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A STUDY ON IMPACT OF RURAL SCHOOL STUDENTS INTEREST IN SCIENCE, STUDY HABITS AND SCHOOL ADJUSTMENT ON ACADEMIC ACHIEVEMENT IN SCIENCE

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The purpose of the study was to analyze independent and combined effects of variables viz., Interest in science (higher and lower), Study habits (good and poor) and School Adjustment (high and low) on Academic achievement in Science. The sample of the present study includes 300 students selected randomly from IXth Standard studying science subject. The study revealed that, (i) The Rural School students with higher interest in science have more influence on Academic achievement in science than the Rural School students with lower interest in science; (ii) The Rural School students with good Study habits and high School adjustment have more influence on Academic achievement in science than the Rural School students with good Study habits and low School adjustment; and (iii) The Rural School students with poor Study habits and high School Adjustment have more influence on Academic achievement in science than the Rural School students with poor Study habits and low school Adjustment.

INTRODUCTION

Science education occupies a very eminent place in curriculum both at school and university stages of education in India. Continuous advances in scientific and technological research have led to the growth and greater application of science in contemporary society. Accordingly science becomes a priority area in education, both at the compulsory education level as well as the level of specialization. Science education is supposed to perform a two-fold task. The prime objective, in individualistic perspective, is the cultivation of a scientific temper, which includes a spirit of enquiry, a disposition to reason logically and dispassionately, a habit of judging beliefs and opinions on available evidence, readiness to reject unfounded theories and principles, the courage to admit facts, howsoever, unsettling or disagreeable they might be, and finally, recognizing the limits of reasoning power itself. It is also expected of science education that it would give individuals a firm grasp of the concepts and processes of science and impart to them the ability to use the scientific method of problem solving and the techniques of observation and experimentation in handling problem of comprehension or life. At the societal level one of the major objectives of science education is to equip individuals to participate in the creation of a society which is free from poverty, hunger, disease and evils such as violence, exploitation, oppression, etc.

RATIONALE OF THE STUDY

i. Interest in Science

Deb, Madhu and et.al. (1990) Studied relationship between Study habits and Academic achievement of undergraduate home science final year students and revealed that; i) significant relationship between Study habits and Academic achievement was found; ii) Students habits and interest also influenced their academic achievement. Singh, Manju (1989) Studied achievement in English in relation to intelligence, Interest, socio-economic status and facilities available for learning the language at high school stage and found that; English achievement of Boys and Girls was influenced by intelligence, Interest, socio-economic status and facilities. Lalithamma, (1975) Studied some factors affecting achievement of secondary school pupils in mathematics and revealed that; The achievement in mathematics was positively related intelligence, interest in mathematics, Study habits and socio-economic status.

ii. Study Habits

Raj and Sreethi (2000) Studied Academic achievement as related to procrastination behavior and Study habits and found that; Procrastination behavior lead to improper Study habits which further leads to lower academic achievement. Sen, Barat Kalpana(1992) Studied an investigation into the personality make-up, intelligence and Study habits of high and low achievers and revealed that; Study habit-achievement and intelligence-achievement were positively correlated. Shivappa (1980) Studied factors affecting the Academic achievement of high school pupils revealed that; Study habits, emotional aspiration, socio-economic status and intelligence quotient were significant positive correlates.

iii. School Adjustment

Reddy (1978) studied that related Academic adjustment of scholastic achievement of secondary school pupils and found that, Academic adjustment was significantly related scholastic performance. Ramachandra(1990) in his study of relationship between performance and some of the psychological variables found that; Adjustment

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problems have been found to be negatively associated with achievement. Jyoti (2000) studied to explore the extent of relationship between scholastic achievement and Academic adjustment and found that Academic achievement was higher among those having higher Academic adjustment and Academic adjustment positively influenced Academic achievement.

OBJECTIVES

The present study was designed with the following objectives in view:

1) To study the effect of Rural School students Interest in science on Academic achievement in science.
2) To study the effect of Rural School students Study habits on Academic achievement in science.
3) To study the effect of Rural School students School adjustment on Academic achievement in science.
4) To study the interaction effect of Rural School students Interest in science and Study habits on Academic achievement in science.
5) To study the interaction effect of Rural School students Interest in science and school adjustment on Academic achievement in science.
6) To study the Interaction effect of Rural School students Study habits and School adjustment on Academic achievement in science.
7) To study the interaction effect of Rural School students Interest in science, Study habits and School adjustment on Academic achievement in science.

HYPOTHESES

In pursuance of the objectives 1 to 7 the following null hypotheses were set up:

1) Effects of higher and lower Interest in science of Rural School students differ significantly in terms of their influence on Academic achievement in science
2) Effects of good and Poor Study habits of Rural School students differ significantly in terms of their influence on Academic achievement in science.
3) Effects of high and low School adjustment of Rural School students differ significantly in terms of their influence on Academic achievement in science.
4) Interaction effects of Interest in science X Study habits of Rural School students differ significantly in terms of their influence on Academic achievement in science .
5) Interaction effects of Interest in science X School adjustment of Rural School students differ significantly in terms of their influence on Academic achievement in science.
6) Interaction effects of Study habits X School adjustment of Rural School students differ significantly in terms of their influence on Academic achievement in science.
7) Interaction effects of Interest in science X Study habits X School adjustment of Rural School students differ significantly in terms of their influence on Academic achievement in science.

RESEARCH DESIGN OF THE STUDY

The present study is the descriptive study where a survey will be undertaken to measure the scores on Interest in science, Study habits and School adjustment of students of IXth Standard studying science subject with regard to their interaction effect on Academic achievement in science.

METHODOLOGY

Sample

In the selection of sample from IXth standard, the method of random sampling technique was used. 300 Rural School students studying science subject belonging to Bijapur District-constituted the sample for the study.

Tools

1) Science Interest Test(SIT) developed by L. N. Dubey and Archana Dubey (2002).
2) Study Habit Inventory (SHI) Constructed by M. Mukhopadhyay and D. N. Sansanwal (1983)
3) Adjustment Inventory for School Students (AISS) developed by A.K.P. Sinha and R.P.Singh (2007).
4) Academic achievement in Science

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Academic achievement in science developed and standardized by the investigator. The co-efficient of reliability was found to be 0.8817 which is significant at 0.05 level and consistency of reliability was found to be 0.8665 which is significant at 0.05 level.

Procedure

Data pertaining to students Interest in science, Study habits and School adjustment and Academic achievement in science were collected by administering the above tools to the 600 students studying in IXth standard of Bijapur district.

Results

The data were analyzed using 3-way ANOVA technique with a view to identify independent and combined effect of selected variables on Academic achievement. The results of the analysis are given in Table-1 and 2

Analysis of Data Pertaining to 'Rural students'

Table-1 : Summary Table of ANOVA with Respect to 'Rural students'

Source variation	DF	SS	MSS	F-value	P-value	Signi.
Main effects						
Interest in Science (A)	1	2504.5488	2504.5488	334.1676	<0.01	S
Study Habits (B)	1	1035.3198	1035.3198	138.1368	<0.01	S
School Adjustment (C)	1	763.0587	763.0587	101.8106	<0.05	S
2way interactions						
I. Science x S. Habits (A x B)	1	13.8672	13.8672	1.8502	>0.05	NS
I. Science x S. Adjustment (A x C)	1	23.8110	23.8110	3.1770	>0.05	NS
S. Habits x S. Adjustment (B x C)	1	117.6985	117.6985	15.7038	<0.01	S
3way interactions						
I.Sc x S. Habit X S.Adjust (A x B x C)	1	16.9978	16.9978	2.2679	>0.05	NS
Error	292	2188.5071	7.4949			
Total	299	6663.8090				

NS- No significant

FINDINGS

1) The Rural School students with higher Interest in science have more influence on Academic achievement in science than the Rural School students with Lower Interest in science.
2) The Rural School students with good Study habits have more influence on Academic achievement in science than the Rural School students with poor Study habits.
3) The Rural School students with high School adjustment have more influence on Academic achievement in science than the Rural School students with low School adjustment.
4) There is no significant difference between the interaction effects of Rural School students higher/lower Interest in science and good/poor Study habits in terms of their influence on Academic achievement in science
5) There is no significant difference between the interaction effects of Rural School students higher/lower Interest in science and high/low School adjustment in terms of their influence on Academic achievement in science
6) There is no significant difference between the interaction effects of Rural students, good/poor Study habits and high/low School adjustment in terms of their influence on Academic achievement in science
7) There is a significant difference between the interaction effects of Rural School students higher/lower interest in science, good/poor Study habits and high/low School adjustment in terms of their influence on Academic achievement in science

Multiple Comparison of Means 'Rural students'

Scheffe's Simultaneous confidence intervals for all possible treatment groups pertaining to the Rural School students are given below

Table-2 : Comparison of Means of Treatment Groups on Academic achievement of Rural students- Scheffe's Simultaneous Confidence Intervals

Sl. No.	Comparison of treatment groups		Corresponding means		Simultaneous Confidence Intervals		P-value	Significance
1	b_1c_1	b_1c_2	57.09	51.80	2.22	3.75	<0.05	S
2	b_1c_1	b_2c_1	57.09	51.17	3.90	5.69	<0.05	S
3	b_1c_1	b_2c_2	57.09	48.87	5.61	7.51	<0.05	S
4	b_1c_2	b_2c_1	51.80	51.17	5.10	6.98	<0.05	S
5	b_1c_2	b_2c_2	51.80	48.87	10.22	12.20	<0.05	S
6	b_2c_1	b_2c_2	51.17	48.87	10.92	13.11	<0.05	S

Note:

1) Comparisons of other treatment groups of Rural School students were found to be not significant.
2) Higher the mean scores indicates higher influence of independent variable on dependent variable.

The above table reveals the following:

1) The Rural School students with good Study habits and high School adjustment have more influence on Academic achievement in science than the Rural School students with good Study habits and low School adjustment.
2) The Rural School students with good Study habits and high School adjustment have more influence on Academic achievement in science than the Rural School students with poor Study habits and high School adjustment.
3) The Rural School students with good Study habits and high School adjustment have more influence on Academic achievement in science than the Rural School students with poor Study habits and low School adjustment.
4) The Rural School students with good Study habits and low School adjustment have more influence on Academic achievement in science than the Rural School students with poor Study habits and high School adjustment.
5) The Rural School students with good Study habits and Low School adjustment have more influence on Academic achievement in science than the Rural School students with poor Study habits and low School adjustment.
6) The Rural School students with poor Study habits and high School adjustment have more influence on Academic achievement in science than the Rural School students with poor Study habits and low School adjustment.

Educational Implications

1) Teaching science with using Scientific aids available in school or improvised by the teacher will help in better understanding and development of Scientific Interest in science and skills.
2) Programmes for the improvement of Study skills to be developed by practicing Teachers at school, researchers and psychologists.
3) Study habits training programme should be preventive, it should not merely aim at helping only those who need remedial help. Curriculum should be according to level, interest and aptitude of the students.

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EFFECTS OF ADVERTISING ON CULTURE: AN EMPIRICAL STUDY MADE ON THE MARKETING STRATEGY OF CADBURY CREATING IMPACT ON CULTURE IN THE URBAN SETUP OF INDIA

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ABSTRACT

In India every day 228 thousand tones chocolate is consumed .When demand of a product increases there is an increase in competition between the manufacturer of that product and every manufacturer try to increase his product sale by the help of marketing strategy. Cadbury is the well known chocolate brand and it is very famous due to its marketing strategy advertisements and taglines. In this project we are going to study these strategies which have created impact on the culture in urban setup in India.

INTRODUCTION

In 1948, Cadbury India began its operations in India by importing chocolates. On 19 July 1948, Cadbury was incorporated in India. There is wide variety of Indian sweets but still, Cadbury's products are a tough competition to them. Many people prefer cadbury products to gift their friends, relatives, employees on festivals or any special occasions. Cadbury designs products to correlate with Christmas, Easter, Valentine's, Diwali, Raksha bandhan, Mother's and Father's Day and for other special occasions. Cadbury uses marketing strategies such as the 'Choose Cadbury' strategy to have a link between chocolate and these events ensuring there is a Cadbury chocolate product suitable and available for every occasion. For years it has been a tradition in India to gift sweets to friends, relatives etc. But now the things are changing. People prefer to gift chocolates especially Cadbury chocolates to their loved ones instead of sweets. This change is due to correlated advertisement of Cadbury's chocolates with Indian festivals. Cadbury used some taglines that are marketing strategies to attract customers in India like:

- Kuch accha ho jaye, kuch meetha ho jaye.
- Subh Arambh
- Iss diwali aap kese khush karenge?
- Say it with silk
- Aj pehli tareekh hai

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LITERATURE REVIEW

Sr. No.	Year of publication	Author's Name	Name of Journal/Book	Topic	Review
1.	2017	Dr. Somak Sen	Changing Trend of Product Advertising: A Study on Cadbury Dairy Milk.	Study of effects of advertisements of Cadbury dairy milk.	The overview of the literature gives information about different marketing strategies used by Cadbury in India.
2.	2008	John Bradley	Cadbury's purple reign	Business history of the Cadbury and its marketing strategies.	The overview of the literature gives information about the history of Cadbury company and explains how it has gained so much popularity due to its marketing strategies.
3.	1998	Carl Chinn	The Cadbury story	The history of Cadbury.	This literature gives information about history of Cadbury company.

RESEARCH METHODOLOGY

Objectives

- To study the impact of advertising of Cadbury Chocolates on the culture of the Indian consumers.
- To study the impact of culture related advertisings of Cadbury chocolates on their sales.
- To study how Cadbury's culture related slogans become famous.

Sources of data collection

Secondary data is used to support primary data whenever needed.

Secondary source of data collection:

Journal, News paper, Books, Internet

Primary source of data collection:

For primary data collection questionnaire method is used. The questions regarding the research are asked to people of different age groups and their responses are analyzed by data processing.

