकती है जब कोई समुदाय कुछ पहलुओं पर संयम बरतता है। नेहरू के मन में क्या पहलू थे? एक के लिए निश्चित रूप से सांप्रदायिक जुनून। किसी को यह समझना चाहिए कि नेहरू के विचारों में 'आत्म-अनुशासन' शब्द का कोई विवादास्पद अर्थ नहीं है, हालांकि नेहरू के विचारों के अन्य पहलुओं पर विचार के प्रभाव हो सकते हैं। इस विशेष संदर्भ में, नेहरू के पास सांप्रदायिक जुनून का एक मोटा विचार है, जो सामाजिक संबंधों के लाकतांत्रिक व्यवस्था के लिए विघटनकारी है। कहीं और की तरह, यहां भी नेहरू लोकतंत्र की परिभाषा को समुदायों के बीच 'संबंध' के रूप में आधार बनाने का प्रयास करते हैं। संस्कृति के मुद्दे को भारतीय समाज में धार्मिक समूहों के बीच आंतरिक संघर्ष के स्तर पर लाया जाता है और लोकतंत्र को समुदायों के बीच सांप्रदायिक तनाव को कम करने की आवश्यकता के साथ पेश किया जाता है ताकि लोकतंत्र के मुद्दे पनप सकें। स्व-अनुशासन के संदर्भ में लोकतंत्र की तुलना में समुदाय का यह दृष्टिकोण उस समस्या की एक चिंताजनक समझ की ओर मुड़ गया है जहां समुदाय के जुनून, जाहिर तौर पर राजनीतिक मामलों के बारे में, को वश में करने की कोशिश की जाती है। समाज को लोकतांत्रिक बनाने के लिए नेहरू को सामुदायिक भावनाओं पर काबू पाने की जरूरत है। नेहरू इस जुनून को किस दिशा में ले जाना चाहते हैं? उत्तर प्रतीत होता है सहकारी कार्य। जैसा कि नेहरू ने कहा था, संसदीय लोकतंत्र कई गुणों की मांग करता है। यह निश्चित रूप से, क्षमता की मांग करता है। यह काम के प्रति एक निश्चित समर्पण की मांग करता है। लेकिन यह बड़े पैमाने पर सहयोग, आत्म-अनुशासन, संयम की भी मांग करता है<sup>3</sup> कहीं और वे कहते हैं, यदि कोई राष्ट्र जीवित रहना चाहता है तो वर्षों से नहीं बल्कि पीढ़ियों के लिए कड़ी मेहनत, दिन का क्रम होना चाहिए।