Number of respondents is 25

RESEARCH ANALYSIS

Sr. no	Statement	Option and Response
1.	Do you eat chocolates?	Yes= 25 No = 0
2.	Do you think advertising has an impact on product sale?	Yes= 24 No = 1
3.	Which chocolate brand do you use?	Cadbury= 21 Amul= 2 Nestle= 1 Other= 1
4.	Which chocolate brand has followed good marketing strategy?	Cadbury= 21 Amul= 3 Nestle= 1 Other= 0
5.	Are you aware of any campaign of above brands?	Yes= 14 No = 11
6.	Do you think advertising has an impact on culture?	Yes= 19 No = 6
7.	Do you think Cadbury's correlated advertising with Indian festivals has lead to increase in their products sale in India?	Yes= 24 No = 1
8.	Which Cadbury's chocolates do you prefer?	Dairy Milk = 18

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		Fruit & Nut= 2 5 star= 3 Perk= 2
9.	Do you think Cadbury's chocolates are famous in different age groups?	Yes= 24 No =1
10.	Do you think Cadbury's chocolates are a good substitute to Indian sweets?	Yes= 19 No =6

RESEARCH FINDINGS:

- All respondents eat chocolates.
- 24 respondents say that advertisement has a impact on product sale and 1 do not agree to it.
- 21 people use Cadbury, 2 of them use Amul, 1 respondent use Nestle and 1 use some other brand.
- 21 people say that Cadbury has followed good marketing strategy, 3 think same about Amul and 1 about Nestle.
- 14 people are aware about campaign of chocolate brands and 11 are not aware of them.
- 19 respondents think that advertising has impact on culture and 6 do not think so.
- 24 people agree to that, the sales of Cadbury chocolates have increased due to its correlated advertising with Indian festivals and 1 do not agree to it.
- 18 people choose Cadbury's chocolates, 2 of them prefer Fruit &Nut, 3 of them choose 5 star and 2 of them prefer Perk.
- 24 respondent say that Cadbury's chocolates are famous in different age group but 1 respondent do not agree to it.
- 19 people think that Cadbury's chocolates are good substitute to Indian sweets and 6 people do not think so.

RECOMMENDATIONS AND SUGGESTIONS

After the analysis of data collected through questionnaire method and secondary data, I have come to know that, the Cadbury chocolates are advertised so powerfully, their advertisements attract many customers but still the company should work on some points which are as follows:

1. Some Cadbury chocolates are very costly and thus only a few customers can buy them, so their prizes should be a little less.
2. The Cadbury products are considered as not good for oral health thus, some measures must be taken to work on this aspect.
3. Cadbury company should take customers reviews of their chocolates time to time and make required changes in product as per customer's choice.

CONCLUSION

After the analysis of data collected through questionnaire method and secondary data, I have come across to conclusion that, the marketing strategy of Cadbury is creating an impact on the culture in the urban setup of India. Many people think that the Cadbury chocolates are the good substitute to Indian sweets, and in urban setup of India many people choose Cadbury chocolates as a gift to their relatives, employees, friends on Indian festivals or on any other special occasions instead of gifting sweets. This impact is the output of marketing strategy of Cadbury chocolates. Cadbury chocolates are advertised in correlation with Indian festivals and many other special occasions with a attractive slogan, this helped Cadbury chocolates to gain popularity in different age groups and also increased Cadbury chocolates sales. These effective marketing strategies played an important role in making Cadbury one of the most famous and most preferred chocolate brand in India.

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CORPORATE SOCIAL RESPONSIBILTY: A CASE STUDY MADE ON TATA GROUPS, MAHINDRA GROUPS, RELIANCE INDUSTRIES LIMITED AND INFOSYS

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ABSTRACT
Corporate Social Responsibility is a type of international private business self-regulation. It has emerged as an important approach for addressing the social and environmental impact of company's activities. Financial performance is not only the important indicator of success for business today. Important indicator of sustainable development in the economy is measuring the performance of businesses in terms of what impact their operations have had on environment, society and government. The researcher aims at finding out the scope of corporate social responsibility in Indian companies and how different companies are working for the welfare of the environment. The research is based on case studies of primary researches conducted by various management proponents and published in national and international journals.

INTRODUCTION
Corporate social responsibility is a form of corporate self-regulation integrated into a business model. It aims to embrace responsibility for corporate actions and to encourage a positive impact on the environment and stakeholders including consumers, employees, investors, communities, and others.

Nearly all leading corporates in India are involved in corporate social responsibility (CSR) programs in areas like education, health, livelihood creation, skill development, and empowerment of weaker sections of the society.

LITERATURE REVIEW

Sr. No	Year Of Publication	Author's Name	Topic	Review
1	3 July, 2015	D.S. Prathima	The 10 Companies with best CSR Reputations	A survey conducted in several cities in India found that more than 60% of the people felt that the companies should be held responsible for bringing down the gap between the rich and poor, human rights abuses, social problems and economic instabilities.
2	2014	A D Gupta	Implementing Corporate Social Responsibility In India : Issues and the Beyond	Strong performance monitoring systems help to sharpen strategy and learning, improve communications with stakeholders, and help ensure that resources are focused on key results.
3	January 1, 2017	Nidhi Tandon Simran Kaur	The Role of CSR in India	Companies must voluntarily do business in an economically, socially and environmentally responsible manner to be sustainable over the long term.

RESEARCH METHODOLOGY
OBJECTIVES
1. To find out various social projects taken up by Tata group, Mahindra Group, Reliance Industries Limited and Infosys.
2. To find out the benefits achieved by the companies through CSR projects.
3. To find out how CSR projects are beneficial to common man.

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RESEARCH METHODOLOGY

SOURCES OF DATA COLLECTION

Secondary Sources of Data Collection

Secondary data can be obtained from different sources: Information collected through censuses or government departments like housing, social security, tax records, internet searches or libraries, progress reports, articles, magazines and newspapers

Data analysis is achieved through the perceptions and objectively evaluated knowledge of the researcher.

RESEARCH ANALYSIS

VARIOUS SOCIAL PROJECTS DONE BY:

Tata Group: Corporate social responsibility has always been taken care of by Tata groups. It has given India its first science center and atomic research center. The Company spends Rs.12 crore on corporate social responsibility every year & wildlife conservation tops priority

Mahindra Group: Nanhi Kali was founded in 1996 in which it was believed that educating a girl child has a tremendous positive impact not only on the individual but on the nation too. Mahindra Namaste is a professional skill training venture designed for the youth of the country. It has partnered with Impact India Foundation to sponsor Lifeline Express which provides communities in remote rural areas an access to health care.

Reliance Industries Limited: Reliance aims to ensure a healthy and productive work environment by minimizing the health hazards and providing model facilities. It has devoted its efforts in providing a safer work environment for employees and contractors while protecting and adding value to its operating communities.

INFOSYS: They work with various non-profit organizations and run mid-day meal programs in schools across India. They also work towards the health care side by providing support for cancer treatment, cataract surgeries, etc. They also promote gender equality and women empowering, ensuring environmental sustainability, ecological balance, protection of flora and fauna, national heritage and art and culture.

BENEFITS OF CSR DONE BY THE COMPANIES TO COMMON MAN:

1. CSR initiatives can be the best way to contribute to the society and its people.
2. Businesses pay attention to material recyclability, develop better product durability and functionality and use more renewable resources at lesser costs to keep the environment as clean as possible and contribute to the ecology of the country.

BENEFITS ACHIEVED BY THE COMPANIES THROUGH CSR PROJECTS:

Lower operating costs, increased sales, Customer loyalty, Gaining ability to attract and keep skilled employees, Getting access to more capital through more willing investors, and Improves Public Image

RESULTS

Tata group’s CSR policy encompasses initiatives to conserve, sustain and renew the environment, to encourage sustainable socio-economic development of the community and to improve the quality of life of the people living in the area in which it operates. Mahindra group plays a major role in fulfilling its duties towards the social orientation. Its Kisan-Mitra initiative helps farmers generate wealth by getting education on latest agri-trends and this way the company generates good revenues and gets more loyal customers. It also increases their customer base. Management’s commitment, work ethics and business processes at Reliance Industries Limited encourages all its employees and other participants to ensure a positive impact and its commitment towards corporate social responsibility. Infosys Foundation was established in 1996 and works towards removing malnutrition, improving health care infrastructure, supporting primary education, rehabilitating abandoned women and children and preserving art and culture. It partners with NGO to make a difference among local communities. It always focuses to contribute to the sustainable development of the society and environment and make our planet a better place for our future generation.

RECOMMENDATION AND SUGGESTION

1. The awareness about CSR amongst the general public to make CSR initiatives more effective should be strengthened.
2. The government should make endeavor to cover more companies to be brought under the CSR area and activities. The involvement of small and medium enterprises (SMEs) in the CSR domain will be essential.

3. The companies should also actively consider their interventions in rural areas on education, health, girl child and child labor as this will directly benefit poor common man.

4. The Government should consider rewarding and recognizing corporate houses and their partner non-governmental organizations for effective implementation of projects. It will encourage voluntary participation of greater number of corporate houses in CSR activities.

CONCLUSION

Corporate social responsibility and the maintenance of high ethical standards is not an option but an obligation for all business. It encourages business accountability to a wide range of stakeholders, shareholders and investors. The key concern are the environment protection and the social well-being of people in the society, both now and the future. Corporate social responsibility has a variety of policies for the organization, providing products and services to consumers, reducing harmful waste and treating their employees with moral ethics. It is something that everyone can benefit from, when businesses adopt the policies. Corporate social responsibility is the best thing implemented into both large and small groups. In this way the environment and the society can be treated the way it should it be i.e. with respect. Institutionalizing corporate social responsibility in business leads to long term benefits.

Once Aristotle said, "We are what we repeatedly do. Excellence, therefore is not an act, but a habit." If ethical business practices towards the society and environment becomes a habit and not just an act, businessmen could truly make the world a better place to live in.

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GLOBALIZATION: A CASE STUDY ON COCA-COLA

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ABSTRACT
This part of the research report would provide a detailed account of Coca-Cola's globalization methods and plans using the business techniques explained in part 2 which are the SWOT analysis and Ohmae's five Cs. It would include a description of results of Coca-Cola's globalization plans and methods with any limitation. Besides that, market results of Coca-Cola expansion with the use of tables and flowcharts. There would be a critical analysis of the results of the globalization effect of Coca-Cola. Lastly, conclusions would be drawn based on overall research findings while overseeing how well projected objectives and research questions are met and appropriate recommendations.

Keywords: Kenichi 5C's i.e. Customer, Company, Competition, Currency, Country, Strengths, Opportunities, Weakness.

INTRODUCTION
GLOBALIZATION
According to the Levin Institute, "Globalization is the process of interaction and integration among people, companies, and governments of different nations, driven by international trade and investment and aided by information technology.

Why did Coca-Cola globalize?
Using Kenichi Ohmae's 5Cs framework, we can understand the reasons why Coca-Cola moved towards international markets for expansion.

1. Customer: The Coca-Cola Company wanted everyone around the world to enjoy its product. This partnered with major advertising campaigns made Coca-Cola one of the most famous brand names in the world. Coca-Cola was able to capture the loyalty of consumers to continue use of its products.

2. Company: The Coca-Cola Company enjoys large economies of scale by moving into international markets. Large scale bottling in the long run makes the company more competitive by improving their production methods in order to achieve the lowest cost possible

3. Competition: The Coca-Cola Company competes in the non-alcoholic beverages segment of the commercial beverages industry... The company particularly globalized due to the fact that they wanted to gain access into new and bigger markets since their domestic market needs are already fulfilled.

4. Currency: Coca-Cola also went international so that they can mitigate their foreign currency exchange rates by earning revenue in a different currency through sales in a particular country. Selling products and services in multiple countries also reduces the company's exposure to possible economic and political instability in a single country.

5. Country: The Coca-Cola Company would want gain access to cheaper labor, raw materials and finance. Resources that are difficult to obtain in their home market can be located elsewhere at a better price while going international.

Effects of globalization
The effects as a result of The Coca-Cola Company's globalization have had a huge impact on the world. By using the SWOT analysis, the effects of globalization of The Coca-Cola Company can be separated into positive and negative effects.

Positive effects
1. Competition to improve quality
Globalization has led to increased competition for the non-alcoholic beverage market for the company. Hence, there is an overall competition to improve the quality of their products for them to compete for market share.

2. Innovation
The future development of the world is shaped as a result of globalization. An example would be the bottling plants built by The Coca-Cola Company uses mechanics that are advanced automated robotics which introduces countries to a more effective and efficient way of bottling which could then be improved further to suit local needs.

3. Popularity and recognition
The company was able to enter into countries worldwide which eventually made their brand name one of the most well-known brands of today. Advertising campaigns are the strengths of The Coca-Cola Company as it can capture the loyalty of consumers with easily recognized advertisements.

4. Opportunities: **Job opportunities**
With the company's global expansion, it was able to provide job opportunities in over 200 different countries worldwide which would definitely build and enhance the economic development of one's country.

Negative effects

1. Lack of popularity in other portfolio brands
The other brands offered besides the main brand Coca-Cola lacks popularity. It is mostly unknown or rarely seen on the shelves probably due to restricted distribution in a particular country as testing acceptance of the market. These brands are kept low profiled.

2. Health effects
The effects of consuming soda drinks could lead to several health concerns. The adverse health effects are viewed as a threat to the company's going concern, if people boycott their products which would have adverse effect on the company's revenue and survival.

Threats

3. Changing health consciousness:
With the company's globalization, bad aspects of foreign cultures would tend to affect its way into local cultures. consuming too much will have adverse health effects on its consumers.

4. Job insecurity
One of the methods is to outsource their non-core activities such the payroll function to service providers. This would ensure a lower cost with an acceptable level of quality in work done. As a result, it increases unemployment rate in developed.

5. Waste and pollution
Since developing nations need high levels of foreign investment to boost its economic development, the local governments would tend to overlook on the pollution caused as they cannot risk a withdrawal of funds from the country. Taking advantage of this matter in India, their factories produced waste sludge and were sold as fertilizer which was proven toxic to crops.

LITERATURE REVIEW

Sr. No	Year Of Publication	Author's Name	Name Of Journal	Topic	Review
1	**2005**	David Gertner; Rosane Gertner; Dennis Guthery	'Thunderbird International Business Review'	'Coca Cola's Marketing Challenges in Brazil: The Tubainas War'.	In this paper, the author discusses the marketing challenges of the Coca Cola company as it combats its competitors, both its nemesis Pepsi but also hundreds of local brands (called tubainas), some which are supported by the government through specific tax incentives,
2	**2008**	Maria Sicilia and Mariola Palazon	'Brand communities on the internet	A Case Study of Coca-Cola's Spanish virtual community'	Discussed the 'technological' approach the Coca Cola took to penetrate this market through the use of virtual communities as an alternative strategy.

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3	**2003**	Demetris Vrontis and Iain Sharp	The Marketing Review journal	'The Strategic Positioning of Coca-Cola in their Global Marketing Operation'	This paper examines how Coca-Colas has strategically positioned itself within the world's soft drink marketing. This paper both differentiation and a Cost Leadership Strategy.

RESEARCH METHEDOLOGY
OBJECTIVES
THE RESEARCH OBJECTIVES WERE

- To understand the level of awareness about globalization and Coca-Cola.
- This survey was conducted to know their point of view on Coca-Cola and its popularity in other countries and its products.
- To understand how the advertising and product differentiation strategy affected peoples mind.
- To understand whether Coca-Cola was successful in promoting its brand.
- To understand whether people are aware of other healthy products manufactured by brand Coca-Cola.

RESEARCH METHODOLOGY
Primary Data: Primary data will be the data that you gather particularly with the end goal of your research venture. Leverage of Primary data is that it is particularly customized to your analysis needs. Primary data is otherwise called raw information; the information gathered from the first source in a controlled or an uncontrolled situation.

SURVEY
LIMITATIONS

- The study was conducted in Navi Mumbai.
- It was answered by the students of age limit within 18 to 21 years.
- The sample size is restricted to 35 students only.
- **Data Analysis Tools –** the Data has been analyzed manually and the detail has been tabulated with the Graphical Representation of the same.
- **Data Interpretation-** The manually analyzed data were finally interpreted to draw the conclusions and reported with the objective of the study in view.

RESEARCH ANALYSIS
DATA PROCESSING

Sr No.	Research Statement	Not Often	Yes	No		
1	Are you aware of the term globalization?		34	1		
2	Whether Sales of Coca-Cola is there in other countries?	Asia 16.4	Europe 20.5	L.Am 25.7	N.Am 30.4	Africa 7

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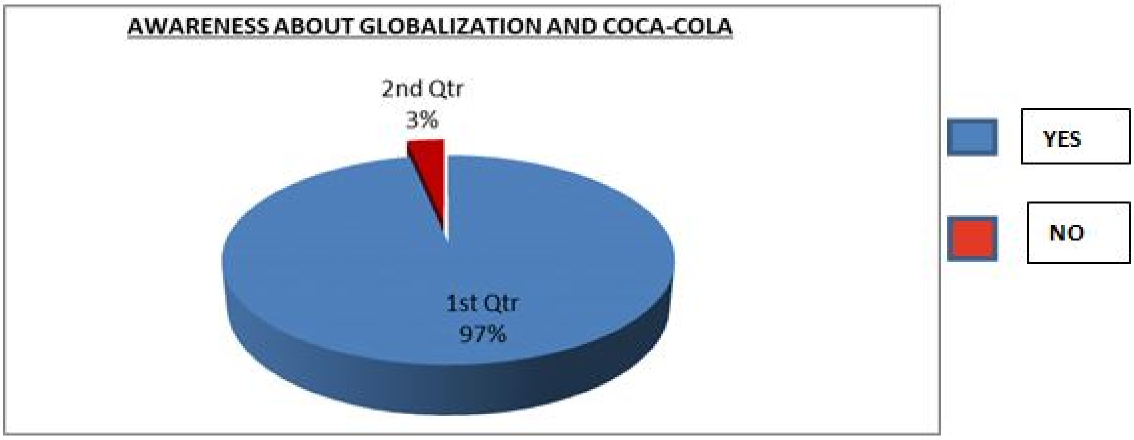
3	Do consumers consume Coca-Cola?	11	19	5		
4	Do you think that globalization of the economy has improved the industrial relationship?		31	4		
5	Do you think global economy has affected Coco-Cola's business?		26	9		
6	Are you aware of any of the healthy products of Coca-Cola?		25	10		
7	Do you consume soft drinks?	5	19	11		
8	Do you think Coca-Cola is as famous in other countries as in India?		33	2		
9	Do you think consuming too much soft drink causes health problems?		31	4		
10	Which of the following Coca-Cola brands you are aware of?	MINUTEMAID 18		POWERADE 5	DASANI 4	SPRITE 34



RESULTS

- While the global marketplace has presented numerous opportunities for CocaCola, the company has also encountered global attacks on the nutritional value of its products, along with unfair labor practice accusations.
- Founded in 1880, Coca-Cola began its journey toward becoming the world's best and largest beverage company.
- Coca-Cola's American iconic logo, brand recognition, convenient packaging, and consistent product manufacturing became the foundation for the company's plan to expand globally.
- Coca-Cola's marketing strategies, including memorable advertising slogans, catchy jingles, and sporting event sponsorships, played a significant role in winning the hearts and minds of consumers globally.
- Product differentiation, such as offering different beverages in flexible packaging options, allowed Coca-Cola to customize the product for different market segments.
- Technology advances, including product transportation, telecommunication, and computerization, became the driving force behind Coca-Cola's ability to capitalize on the rapidly expanding marketplace across the globe.

RECOMMENDATIONS AND SUGGESTIONS

The main recommendations for The Coca-Cola Company are to exploit their strengths and opportunities, while mitigating their weaknesses and threats.

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The main **strength** is its popularity of the brand Coca-Cola. The company can use the Coca-Cola name to support their other products if the product is accepted by consumers. A step further is to advertise the products side by side since its advertising campaigns are refreshing and easily recognised. This enables the company to capture a new type of customer loyalty. Other brands that the company offers lack popularity which is a weakness for the company.

The Coca-Cola Company should pursue other brands in their portfolio since Coca-Cola is already a world known product. This can be done with increased advertising for the less popular products which would lead to more brand recognition if the product is successful. If a product is unable to capture a market and operations are running at a loss, the product should be discontinued. Funds saved from closing the division can be used to improve other brands or to acquire new potential brands. A major **threat** to the company is the changing health consciousness of the people.

CONCLUSIONS

The international strategy of Coca-Cola is effective and efficient across the world which has brought huge success for the company. They have done their detailed study before venturing into new countries which has brought them success after venturing into the markets, by changing the formula for their drinks and having a celebrity as brand ambassador for that country. CRS report produced every year by Coca-Cola runs a regular quality checks and meets the international standard. The diverse range of products produced by Coca-Cola has kept competitors at bay. Moreover, Coca-Cola can further improve its global business by foreseeing any future changes in culture, technology or environment globally.

The international expansion of The Coca-Cola Company can be seen worldwide. Its products have permeated into societies all over the world. The first project objective of this research project has been met, which evaluates the positive and negative effects of globalisation of Coca-Cola brand name where the SWOT analysis was used.

The second project objective was to assess the job opportunities The Coca-Cola Company created jobs worldwide. As of 2009, the company has 92,800 employees employed worldwide. By providing jobs to developing countries such as China and India, it would greatly help the development of the said country... According to market research, The Coca-Cola Company has the largest non-alcoholic beverage market share worldwide with a market share 42.9% as of 2009 according to (Sicher, 2010) with 24.4 billion unit cases sold worldwide in 2009. (The Coca-Cola Company) Therefore, the third project objective was also met.

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INCREASING EMPLOYEE ENGAGEMENT: THE ROLE OF TRANSFORMATIONAL LEADERSHIP

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ABSTRACT

The main purpose of this study is to investigate the interrelationship between the multidimensional constructs of transformational leadership, as conceptualized by Avolio, Bass, and Jung (1995), and employee job engagement, as conceptualized by Schaufeli, Salanova, Gonzalez-Roma, and Bakker (2002). Establishing a positive relationship between Head of Institution and their faculty is a very important strategy in educational leadership. Teacher's view of Head of Institution leadership practices may have a direct impact on their performance and eventually engagement and help improve student's achievement. Employee Engagement is the extent to which employee commitment, both emotional and intellectual, exists in relation to accomplishing the work, mission, and vision of the organization. Engaged employees apparently feel emotionally closer to their organization.

Primary data was collected from 106 faculty members of higher educational institutions in Mumbai using structured questionnaire and data analysed with the help of the SPSS version 21. The findings revealed that transformational leadership though positively related to employee engagement in general; the leader behaviours of intellectual stimulation and individualized consideration of supervisor were found to be negative and moderately related to employee engagement. Supervisors' inspirational motivation and idealised influence of head of the institution was weak and insignificant while idealized influence was positively related to employee engagement.

Keywords: Employee engagement, inspirational motivation, vigour, transformational leadership, commitment.

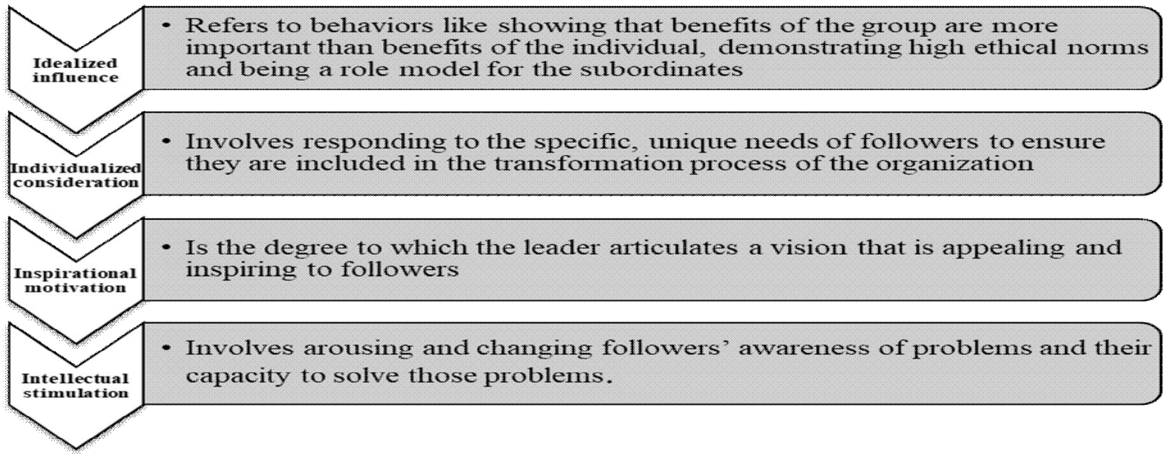
INTRODUCTION

Creating high-performance workforce has become increasingly important in our organizations today. To do so leaders must be able to inspire organizational members to go beyond their task requirements. As a result, new concepts of leadership have emerged, transformational leadership being one of them. Employees' levels of engagement increase when there is a positive relationship between employees and their direct supervisors (Bakker & Schaufeli 2008) Employee engagement concerns the degree to which individuals make full use of their cognitive, emotional, and physical resources to perform role-related work. The most influential factor in employee engagement is leadership. (Kahn, 1990; May et al., 2004). It has been suggested that leadership is one of the most important factors that influence work engagement (Schaufeli & Salanova, 2007). Meyer and Allen (1997) found that leadership can be used as an antecedent for organizational commitment. In particular Aditya (2009) asserts that leadership style is crucial in encouraging employee engagement. Most studies also indicate that leadership style has not only been recognized as a critical component in the effective management of employees, but has also been suggested as one of the single biggest elements contributing to employee perceptions in the workplace and workforce engagement (Macey & Schneider, 2008). Leaders are important shapers of the work environment. Linking the components of transformational leadership with workplace engagement will help to promote our conceptual understanding of this relationship.

TRANSFORMATIONAL LEADERSHIP DEFINED

The concept of transformational leadership was introduced by the political scientist J. MacGregor Burns (1978). Transformational leadership inspires people to achieve unexpected or remarkable results. It gives workers autonomy over specific jobs, as well as the authority to make decisions once they have been trained. Transformational leaders lead with a vision. They set a realistic and achievable vision for the organization. Their influence also has a range of benefits for employees, enhancing well-being, creativity and – perhaps most importantly for employers-task performance.

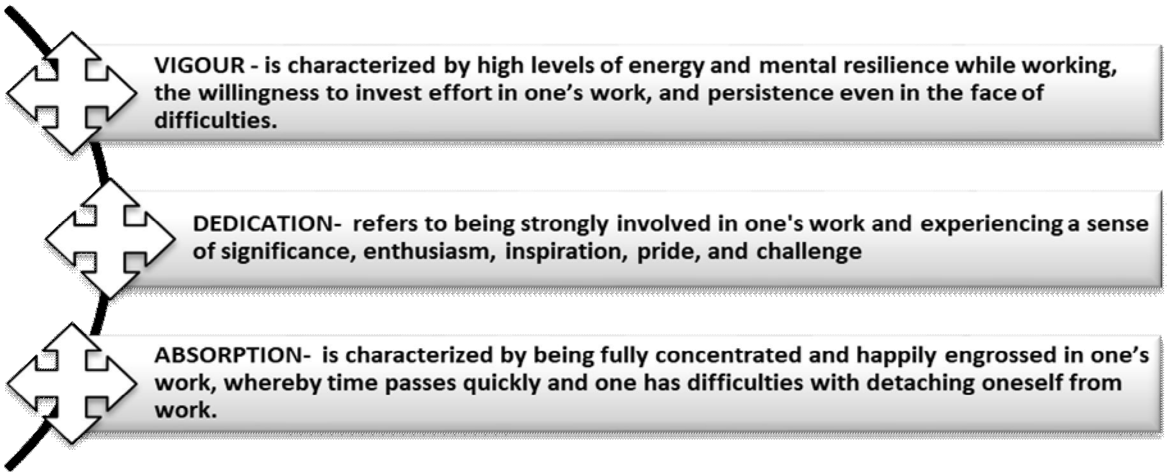
Components of Transformational Leadership



EMPLOYEE ENGAGEMENT

Engagement is more than simple job satisfaction. It can best be described as a harnessing of one's self or his or her roles at work. In engagement, people express themselves cognitively, physically and emotionally while performing their work roles. (Kahn,1990). Aon Hewitt defines engagement as the psychological state and behavioural outcomes that lead to better performance. Engaged employees often display a deep, positive emotional connection with their work and are likely to display attentiveness and mental absorption in their work (Saks, 2006).

Components of Employee Engagement (According to Schaufeli et al. (2001: 74)



LITERATURE REVIEW

Izlem et. al (2015) conducted a survey of academic staff from a private non-profit university in Istanbul linking transformational leadership to work engagement with job autonomy as a mediator. The results indicated that 26% of the variance in work engagement was accounted for by job autonomy by transformational leadership. **Mohammed Yasin et .al (2013)** revealed that leadership style influences followers' attributes of work engagement. The study indicated that the direct relationship between transformational leadership and work engagement was found to be partially mediated by employees' perceptions of meaning in work. The findings demonstrate that employees who have transforming managers are more likely to be energetic. **Kathy Malloch (2014)** in her article on health care industry stated that transformational leadership is a directive style and is said to occur when both the leader and follower raise each other's motivation level and sense of higher purpose. According to M. **Waqas Raja (2012)** when all the aspects of transformational leadership i.e. Inspirational Motivation, Idealised Influence, Individual Consideration and Intellectual Stimulation, are practised by managers it leads to higher employee work engagement and the employee. **Schaufeli & Salanova (2008)**, concluded that the leaders who are high in task behavior and support behavior are more effective at promoting engagement. **Davood Hayati, Morteza et. al (2014)** suggest that dimensions of transformational leadership have positive significant relationships with diverse components of work engagement. In addition, the results of multiple regressions showed that considerable variance of work engagement dimensions is explained by transformational leadership components, especially inspirational motivation. The study by **R. Gopal & Rima**

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Ghose Chowdhury (2014) examines the relationship between supervisor's leadership styles and employee commitment, among a random sample of employees of an oil company, with presence across India. Transformational style of leadership motivates employees' more than transactional style. Laissez-fairre style, on the other hand, has a negative co-relation with motivation. This means that employees are not satisfied under laissez-faire leadership. **Azka Ghafoor et. al 2011** says that the relationship between variables, transformational leadership and employee performance, is also significant indicating that positively, significant relationship exists between these variables. Transformational leadership not only enhances positive outcomes but also reduces the effect of negative aspects associated with employee satisfaction and performance. **Mukesh Goyat** 2015 Transformational leaders appear to be more assured to show the way toward a culture of engagement. This style of the leadership appears to be highly important, because it boost up employees' optimism and in turn build up their work engagement. Bass, (1985); Bass et al., (2003) explains the concept of transformational leadership has four components: Idealized influence, with followers trusting and identifying with their leader; inspirational motivation, by which leaders provide meaning and challenge in followers' work; intellectual stimulation, whereby leaders invigorate followers' adaptivity and creativity in a blame free context; and individualized consideration, in which leaders support followers' specific needs for achievement and growth

OBJECTIVES/RESEARCH QUESTIONS

1. To measure employee engagement
2. To determine the relationship between Employee Engagement (dependent variable) and Transformational Leadership (independent variable)
3. To identify which component of transformational leadership has more significant effect on employee work engagement.

RESEARCH HYPOTHESIS

H1: There is no relationship between Transformational Leadership and Employee Engagement.

H2: Employee perception of idealized influence of his or her Head of the Institution is positively related to engagement.

H3: Employee perception of inspirational motivation of his or her Head of the Institution is positively related to engagement.

H4: Employee perception of intellectual stimulation in his or her Head of the Institution leads to engagement.

H5: Employee perception of individualized concern of his or her Head of the Institution is positively related to his /her engagement.

RESEARCH METHODOLOGY

Primary data was collected online from 106 faculty members from various higher educational institutions affiliated to the University of Mumbai by self-administered questionnaire through Google survey forms. Work engagement was measured by Utrecht Work Engagement Scale (UWES), which was developed by Schaufeli and Bakker (2002). This instrument consists of 17 items that measure three dimensions of job engagement. The questions on transformational leadership were adopted from Multi-factor Leadership Questionnaire – MLQ (Bass and Avolio, 1995) comprising 16 items on the four attributes of transformational leader with few modifications to suit the study. Data preparation was done on completed questionnaires by editing and then coding and then entered into the latest version of SPSS (Version 21) for analysis. Data analysis involved reliability testing, variable descriptions and regression analysis to determine the influence of the leader behaviours on employee engagement

RESULTS AND DISCUSSION

Table-1: Reliability Statistics

	Cronbach's Alpha	N of Items
Transformational Leadership	.949	16
Employee Engagement	.976	17

Table-2: Objective 1. To measure Employee Engagement

Components	Mean	Std. Deviation
Vigour	29.2264	9.65528
Dedication	24.5660	8.09823
Absorption	30.0755	9.77626

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The above table states the level of work engagement among the respondents under study. The mean value of Absorption is highest among the three which indicates that the respondents are happily engrossed in their work, they feel immersed by their work and have difficulties detaching from it because it carries them away. As a consequence, everything else around is forgotten and time seems to fly.

Objective 2: To determine the relationship between Employee Engagement (dependent variable) and Transformational Leadership (independent variable)

Hypothesis 1 - There is no relationship between Transformational Leadership and Employee Engagement.

Table-3: Correlation between Transformational Leadership and Employee Engagement

		Employee Engagement	Transformational Leadership
Engagement	Pearson Correlation	1	.160
	Sig. (2-tailed)		.102
	N	106	106
Transformational leadership	Pearson Correlation	.160	1
	Sig. (2-tailed)	.102	
	N	106	106

As the p value is .102 (more than 0.05) the hypothesis 1 is accepted. This means there is no significant relationship between transformational leadership and employee engagement.

Objective 3: To identify which component of transformational leadership has more significant effect on employee work engagement.

Hypothesis 2, 3, 4, 5: Employee perception of idealized influence, Intellectual Simulation, Inspirational Motivation, Individual Consideration of his or her Head of the Institution is positively related to engagement.

Table-4

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.233[a]	.054	.017	26.83866
a. Predictors: (Constant), Individual Consideration, Inspirational Motivation, Intellectual Simulation, Idealised Influence				

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4182.493	4	1045.623	1.452	.223[b]
	Residual	72751.658	101	720.313		
	Total	76934.151	105			
a. Dependent Variable: Employee Engagement						
b. Predictors: (Constant), Individual Consideration, Inspirational Motivation, Intellectual Simulation, Idealised Influence						

Regression coefficients for transformational leadership on employee engagement

Model		Beta	t	Sig.
1	(Constant)		7.526	.000
	Idealised Influence	.293	.895	.373
	Inspirational Motivation	.174	.633	.528
	Intellectual Simulation	-.103	-.346	.730
	Individual Consideration	-.202	-.784	.435

As can be seen from the table, the Beta value for intellectual simulation is -0.512 and individual consideration is -.202. This shows that intellectual simulation and individual consideration of head of the institution are negatively related to employee engagement. The study shows that a unit increase in intellectual simulation of the head of the institution will lead to a decrease of -0.512 in employee engagement. The relationship is however statistically not significant (T = -346, p = .730). The other two transformational leadership attributes of; inspirational motivation (Beta = .174), idealised influence (Beta = .293) imply that the two attributes of supervisor in the higher education sector in Mumbai are positively related to employee engagement. In regards to their statistical significance, inspirational motivation is not significant (t = 0.63, p = 0.52). This finding further confirms the correlation analysis which indicated that employee perception of two attributes of transformational leadership are negatively related to employee engagement and all components are however statistically insignificant. The regression analysis supports the earlier correlation analysis. The alternative hypothesis thus not supported.

CONCLUSION

In today's competitive environment, it is important for organisations to not just motivate their employees but move towards creating and environment of engagement. The study has shown that there if negative relationship between employee engagement and Intellectual Simulation and Individual Consideration regarding the effects of transformational leadership variables regressed on employee engagement as the dependent variable This implies that an increase in each of this transformational attributes in managers in civil service will lead to improved levels of employee engagement in organizations which is good for achieving organizational goals. The study also proves that there is no significant relationship between transformational and employee engagement which means there are other factors that are related to engagement of employees at work. The researcher suggests that the head of the institution can develop a challenging and attractive vision, together with the employees. The head of the institution should support his followers by involving them in the decision-making process and stimulating their efforts to be as creative and innovative as possible to identify solutions. It is also recommended that the leader should give personal attention to the staff, making each individual feel uniquely valued, stimulate creativity, and encourages others to look at problems and issues in a new way. Future studies can extend this research work by understanding the role of workplace environment fit as a moderator between meaning in work and work engagement.

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USE OF PLASTIC BAGS AND ITS IMPACT: A CASE STUDY MADE ON THE USE OF PLASTIC BAGS IN THE AREAS OF NAVI MUMBAI

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ABSTRACT
This part of research report will provide a detailed information about the amount of plastic bags used by the people of Navi Mumbai and its various impact on environment. It would also include the results of the reports and various recommendations and suggestions for reducing the use of plastic bags and its alternatives.

Keywords: Pollution of the environment, Mumbai, plastic factories, Plastic bags, impact on agriculture, nonbiodegradable, alternatives to plastic bag.

INTRODUCTION
Plastic bags have been introduced in 1970's and gained an increasing popularity amongst consumers and retailers.

They are available in huge numbers and varieties across the world.

It is estimated that around 500 billion plastic bags are used every year worldwide. This utilization is attributed to their cheapness and convenience to use.

It is also believed that after their entry into environment, plastic bags can persist up to 1000 years to degrade and hence pose a disposal challenge without being decomposed by sun light and/or microorganisms.

Another common problem associated with these wastes is death of domestic and wild animals.

Blockage of sewerage systems another problem faced due to plastic bags.

LITERATURE REVIEW
1) Battle of the Bag by Williams, Caroline
I'M NOT a bad person. I've adopted a dolphin from the WWF and a lemur from my local zoo. I buy organic milk, free-range eggs and always put the recycling out on a Thursday. But take a look in my kitchen and you will find that I have a dirty environmental secret. Lurking under the sink is a strangely inexhaustible stash of plastic bags

2) The good and bad plastic bag by David Trilling
Plastic bags kill wildlife, clog waterways and pack landfills. Discarded bags can spread malaria if they collect rainwater, offering mosquitos a casual breeding ground. In recent years, local and national governments have begun phasing out or banning lightweight plastic shopping bags.

RESEARCH METHODOLOGY
There are various methods of data collection, which can be broadly categorized as Primary & Secondary methods of data collection.

Primary Data collection has been used i.e., data is being collected by conducting a survey with the help of a Questionnaire. It is an instrument used for collecting data from the respondents. I have restricted my research to 25 correspondents.

All correspondents are from 20-40 years of age.

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OBJECTIVES

1) To know the impact of using plastic on environment.

2) To know about different suggestions taken for reducing plastic.

3) To develop a concern among people related to reducing the use of plastic bags

4) To know the alternatives of plastic bags.

RESEARCH ANALYSIS

DATA PROCESSING

SR. NO.	RESEARCH STATEMENT	YES	NO
1	Do you use plastic bags	21	4
2	Do you find plastic bags convenient	16	9
3	Do you use more than 5 plastic bags in a week	6	19
4	Do you know the harmful effects of using plastic bags	23	2
5	Do you agree that plastic bags should be banned	22	3
6	Do you agree using alternatives of plastic bags instead of plastic bags	24	1

RESULTS

1) People in the areas of Navi Mumbai use plastic bags in their day-to-day life.

2) In a week the number of plastic bags used by majority of people is between 0-5

3) Sale of plastic bags is maximum at vegetable markets.

4) Majority of the correspondences reuse their plastic bags after using it once.

5) Majority of people find that banning of plastic bags is a good solution to reduce the consumption of plastic bags.

RECOMMENDATIONS AND SUGGESTIONS

1. We should use stainless forks, spoons and knives instead of plastic ones.
2. We should stop using plastic straws.
3. We should bring our own shopping nets or cotton bags when going out for shopping.
2. In our offices, we should consume tea and coffee in cups that we bring from home instead of plastic cups or paper cups which are covered with plastic.
3. Instead of drinking water out of plastic bottles, we should own a flask or a water bottle.

CONCLUSION

Plastic bags affect many people, not only the consumers but plastic bags also affect the environment and animals. We are affected by plastic bag because we all dispose them incorrectly and because we are unaware of the consequence of using plastic bags. Research shows that “it takes 500_1000 years for plastic to degrade”. The amount of plastic bags we use is important because once we throw the plastic bags away they will just pile up and create pollution.

The environmental effects of plastic bags are important because they not only affect the environment but also affects human. The environmental affect due to plastic bag are pollution, litter, loss of resources, trash collected at sewerage. Plastic bags ae extremely harmful to the environment because we use them in massive quantities. We should try to completely stop using plastic bags or any plastic materials.

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BANKING IS NECESSARY-BANKS ARE NOT

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ABSTRACT
In this research article, we will discuss the significant challenges that are faced by the Internet e-banking and the ways it has increased the unemployment, and replaced the human. Our results draw attention to demand-side changes in explaining the recent slowdown in Internet e-retail banking, and may also be useful for development planning and marketing. The paper will discuss the Banking crises, and the positive sides of E-Banking, and the large negative impact on unemployment.

Keywords: E-Banking, Technology, Cashless Economy, Digital Financial Services, Customer Satisfaction.

INTRODUCTION
E-banking has become an integral part of the global finance environment. Improvement in technologies and financial innovations has made E-banking is an intense part of the banking sector. “As day-by-day change increasing the technologies is also increasing”. Technology has become the fuel rapid to change. In earlier times, the banking customers were required to visit in a bank in order to transact their accounts in the bank but now by the help of E-banking the customers don’t need to visit in a bank and with the help of internet, customers can easily transact their accounts from anywhere (Roboff and Charles, 1998).

Due to innovation in digital payment, technologies and increasing customer satisfaction, the growth trends in digital payments may be positive and will might continue to dominate the payment in landscape in India. But the biggest challenge in front of Indian economy may digital illiteracy, inadequate banking infrastructure, lack of awareness among rural customers, unorganized indigenous market (Financial Times, 2000).

But the management and control of online transaction will be essential for business reputation and the promotion of consumer confidence. These measures will also reduce transaction risks and eliminate a barrier to their market acceptance. It essential for the e-bank to implement measures to safeguard client assets and information, while advertising the introduction and expert endorsement of initiatives to maximize transaction security. The Internet e-banking will also require significant time and effort to create product-service differentiation, build and enhance confidence in the transaction security, and exploit changes in population patterns (G. Barczak, S.P. Ellen, B.K. Pilling, 1997).

Financial services such as payments, credits, savings, insurance etc. are accessed and delivered through digital channels. In this context, the term “digital channels” refers to the internet, mobile phones (both smart phones and digital feature phones). ATMs, POS terminals, NFC-enabled devices, chips, electronically enabled cards, biometric devices any other digital system. Therefore mobile financial services are also a part of the digital financial services (Ganesan, 2017)

Digital economy is good for developing for country like India. India has become the fastest growing economy in the world. It has seventh position in the world on the basis of GDP and third position on the basis of GDP and third position on the basis of purchasing power parity (PPP).the primary objective of this model was to stand the economy of India with full capabilities as the fastest developing economy before the global world. Reforms are taken in different sectors such as business, manufacturing and financial services for providing proficient level to the economy of the country.

Economic reforms have an important impact of Indian economy. There are many changes in Indian economy, after adapt in of policy of LPG i.e.; Liberalization, privatization and globalization in 1991. Because of these reforms many god thing is happen like increase in India’s GDP growth rate, foreign direct investment and per capita income. Policy has facilitated the flow of foreign capital, technology and managerial expertise there by improving efficiency of industry also, unemployment rate is reduced. In spite of the process of digital soundness has been slow. It need a huge push, in this context, the reserve bank of India published its first guideline on mobile banking digital financial services: challenges and prospects for liberalized and globalized Indian economy. In 2008, the conversation on integrating aadhar numbers with bank account numbers on one hand and mobile numbers on the other started as soon as UIDAI was established. However, it is the post – 2010 period, with rapid growth of the e-commerce sector in India, that saw rise of digital financial services and intermediaries and hence the demand for regulatory intervention in the sector.

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Therefore ,our government created an artificial threat by announcing by 500 and 1000 rs notes were scraped and new currency was circulated in replacement of old notes in the form of demonetization. In India was the major step for publishing the country to become more digitally sound and how useful it is. During this phase digital awareness has generated and people learned the new odes for managing their money in the cashless way. In other words, it also highlighted the benefits and need to go cashless. (Chauhan, S. (2015).

OBJECTIVES OF STUDY

- ❖ To study and identify E-banking services adopted by Indian banks
- ❖ To describe digital financial services through cashless funds flow in liberalized and globalized Indian economy.
- ❖ To highlight the challenges of digital financial services through cashless economy in India.
- ❖ To study the customer satisfaction level about the e-banking.

HYPOTHESES OF THE STUDY

H1: There are significant prospects of digital financial services in banking through cashless economy to the general public in the context of India.

METHODOLOGY OF THE PAPER

This paper use primary data collected through questionnaire and secondary data that has been collected from various journals, books, articles, websites etc. This has been used to study the conceptual frame work of cause related to e-banking and impact of e-banking its growth and future in India.

There is a high degree of awareness among the population about 70% of the respondents are aware of cashless economy in India. The study considered academic community as well as non-academic community which means, by all standards they are expected to be fairly aware of the happenings in the society. Few respondents however show a strong dislike for the cashless economy. While 50% of the respondents prefer that cashless economy should be introduced in India. The following reasons might have accounted for the low enthusiasm about its immediate introduction, the lack of preparedness for the system, the nation having other problems to solve now, freedom to use cash to any amount, inadequate technology, and that the flow of money will be hampered.

I have heard about India's cash less economy			**Less cash economy should be introduced in India**		
	F	%		F	%
Strongly Agree	15	30	Strongly Agree	14	28
Agree	20	40	Agree	11	22
Undecided	3	6	Undecided	10	20
Disagree	6	12	Disagree	8	16
Strongly disagree	6	12	Strongly Disagree	5	10
missing	0	0	Missing	2	4
Total	50	100	Total	50	100

Source: Calculated

The study is conducted to obtain data on introduction of cashless economy in India. The study is conducted in Raichuti region of Andhra Pradesh. A sample size of 100 was selected using the convenience sampling procedure out of which 50 copies were retrieved in usable form; this represents a response rate of 50%. The sample includes both literate populations since they are the ones who give their views on introduction of cashless economy and use of digital payment methods, there response to determine the reliability of survey. It is

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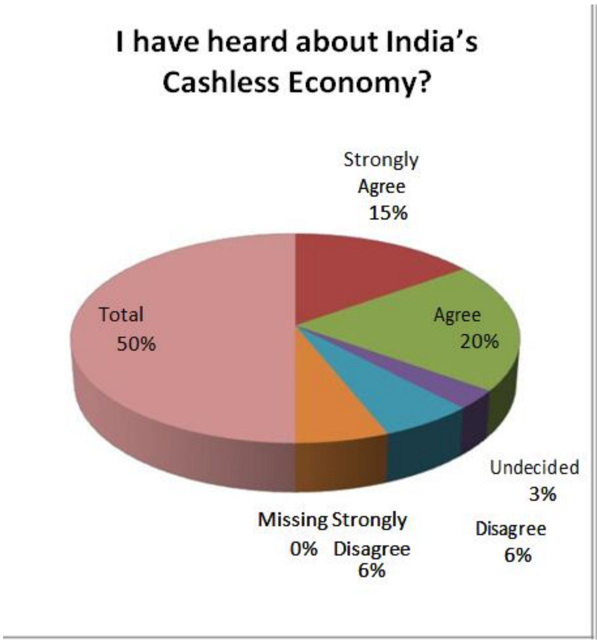
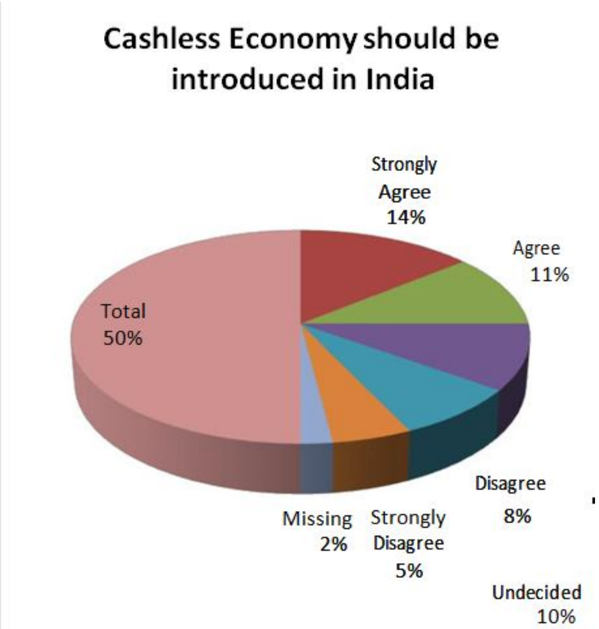
used for collecting data with the help of questionnaire. The responses and respondents were collects using simple percentage method.





FINDINGS

- ❖ Level of significantly of e-banking services is significantly less from rural bank customers when compared to their semi-urban and urban areas.
- ❖ It is found that “time saving and less cost” tend to influence the bank customers, intention to continue using the internet banking site in the future.
- ❖ Rural, semi urban and urban areas respondents have viewed that e-banking as convenient and easy to use and as a good option next to traditional banking but they have perceived that use of new technology like internet banking is complicated and difficult.

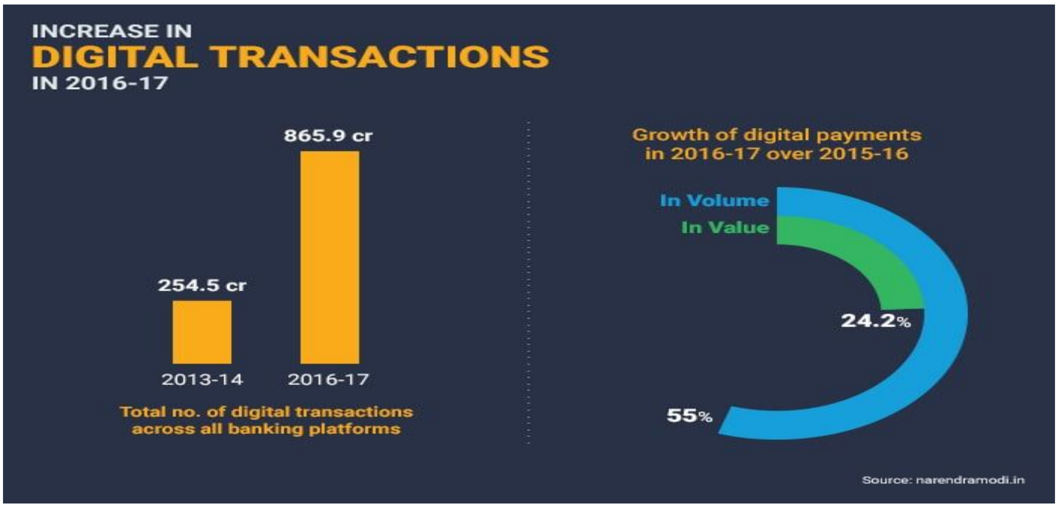
DEVELOPMENTS MADE IN BANKING SECTOR:

- ❖ Internet
- ❖ Society for world-wide inter-bank financial tele-communications.
- ❖ Automated teller machine.
- ❖ Cash dispensaries.
- ❖ Phone banking.
- ❖ Electronic clearing service
- ❖ Bank net
- ❖ Tele-banking
- ❖ Chip card
- ❖ Mobile banking.(source: pushkar bejendra)

Therefore, we can interpret the prospects of cashless economy in India in the following ways-

- Indian customers are now shifting from traditional branch banking to internet banking to ease and convenience.
- Availability of low cost smart phones coupled with affordable internet data packs Indian customers are shifting from feature phones to smart phones.
- Increasing use of smart phones significantly contribution in transforming Indian banking from traditional branch based facilities into technologically driven mobile/internet based facility.

- Increasing mobile penetration, overcrowded bank branches, need of 24*7 banking facilities with ease and convenience, increasing urbanization, organized retailing, raising education levels, raising income level, changing life style of Indian customers forced Indians banks to develop technological infrastructure for its customers (Patil Sushma, 2014)



The best cashless payment options which is in digital transactions in India as follows

- E-wallets
- UPI
- Plastic money
- Net-banking
- Aadhar card (source: sri vatsav utkarsh)

CONCLUSION

From the above analysis, it has been found that cashless economy is an economic system in which there is a little or very less cash flow in a society and goods and services are bought and paid through electronic media. Cashless economy is the economy in which transactions made debit cards. Credit cards, cheques or direct transfer from one account to other. There are many benefits of cashless economy like cashless economy is convenient, cashless economy is Time saving, cashless economy is cost saving, cashless economy is preventing from queue, cashless economy is worked 24 hours. Although cashless economy is benefited for all sectors. Despite many benefits, there are several challenges before cashless policy in India such as fear from networking crime, no knowledge for operating computers, poorness, risky for losing money, bad networking services etc. After analysing the present study, the findings reveal that there significant benefits of cashless economy to the general public but some homework is necessary before applying it on the economy. Therefore, few initial steps should be asked by Indian government paves the way for its transformation in long run from traditional branch based model to technologically driven cashless economy in order to bring transparency, efficiency, convenient.

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A COMPREHENSIVE STUDY ON MOBILE PHONES AND THEIR ILL EFFECTS ON HEALTH & LIFESTYLE

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ABSTRACT

This project report discusses the various bad effects on human health caused by usage of mobile phones. Mobile phones/ smartphones have proved to be useful in various aspects of our lives. They can take you to places or even get you some restaurant food home! But sadly, they have way many side effects on your health than benefits. They can give an impact on your brain, heart, mental health etc. misuse and/or overuse of mobile phones give rise to problems such as lack of concentration and attention, irritability, bad postures, headaches, neckaches, backaches, hearing and vision problems, insomnia etc. Mobile phones can be very dangerous to health. One must be very careful and must not overuse or misuse it. This project report throws light on the various bad impacts on health due to mobile phones and some suggestions to the problems etc.

Keywords: Mobile phones, health, ill effects

INTRODUCTION

1. **Mobile phones:** A mobile phone is a wireless handheld device that allows users to make and receive phone calls and to send and receive text messages, among other features.
2. **Health:** A person's mental or physical condition.
3. **Ill effects:** A bad result.

Earlier mobile phones were used only by few people across the globe that to for emergency purpose and not for 24 hours a day. But due to tremendous advancement in the network of technology and rise of internet facilities, scientists and innovators jointly started to improve mobile technologies to make one unique device which can send or receive messages, or which can use internet services at a very nominal cost. Although mobile phones have made our lifestyle smooth, it also has its evil effects.

Some of the main problems caused by mobile phones are eye problems, lifestyle diseases, body posture and focus problems.

REVIEW OF LITERATURE

Sr No	Year Of Publication	Author's Name	Topic	Review
1	2018	Asoke Nath	Comprehensive Study on Negative Effects of Mobile Phone/ Smart Phone on Human Health.	In the present paper the author tried to collect various data from different reliable sources and made a systematic study on the negative effects of mobile phones/smartphones on human body.
2	2010	Cardis E, Deltour I, Vrijheid M, Combalot E, Moissonnier	Brain tumor risk in relation to mobile phone use: results of the INTERPHONE international case-	Overall, no increase in risk of glioma or meningioma was observed with use of mobile phones. There were suggestions of an increased risk of glioma at the highest exposure levels,

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		M, Tardy H	study. *International Journal of Epidemiology*	but biases and error prevent a causal interpretation. The possible effects of long-term heavy use of mobile phones require further investigation.
3	2009	Schuz J, Waldemar G, Olsen JH, & Johansen C	Risks for Central Nervous System Diseases among Mobile Phone Subscribers: A Danish Retrospective Cohort Study	This study endorses public health recommendations for prudent use of mobile phones, including using wired hand-free sets or other exposure-reducing measures, until more evidence about the possible health effects has been obtained.

RESEARCH METHODOLOGY

AIMS/OBJECTIVES

a. To analyze the health risks of mobile phones

b. To analyze how lifestyle and habits get affected due to over use of mobile phones

c. To analyze why mobile phones are stressors and life risking

RESEARCH ANALYSIS

Earlier mobile phones were used only by few people across the globe that to for emergency purpose and not for 24 hours a day. But due to tremendous advancement in the network of technology and rise of internet facilities, scientists and innovators jointly started to improve mobile technologies to make one unique device which can send or receive messages, or which can use internet services at a very nominal cost. Although mobile phones have made our lifestyle smooth, it also has its evil effects.

In this study we shall mainly focus on the negative effects of smartphones or mobile phones. The mobile phone or the smartphone influences ones thought process, behavior and attitude in a more negative and faster way.

The following are some of the effects which are caused due to overuse of smartphones:

1. Eye Problems

The abrupt changes in graphics, brightness and details while you are gaming are one of main causes of chronic dry eye syndrome. The eyes bear a tremendous number of reflexes, stress and dryness. Before the eyes can relax and recover there is a new job ready again within that screen that it’s sick of.

Addiction of smartphones is well recognized to cause trauma and high-level anxiety pains. Addiction to remain online and compulsion to be active on all social media has resulted in low productivity and impacts the emotional health of the person.

2. Lifestyle Diseases

Hyperactive to hyper stressed takes much less time nowadays, thanks to our phones. It is common to see teenagers and even adults exhausted of the long hours spent on smartphone, be it games or surfing net. It impacts the digestion, breathing rate and heart beat rate. Smart phones have become a new enemy to our sleep-in terms of quality and time.

Apart from that, the hours that otherwise might have been spent exercising, going out, getting fresh air in parks, interacting with your loved or even your pets all taken up by your smart phones.

3. Body Posture Problems

There are many diseases resulting from wrong postures while working for long hours. Gazing into your phone for long time with neck bent and arms in a fixed position pose a serious health risk.

Pain, muscle spasms, cervical problems, neckaches, backaches, irritation and restlessness are just short-term effects. In the longer run permanent or chronic diseases may occur.

4. Destroys Focus

Mobile phones have had a great impact on the young generation. The education life of youngsters is big blunder and it is mainly because mobile phones and other gadgets. The concentration level of students has become drastically lower, only to result in poor grades and hence leading to depression.

5. Brutal/Fatal Accidents

Mobile phones can create a huge risk of accidents when used while driving. That 2 second glance could cost your life. It is the most dangerous thing than drunk driving. Even a hands-free set could cause risks of accidents due to distraction.

RESEARCH FINDINGS

- The abrupt changes in graphics, brightness and details while you are gaming are one of main causes of chronic dry eye syndrome.
- Mobile phones can create a huge risk of accidents when used while driving. That 2 second glance could cost your life.
- The education life of youngsters is big blunder and it is mainly because mobile phones and other gadgets. The concentration level of students has become drastically lower, only to result in poor grades and hence leading to depression.
- Pain, muscle spasms, cervical problems, neckaches, backaches, irritation and restlessness are just short-term effects. In the longer run permanent or chronic diseases may occur.
- The hours that otherwise might have been spent exercising, going out, getting fresh air in parks, interacting with your loved or even your pets all taken up by your smart phones.
- Hyperactive to hyper stressed takes much less time nowadays, thanks to our phones. It is common to see teenagers and even adults exhausted of the long hours spent on smartphone, be it games or surfing net.

RECOMMENDATIONS & SUGGESTIONS

1. **Use a hands-free set:** Making calls via an earpiece and microphone will help reduce the radiation you absorb while talking or using a mobile phone. Bluetooth headpieces also use radio waves to transmit data, which could be a problem if you're wearing on the whole time.
2. **Talk on speakerphone:** Holding your phone a small distance away, when nobody is around, from your body means substantially less radiation. Most handsets will advise you to do this, though it's probably hidden in the fine print.
3. **Buy a lower-radiation phone:** Bad news for tech fans – smarter phones mean more radiation. They contain features that forces your mobile phone to emit more radiation.
4. **Talk less:** Mobiles are dangerous and from the cumulative effect of using it every day. Using text, email or other messaging services instead of making that call might be the simplest way of reducing your exposure.
5. **Don't sleep with your phone inches away:** The same general rules apply as for speakerphone calls: putting your mobile even a small distance further away will have a substantial effect on any radiation. It is advised that you keep your mobile phone away while sleeping.
6. **Try giving up your mobile phone for a day or two**

CONCLUSION

Mobile phones/ smartphones have proved to be useful in various aspects of our lives. They can take you to places or even get you some restaurant food home! But sadly, they have way many side effects on your health than benefits.

They can give an impact on your brain, heart, mental health etc. misuse and/or overuse of mobile phones give rise to problems such as lack of concentration and attention, bad postures, headaches, neckaches, backaches, hearing and vision problems, insomnia etc. They can also be dangerous to life if used while driving.

We may talk on speakerphone to avoid the radiation. Also, you may avoid calling and switch to messaging, messaging, texting or mailing because while you are on a call, your mobile phone emits huge amount of radiation.

Avoid unwanted calls and messages and try staying away from your mobile phone. You may try giving up your mobile phone for a day or two to avoid unnecessary distractions during work or study.

Avoid keeping your mobile near you while you sleep. This is the most undesired and unhealthy practice.

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GLOBAL FISH MARKETING IN GOA- A GEOGRAPHICAL ANALYSIS

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INTRODUCTION

The Term "MARKET" has been derived from the Latin word "Mercatus", which means the place or method of contact between buyers and sellers. Applebaum (1954)

In earlier days the term marketing of fish meant buying and selling of fish at the landing centers. After the Second World War marketing of fish has taken a new role in business activity. The fisheries have not become highly industrialized in all fishing nations. The new fishing techniques have been adopted to sell more fish. The modern fish marketing system lays emphasis on meeting the existing demand of fish, besides tapping the potential demand in the important markets. The marketing of any produce mainly depends upon the availability, consumption and demand. In Goa, traditional system of fish marketing is adopted. Modern marketing system as well as the fish marketing is normally done at the collection centers, which are mainly situated in the area of fish landing.

It is the job of fishery technologists to prepare the odorless fish products for wider consumption. Thus, the fish marketing objective should not only be catching and selling of fish but, also seeking a wider scope for exploitation, production, distribution, preservation, packaging and transportation, etc. of fish, in addition to effecting direct sales by avoiding middleman.

According to the New **Oxford Dictionary (2007)** Encyclopedia, "a fish market is an open space in town, village, city, etc. where people gather for the purchase and sale of fish".

REVIEW OF LITERATURE

Since the market is a place of exchange, it indicates the process of functions of the market. Such a process of functions could be named as marketing.

Abbott (1958) defines that "Marketing includes all the activities involved in the flow of goods and services from production to consumption".

- **Yeung (1973)** opines that "Marketing is a common day to day activity, which involves the exchange of goods and services from producers to consumers."
- **Hodder (1965 a)** has described a market as "An authorized public gathering of buyers and sellers of commodities meeting at approved place at regular intervals."
- **Berry (1967)** has described that "Marketing Geography put the retail interests of the geographers into practice within metropolitan areas in the service of private business enterprises".

STUDY AREA

Goa is a tiny emerald land situated well on the west coast of Indian peninsular. Goa is located between latitudes 15° N 48° 00″ to 14° 53′ 54″ N and longitude 74° 20′ 13″ E to 73° 40′ 33″. It has 3702 sq.km. experiencing tropical oceanic climatic condition with profound orographic influence. Accordingly, its climate is balanced and moist throughout the year, supporting a total population of 13,47,668 with average literacy rate 82.01 as per the 2001 census.

OBJECTIVES OF THE STUDY

1. Favorable factors promoting marketing of fish and fish products
2. To study the global fish marketing activities.
3. To prepare a suitable strategy for further marketing of fish.

HYPOTHESIS

1. The Global markets determine the economic status of the fishermen community, trader and economy of Goa.

2. Appropriate marketing strategies stimulated export of fish and fish products.

DATA BASE

The present investigation is based on both primary and secondary sources of information. In order to achieve the objectives of the study, the necessary primary data is obtained from different agencies through interaction on specific aspects and on individual respondent associated with fishing and marketing activities in Goa.

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The required secondary data is collected from Directorate of Fisheries, Government of Goa. Fishery Survey of India, M.P.E.D.A Marine products Exporters Development Agency, I.C.A.R. Indian Council of Agricultural Research Complex Old Goa, Exporters Inspection Agency individuals as well etc

Factors Influencing Fish Marketing in Goa
Generally, the fish marketing is largely governed by various factors in the state.

Great Demand for Fish and Fish Products
Fish is the staple food of Goans. More than 90% of total population consumes fish on daily basis. The density of population is high in Goa. Therefore there is a great demand for fish and fish products throughout the year,

Climate
The state has been experiencing balanced climatic conditions throughout the year. Hence the climate of Goa is divided into three seasons, the rainy season, summer season and the winter season. During the rainy season, the conditions are usually unfavorable, when the sea is rough, and not suitable for fish catch. From September to March, conditions are very ideal for fishing activities, benefiting large number of fishermen community in the study area.

Transport
Transport development is rapidly taking place in Goa. The state is well connected by National highway, State highway, an important port MPT, a number of village, talukas and district roads. Fish being a perishable commodity, needs to be quickly marketed and sold.

Availability of Catch
A large number of people are involved in fishing activities in Goa, due to which huge amount of fish is caught commercially and locally by the fishing community. Effective means of transport allow the fish to be distributed to different centers quickly. The excess quantities of fish is sold to the neighboring states, and largely exported to other countries.

Marketing Centers
Goa has well established marketing centers at the urban rural and international levels. for fish and fish products. Due to efficient means of transport and convenience large quantity of fish and fish products is traded all over Goa and exported to foreign countries

Infrastructure Facilities
Infrastructure facilities are well established in Goa. The study area is well endowed with basic infrastructure facilities to encourage fish tracking activities on large scale, i.e., transport, cold storage, ice factories, auction sheds, net mending sheds, etc.

Capital
Goa has many financial institutions. A large number of Nationalized Banks, Co-operate Banks, Credit Societies, etc., are operating here. Almost every village has some or the other means from where capital can be derived. Fishermen and traders borrow capital on different terms and conditions to manage their activities. Government also provides financial assistance by way of subsidies, grants etc. through nationalized banks.

Influx of People
The state is well known for tourism. Hence, there is large movement of people from all over the country and the world as well. This has created a situation of rapid growth of hotels, restaurants and shacks in different parts wherein fish is consumed largely by the tourists giving rise to fish marketing on commercial scale.

INTERNATIONAL TRADE IN MARINE FISHERIES AND FISH PRODUCTS
Marketing of fish is an important aspect of international and domestic trade. More than 90 percent of people consume fish as their main protein source and regular diet in the study area.

Marketing of fish and fish products at the international level started in the year 1975. The frozen prawn export picked up, but under stiff competition and changing international tariffs, there was a setback. After 1986, export of marine products is a significant contributing factor in the state economy. Before 1988, export was quite negligible, the real export of fish and fish products commenced from the year 1990-91. The state is earning valuable income by exporting a variety of fish products and raw fish to various countries of the **world, i.e., Malaysia, China, South Korea, Singapore, Mauritius, Japan, UK and Spain**. Table-1

The following table depicts the trend in export of marine products and fish from Goa

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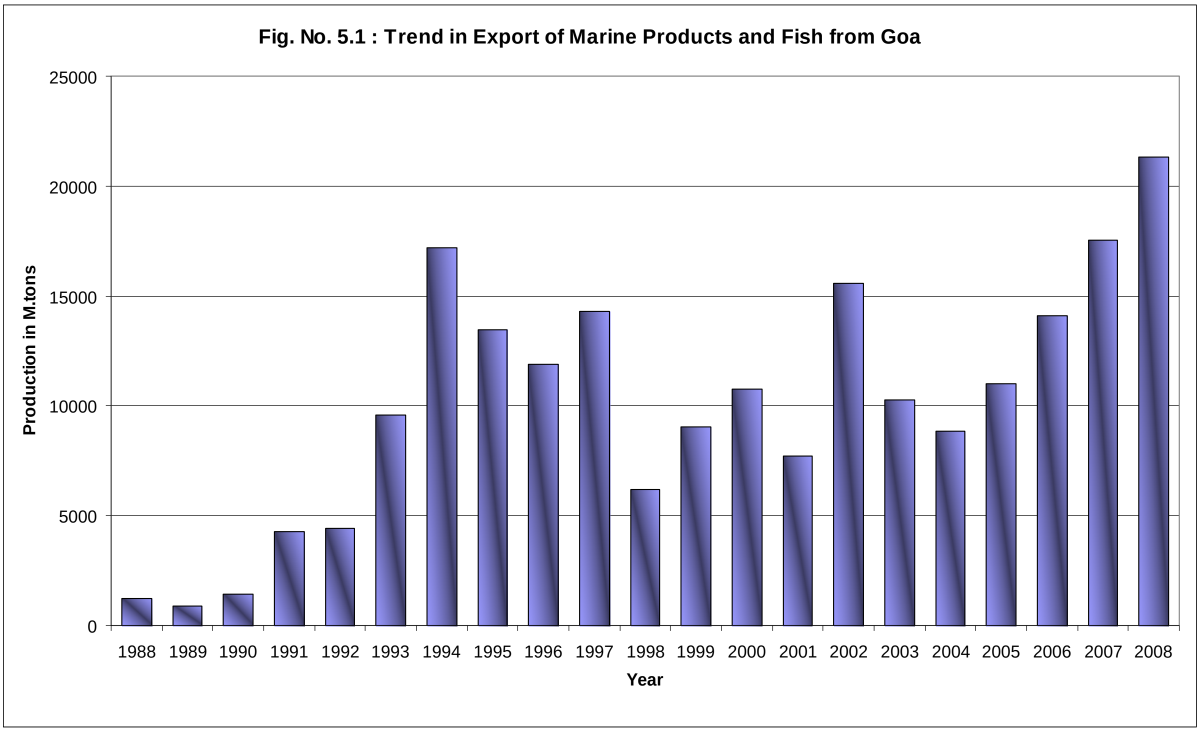
Year	Fishery Products in M.Tons	Percentage of Growth Rate	Total Value in Rs. Crores
1988	1234	-	4.41
1989	893	-27.63	1.74
1990	1431	37.59	2.44
1991	4288	199.65	8.21
1992	4429	3.28	17.61
1993	9566	115.9	45.54
1994	17193	79.73	65.66
1995	13474	-21.63	67.53
1996	11908	-11.62	60.03
1997	14284	19.95	66.08
1998	6175	-56.76	29.10
1999	9054	46.62	34.91
2000	10732	18.53	33.59
2001	7714	-33.33	30.07
2002	15594	102.15	56.18
2003	10288	-34.02	32.79
2004	8856	-13.91	39.09
2005	11001	24.22	61.78
2006	14117	28.32	72.99
2007	17531	24.18	88.49
2008	21328	21.65	196.89

Source: Directorate of Fisheries, Government of Goa (2009-10)



From the above table it appears that the production and output values fluctuated over the years from 1234 m.tons in the year 1988 rise to 14288 m.tons in 1997, which shows gradual growth during the decade in respect of export of marine products and fish. After that, there was sudden decline, reached to the lowest 6175 m.tons by the next year 1998, witnessed 56.76 decline due to less international demand for the fish and fish products. Subsequently, the output values have come down to 29.10 crores. From 1999 onwards there was sharp increase in exports, i.e., 9054 m.tons to 15594 m.tons in 2002 and further it steadily went upto 21328 m.tons valued at Rs. 196.89 crores by 2008-09. This has been a remarkable growth in the export of marine products and fish during the last two decades in Goa. The demand for fish products has been recently increasing by a number of countries in the world.

The following table shows the species wise export of marine fish and fishery products 1999-2006.

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Table-2: Unit-wise Manufacturer Exporters Products which are Exported-2009-2010

Sl. No.	Company / Unit	Type of Commodity	Fish Processed Qty. Metric Tons per day	Export of Fish Product Estimated Capacity Aug. 15 – Nov. 15 = 77 days Qty. Metric Tons	Percentage of Total
1	Rahul Foods, Danjiela, Old Goa, Tiswadi	Frozen marine products	89	6853	18.59
2	Corlim Marine Exports, Sancale Industrial Estate, Zuari Nagar, Mormugao	Frozen marine products	34	2618	7.10
3	M/s. Ulka Seafoods Pvt. Ltd., II Tiverm Marcela, Tiswadi	Frozen marine products	60	4620	12.53
4	Goan Bounty, Dulapi Corlim, Ponda	Frozen marine products	73	5621	15.25
5	M/s. Ulka Seafoods Pvt. Ltd., II Tiverm Marcela, Tiswadi	Surimi product	35	2695	7.31
6	M/s. Seahath Canning Company, Margao IE Salcete	Canned products	14	1078	2.92
7	M/s. Atlas Fisheries Pvt. Ltd., Bainginim, Old Goa, Tiswadi	Frozen marine products	55	4235	11.49
8	Quality Exports, Cuncolim Goa, Salcete	Frozen marine products	57	4389	11.91
9	M/s. Quality Foods Cuncolim Goa, Salcete	Frozen marine products	61.5	4735	12.85
	Total		478.5	36844	100

Source: Field Survey by Researcher (2010)

From the above table it appears that there are nine companies/units involved in fish processing in order to produce variety of marine products. Among various units, the Rahul Foods situated at Danjiela Old Goa, Tiswadi taluk ranks first in respect of fish processed capacity of 89 metric tons per day accounts for 18.59 percent of total. The unit specialized in processing of frozen marine products to cater to the needs of foreign countries. Rahul Foods can produce maximum upto 6853 metric tons over a period of three months during peak season of fisheries from August 15^{th} to November 15^{th}.

Goan bounty is an important producer of frozen marine products ranks second in exports of the same. The unit produces about 73 metric tons per day, which accounts for 15.25 percent of total, and also it undertakes processing of marine products during peak season of fisheries in the study area. The estimated production of the unit is around 5621 metric tons, followed by M/s Quality Foods located in industrial estate of Cuncolim, Salcete taluk ranks third in total manufacturers, exports. The unit produces about 61.5 metric tons per day and its estimated capacity of production, i.e. 4735 metric tons during peak season of fisheries. M/s Quality Foods, which accounts for 12.85 percent of total export output and values.

The remaining manufacturer exporters are M/s Ulka Seafoods Pvt. Ltd., produces 60 metric tons per day of processed fish products (12.53%). Cuncolim produces quality exports about 57 metric tons of marine products per day (11.91%) of total.

The Corlim Marine Exports, unit which is located at Sancole industrial estate, Zuari Nagar, represents comparatively less processed fisheries output, that is, 34 metric tons per day can produce maximum upto 2618 metric tons of marine fish products accounts for 7.10 percent of total in the study area. Thus it has been viewed that all the manufacturer exporters units making substantial contribution towards development of international trade in respect of marine fish and products is largely benefiting Goa’s economy.

Table-3: Export of Marine Fish Products (Quantity in M.Tons)

Sl. No.	Items		1998	1999	2000	2001	2002	2003	2004	2005	2006
1	Fr. Shrimps	Q	188	85	33	51	-	-	18	-	-
		V	406	276	103	105	-	-	56	-	-
2	Fr. Cuttle Fish	Q	1197	1188	561	216	691	882	766	641	628
		V	898	613	245	74	364	298	516	383	598
3	Fr. Squids	Q	668	488	140	393	49	0	22	-	22
		V	511	407	191	288	22	0	21	-	18

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4	Fr. Fresh Fish	Q	0	0	0	0	-	0	27	-	-
		V	0	0	0	0	-	0	14	-	-
5	Fr. Tuna	Q	0	0	0	394	-	0	594	-	-
		V	0	0	0	191	-	0	196	-	-
6	Ribbon Fish	Q	2288	1980	5622	1272	8238	4692	3461	4243	5961
		V	490	470	1403	356	2638	1292	1045	19683	1618
7	Indian Mackerels	Q	819	2037	3401	2989	2383	1990	1227	1443	2358
		V	168	500	981	1053	1021	839	453	5778	1251
8	Reef Cod	Q	6	876	220	1961	2341	2098	370	430	287
		V	1	247	62	606	782	553	99	127	144
9	Fr. Seer Fish	Q	208	44	128	200	31	166	286	727	132
		V	166	22	969	135	78	91	193	604	304
10	Fr. Assorted Fish	Q	801	2376	987	235	177	344	474	380	-
		V	270	958	359	199	657	157	282	177	-
11	Other Fishes	Q	0	0	0	0	134	116	1610	3138	4729
		V	0	0	0	0	56	43	1032	2347	3366
	Total	Q	6175	9074	11092	7711	15594	10288	8855	11001	14117
		V	2910	3493	4313	3007	5618	3273	3907	6178	7299

Source: Directorate of Fisheries, Government of Goa (2010).

From the above table it appears that various species of the fish and fishery products have been exported to the needy countries of the world.

The notable feature is the export of fish species like fresh shrimps, fresh cuttle fish, fresh squid, fresh tuna, ribbon fish, Indian mackerels, reef cod, fresh seer fish, fresh assorted fish and other fishes. The trend in export of marine fish and fish products is fluctuating over the years. It has been observed that there is no constant demand from foreign countries for increased supply. It is clearly evident that the year 2002 saw steep rise in export of marine fish and fish products amounting to 15549 m.tons valued at Rs. 56.18 crores compared to 2003 where the total exports were 10.288 m.tons valued at Rs. 32.79 crores. Similarly, in the year 2008-09 the exports amounted to 21328 m.tons valued at Rs. 196.89 crores.

MARKETING STRATEGIES ADAPTED IN MARKETING OF MARINE PRODUCTS

The marketing strategy is instrumental in the planning process to determine the effective measures in order to overcome the challenges identified in the fish marketing system. Maintaining high quality food and fish should be propagated as a strategy to stay ahead of other competing countries in the world market **Anjani Kumar** (2003).

1. **Quality standards**:- form a system of classification which helps to make the market more transparent by indicating certain characteristics of a product marketing standards, reduce transportation cost and allow trade to develop without physical attraction to product.
2. **Product information**:- information of the fish commodity should be made familiar to the customer, i.e., species and variety of fish, which leads to good demand for consumption.
3. **Price**:- pricing of fish and fish products should be on reasonable terms, prices have to be kept low/medium during season, otherwise common people cannot afford to buy such high priced commodity, which ultimately affects consumption pattern of the people.
4. **Promotion**:- encouraging retailer, sub agents by giving them good margin on the sale of variety of products of fish, which is essential in marketing of fish.
5. **Integrated catch and supply**:- the necessary efforts should be made to increase the catch and supply of variety of fish products in respective market centers to ease out the pressure on demand-high price so that the consumers feel good to buy and consume fish at reasonable prices.
6. **Performance**:- providing quality service is the important consideration in fish marketing, customers should be given fresh commodities rather than being cheated.
7. **Infrastructure**:- providing good market centers-platforms, cold storage facilities, sanitation facilities, is very important for fish retailers and wholesalers to increase the sales of fish and fish products. These measures will definitely encourage many people towards fish trade.

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8. **Finance**:- easy availability of finance to fish traders to take up marketing activity with great zeal should be ensured. This helps in overcoming various problems of fishermen community and fish traders, i.e., the State Bank of India, Central Bank, Canara Bank, etc. and other government agency must encourage fish trade community for their better survival in the study area.

CONCLUSION

Marketing of fish is an important aspect of international and domestic trade. More than 90 percent of people consume fish as their main protein source and regular diet in the study area. Marketing of fish and fish products at the international level started in the year 1975. The frozen prawn export picked up The trend in export of marine fish and fish products is fluctuated over the years. It has been observed that there is constant demand now from foreign countries for increased supply of fish products by a number of countries in the world The state is earning valuable income by exporting a variety of fish products and raw fish to various countries of the **world, i.e., Malaysia, China, South Korea, Singapore, Mauritius, Japan, UK and Spain**. The marketing strategy is instrumental in the planning process to determine the effective measures in order to overcome the challenges identified in the fish marketing system.

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ECONOMIC DEVELOPMENT AND ITS EFFECTS ON BUSINESS

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ABSTRACT

Economic development affects both business and environment in a great way. Businesses are affected by economic development due to four major factors of the economy that are government forces, demand and supply of goods and services, international transactions, expectations and speculation. Rapid economic development can result in deterioration of the environment such as noise, air and water pollution caused by household and industrial wastes. Also, positive effects such as convenience, comfortable accommodation and hence a better quality of life.

This topic interests us because economic development today is greatly affecting lives and businesses in both good and bad ways. It has great impact on health conditions, goods and services, three economic sectors, firm's equilibrium, prices of goods, communication, social environment.

INTRODUCTION

This report is a detailed study about the positive and negative effects of economic development on businesses and human environment. It is very important to study the impact of development on business and environment because both are greatly dependent upon it and are influenced by the changes taking place in the same.

WHAT IS ECONOMIC DEVELOPMENT?

Economic development in general can be defined as a process by which underdeveloped or developing countries become developing or developed countries respectively. According to Market Business News, it is a process by which emerging economies become advanced economies. It also means countries that have low living standards become countries with high living standards.

LIMITATIONS

Economic development also has several disadvantages. Some of them are as follows

Environment

Development can have adverse effects on environment. Many of them are already talked about above. But it is significant to know the limitations of development separately.

Commonly development causes soil erosions and deforestation when it is not sustainable. Eroded soil does not allow trees to hold their roots strongly and thus causing them to die. Lack of trees causes reduction of vegetation in an area causing scarcity of crops and grass. Lack of vegetation in turn leads to scarcity of food for humans and animals. Hence deforestation leads to decrease in the biodiversity.

Business

Economic development has five major aspects. Any variations in these can bring about a change in business performance. The five major aspects that are Social, Legal, Political, Economic and Technological or the SLEPT analysis.

Social- Social changes such as decreasing popularity of a product, thinking style of people, influence etc. can bring about negative impacts on the business in that field.

Legal- Stricter rules regarding production safety and/ or production of certain products that are either banned by the government or hazardous or dangerous for the people can immensely affect business' profit and growth because they increase the cost of production of a firm.

Economic- In developed nations people want more of luxurious products and want to save more as well. To meet such demands, they buy inferior goods at low prices and spend larger proportion of their income on luxurious and expensive goods. The firms that produce these inferior goods run at great losses due to diminishing demand for their products.

Political- Change of governments or other political issues in the country disturbs the functioning of businesses and firms. Certain developmental laws exclusive to a political party or government affects the firms of the entire nation. This in turn affects the GDP, national income and various other indicators of development.

Technological- Development of technology has benefitted most businesses but has also proved to be disadvantageous. Newer technology is costlier, higher cost maintenance, consumes more electricity. Even though the rate of interest on new machines is reduced for businesses it still proves to be loss-making in the long run due to maintenance, breakdown, electricity consumption and many other reasons.

REVIEW OF LITERATURE

Sr No.	Year Of Publication	Author Name	Name Of Journal	Review
1	1997	Edward J Malecki	Technology and Economic Development: The dynamics of local, regional, and national changes.	This study examines the effects of technological changes on economic growth and development, synthesizing extensive research from multiple disciplines.
2	1954	W Arthur Lewis	Economic Development with Unlimited Supplies of Labor.	The classics, from Smith to Marx, all assumed, or argued, that an unlimited supply of labor was available at subsistent wages.
3	1988	Robert E Lucas Jr	On the Mechanics of Economic Development	Three models are considered and compared to evidence: a model emphasizing physical capital accumulation and technological change, human capital accumulation through schooling, specialized human capital accumulation through learning-by-doing.

RESEARCH METHODOLOGY
OBJECTIVES

- To study the level of development in an area
- To know the opinion and viewpoint of local people towards development
- To know the awareness of economic development among people.

RESEARCH ANALYSIS

1) Awareness of Economic Development

Statement	Yes	No
Are you aware of the term economic development?	44	6

2) Awareness of Ration Cards

Statement	Yes	No
Are you aware of Ration Cards?	45	5

3) Do you practice rainwater harvesting to save water?

Statement	Yes	No
Do you practice rainwater harvesting to save water?	12	38

4) Receiving continuous water and electric supply.

Statement	Yes	No
Do you get continuous water and electric supply in your area?	40	10

5) Family member suffering from a contagious disease within 12 months

Statement	Yes	No
Does anyone in your family suffer from a contagious disease like HIV Aids within 12 months?	4	46

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6) Participation in NGO activities

Statement	Yes	No
Are you a part of an NGO or have participated in NGO activities?	22	28

7) Teaching economically backward students

Statements	Yes	No
Have you been to a village to teach economically backward students?	11	39

8) Following Swachh Bharat Abhiyan

Statement	Yes	No
Do you follow Swachh Bharat Abhiyan?	45	5

9) Satisfaction with health facilities

Statement	Yes	No
Are you satisfied with the health facilities in your area?	28	22

10) Victim of Inequality

Statement	Yes	No
Are you a victim of any kind of inequality?	16	34

RECOMMENDATIONS AND SUGGESTIONS

1) Tremendous Population Pressure

In India the rate of population is growing very rapidly as compared to other countries. India ranks second next to China. India's population during 2006-2007 was 1110 million and now it is 1.36 million in 2019.

Suggestions

- To reduce population size, the minimum age of marriage should be increased for both girls and boys from 18 and 21 respectively.
- If some parents are infertile, instead of spending heavy amounts behind expensive treatments, they must adopt children from orphanages.
- Marriage should not be made compulsory or social binding upon girls. Issueless women must not be looked down in the society. We must learn to change our social outlooks.
- Our country needs more educated men and women. Educated men delay their marriages and educated women are health conscious so they avoid multiple pregnancies. Both think of small family norms.

2) Massive Unemployment

As population increases rapidly more skills are developed but these skills are not used as there are less job opportunities provided according to the increasing population. Some of the educated or skilled employee work under low wages while some do not get job.

Suggestions

- To reduce unemployment the education system of the country must be changed. Faulty education is the reason why engineers are jobless even after a good degree in hand.
- In India, self employed people are less privileged and so they cannot earn as much as the people employed in firms. They must be given more facilities and assistance.
- To increase employment, there must be an increase in the production in the agriculture and industrial sector.
- High capital formation may lead to an increase in the rate of employment.
- Higher the population rate, lesser the rate of employment. Measures of population control must be taken to increase employment.

CONCLUSIONS

Economic development is the development of countries or regions in terms of wealth, education and equality of income etc. It is the shift or a transformation of developing or underdeveloped countries to becoming developed or developing countries.

Economic development has its effects on business as well as environment. It has both positive and negative effects on both. On the environment, positively it can lead to making on newer parks, development of agricultural fields with help of new technologies. Negatively, it can lead to the degradation of the environment by way of soil erosion, deforestation, air, water and noise pollution, global warming etc.

On businesses, positively it can lead to sustainable development, profit maximization, newer technologies and innovations, higher employment etc. Negatively, problems in the social, legal, economic, political and technological of development can affect the growth of firms in various ways and reduces profit and capital formation.

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OBESITY AND SOCIO-ECONOMIC CONDITION OF PEOPLE IN GAJANAN MAHARAJ COLONY OF KARVIR TEHSIL (KOLHAPUR): A STUDY OF MEDICAL GEOGRAPHY

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ABSTRACT
Obesity and Socio-economic condition of people is closely related to human health of any region. Obesity means an abnormal growth of the adipose tissue due to an enlargement of fat cell size or an increase in fat cell number. The present Paper is intended to find out the obesity and socio-economic condition of people in Gajanan Maharaj, Colony Nave Balinge village of the Karvir tehsil of Kolhapur district during the year 2017. The data is collected by primary as well as secondary sources and the data analyse is done by simple method of Body Mass Index (BMI) and appropriate statistical methods. The overall obesity is about 13% of the world adult population, which includes 11% of the male and 15% of the female in 2014, (WHO). However, it is intended to find out the present obesity among senior people and geographical environments and it is also investigated that relative risk of health problem is associated with obesity in the study areas.

Keywords: Obesity, Morbidity, Risk of Comorbidities, BMI, and Socio-economic condition.

I. INTRODUCTION
Obesity is defined as the weight in Kilograms divided by the square of the height in meters, which is classified as BMI _> 30 (Park, 2012). The obesity and health are associated with lifestyle, dietary habits of any region and it is also related to socio-economic condition of people. The overall obesity of about 13% of the world adult population includes 11% of the male and 15% of the female in 2014, (WHO). In India about 12% of male and 15% of female adult population is overweight, i. e. obese. In Kolhapur district 18% of male and 21% of female adult population are obese. That is why in the present project/paper, 20 couples are selected and evaluation is done for obesity, socio-economic condition and their family's morbidity- mortality and risk of comorbidities, in Gajanan Maharaj Colony, at Nave Balinge of Karvir tehsil in the Kolhapur district during 2017.

II. STUDY AREA
Gajanan Maharaj Colony is a part of Nave Balinge, which is located to the Eastern most portion of Balinge village in Karvir tehsil of Kolhapur district. Its latitudinal extent is 16.68 of North and longitudinal extent is 74.16 of East. The population of Balinge village is 5158 and has around 1163 families out of these about 200 families reside in Gajanan Maharaj Colony as per 2011 census. Out of these families, the present investigator has selected 10% of sample by Random sampling method. i.e. 20 couples in families, in the study area. The present paper focuses on socio-econdomic condition of people and obesity.

III. OBJECTIVES
1) To study obesity pattern and socio-economic condition in Gajanan Maharaj Colony.

2) To find out the morbidity, mortality and risk of comorbidities in the study area.

IV. DATABASE AND METHODOLOGY
The present paper intends to collect primary as well as secondary data or information. The primary data is collected from intensive field work with the help of Questionnaire. The secondary data is collected from different sources via Census, District Statistical Office of Kolhapur and Health Reports in Kolhapur district.

The BMI (body mass index) is a simple method used for the data analysis in the present paper. It is very simple technique; weight in kilograms divided by height in meters for measuring of the selected couples in the study area. The present investigation has been used to classify underweight, overweight and obese out of selected adult couples in the study area (Park, 2012).

Formula-1: BMI

$$\text{BMI} = \frac{\text{Weight (kg)}}{\text{Height}^2\ \text{(m)}} \quad \text{Or} \quad \frac{\text{W (kg)}}{\text{H}^2\ \text{(m)}}$$

Whereas,

1) BMI = Body mass index.

2) W (kg) = Weight in Kilograms.

3) H^2 (m) = the square of the height in the meters.

With the help of above formula, we have analysed the selected couples in the study area and calculated BMI and classified them according to World Health Organization (WHO). It has suggested following chart

Table-1.1: Classification chart and Body Mass Index their Risk Factors (WHO).

Sr. No.	Classification	BMI (Body Mass Index)	Risk of comorbidities
1	Underweight	<18.50	Low
2	Normal range	18.50 to 24.99	Average
3	Overweight	>25.00	Overweight
4	Pre-obese	25.00 to 29.99	Increased
5	Obese class I	30.00 to 34.99	Moderate
6	Obese class II	35.00 to 39.99	Sever
7	Obese class III	>40.00	Very sever

Source: Park, (2012):A Text Book of Preventive and Social Medicine, M/s Banarasidas Bhanot Publisher 1167, Prem Nagar, Nagpur Road, Jabalpur (India), pp. 368 to 370.

The above table is used for calculation of BMI and identification obesity in selected couples in the study area.

Formula: - 2) ‘r, Value

$$r = \frac{\Sigma XY}{N\,\sigma 1\,\sigma 2}$$

Whereas,

r = Coefficient of correlation between two variable.

X = Deviation of the first series.

Y =Deviation of the second series.

N = Number of pairs of items.

σ1= S. D. or first series.

σ2 = S. D., or second series.

The above formula is used for calculation of ‘r, value i.e. Correlation between obesity and morbidity among couples in the study area by Karl Person’s Method, (Rao, 1967).

Formula: -3) ‘t, test

$$t = r\sqrt{(n-2)/(1-r^2)}$$

Whereas,

t =‘t, test of two variable.

r =Correlation between two or variable.

n = Number items.

V. Data Analysis and Discussion

1) Body Mass Index

The present work is intended to identify physical status of adult people in Gajanan Maharaj, Colony (GHC) with body mass index (BMI). It is a measure of body fat based on weight and height that applies to adult men and women (couples). The entire work is using weight and height standard or metric measurement. The selected respondent ‘Compute BMI’ and your BMI will be appearing below (https://www.nhlbi.nih.gov.)

Table-1.2: Comparative Status of Body Mass Index in Gajanan Maharaj Colony, 2017.

Sr. No.	Destination	Average % of Male BMI	Average % of Female BMI
1	Gajanan Maharaj, Colony	26.45	26.41
2	Kolhapur District	18.00	21.00
3	Maharashtra State	15.90	18.10

4	India	12.00	15.00
5	World	11.00	15.00

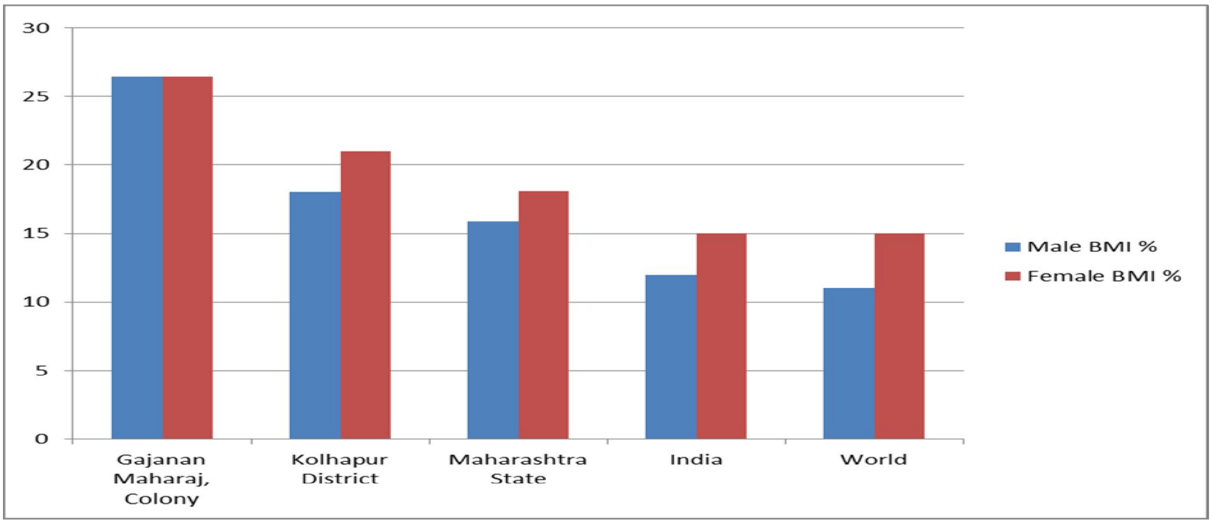
Source: World Health Organization, 2014 and Field Work, 2017.

Analysis

The above table calculates percentage of average BMI in world, country, state, and district as well as in study area. The average percentage of male and female BMI has been calculated with the help of WHO report and intensive field work (1.2).

Discussion

It reveals that the highest average male (26.45) female (26.41) BMI in GMC, as compared to the world. In the world, India, Maharashtra, and Kolhapur district female BMI was higher than the male BMI in the study period excluding study area (Table 1.2).



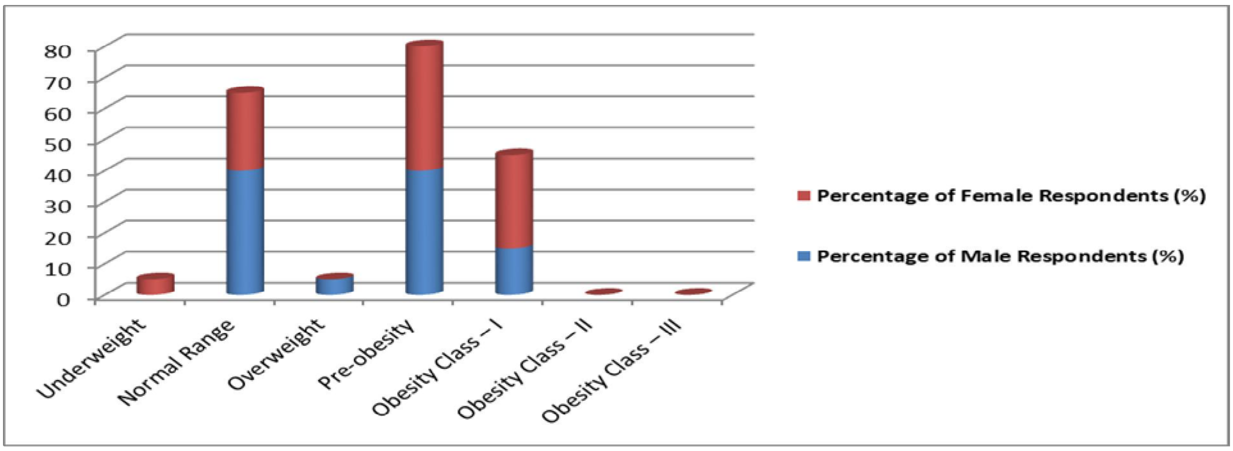
Source: World Health Organization, 2014 and Field Work, 2017.

Fig-1.1

Table-1.3: Percentage of Risk of Comorbidities in Gajanan Maharaj Colony, 2017.

Sr. No.	Risk of Comorbidities	Percentage of Male Respondents (%)	Percentage of Female Respondents (%)
1	Underweight	00	05
2	Normal Range	40	25
3	Overweight	05	00
4	Pre-obesity	40	40
5	Obesity Class – I	15	30
6	Obesity Class – II	00	00
7	Obesity Class – III	00	00

Source: Field Work, 2017.



Source: Field Work, 2017.

Fig-1.2

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Analysis

The above table calculates risk of comorbidities with the help of percentage BMI of male and female respondent from the above data.

Discussion

It is clearly seen that 40% of male and female respondents are pre-obese. It is observed that the female ranks in obese class I than male. So, it is observed that 60% of families residing in GMC have maidservants for household works.

Table-1.4: **Percentages of Selected Diseases of Male-Female Respondentsin Gajanan Maharaj Colony, 2017.**

Sr. No.	Diseases	Male		Female	
		Yes (%)	No (%)	Yes (%)	No (%)20
1	Diabetes	20	80	10	90
2	Hypertension	10	90	30	70
3	Heart attack	10	90	00	100
4	Others	00	100	00	100

Source: Field Work, 2017.

Analysis

Percentage of risk factors in selected diseases is calculated for measuring BMI and evaluating affected diseases in the respondents.

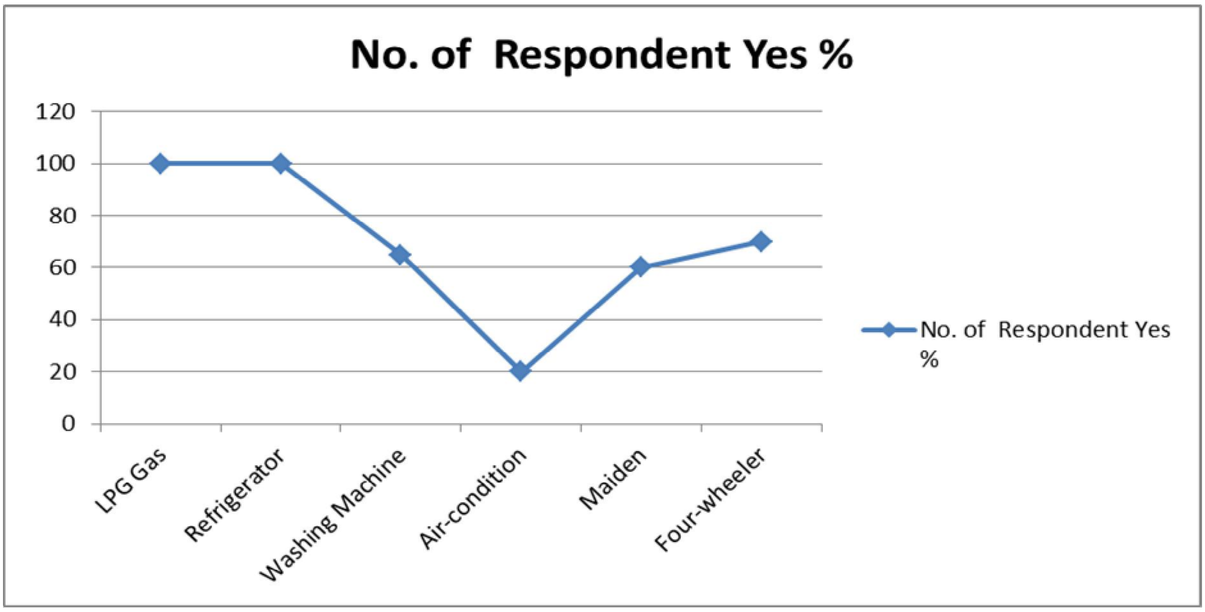
Discussion

Table 1.4 shows that 10% of females are diabetic i. e. the count is lesser than males. The females are more hypertensive as compared to males. In accordance with table 1.3 females in GMC are more obese than males and so we can point out that obesity is positive risk factor in the development of hypertension etc. Male have higher percentage of cardiac arrest in the GMC, this can be because of increased workload and stress. Female hormones called as oestrogen causes significant decrease in blood cholesterol level and increase in good cholesterol level which decreases the chances of the heart attack in females.

Table-1.5: Percentages of Social Status in Gajanan Maharaj Colony, 2017.

Sr. No.	Social Amenities	No. of % Yes	No. of % No
1	LPG Gas	100	00
2	Refrigerator	100	00
3	Washing Machine	65	35
4	Air-condition	20	80
5	Maiden	60	40
6	Four-wheeler	70	30

Source: Field Work, 2017.



Source: Field Work, 2017.

Fig-1.3

Analysis
Researcher has intension to socio-economic status and relation to BMI. The selected social amenities are considered for measuring the social status of GMC residents. It is calculated that social amenities are available in maximum number of respondents in the study area.

Discussion
Table 1.5 indicates usages of different machines such as washing machines 65%, A/C 20% and maids 60%, 4 wheelers is 70% comparatively there is a lack of physical work.

Table-1.6: Percentages of Male-Female Body Pain in Gajanan Maharaj Colony, 2017.

Sr. No.	Body Pain	Male		Female	
		No. of % Yes	No. of % No	No. of % Yes	No. of % No
1	Knee Pain	20	80	30	70
2	Toe Pain	10	90	10	90
3	Back pain	05	95	20	80
4	Neck Pain	15	85	05	95
5	Other Pains	10	90	00	100

Source: Field Work, 2017.

Analysis
The above table has calculated the selected body pain in respondents. It indicates that those who are pre-obese and overweight have higher chances of body pain in various dependable parts.

Discussion
Table 1.6 represent that females have higher rate of knee pain than the male because females have high rate obesity i. e. 65% couple sit on dining table and not on floor. So, they have toe pain. Female have higher rate of back pain because women cook food by standing for long time during the day.

Table-1.7: Sitting situations of GMC peoples

Method Sitting	No of Respondents - Yes%	No of Respondents - No%
Sitting in front of T.V. and eat	55%	45%
Eating junk food	45%	55%
Non-veg	85%	15%

Source: Field Work, 2017.

Analysis
It is calculated accordance with non-veg, junk food consumption by selected number of respondents.

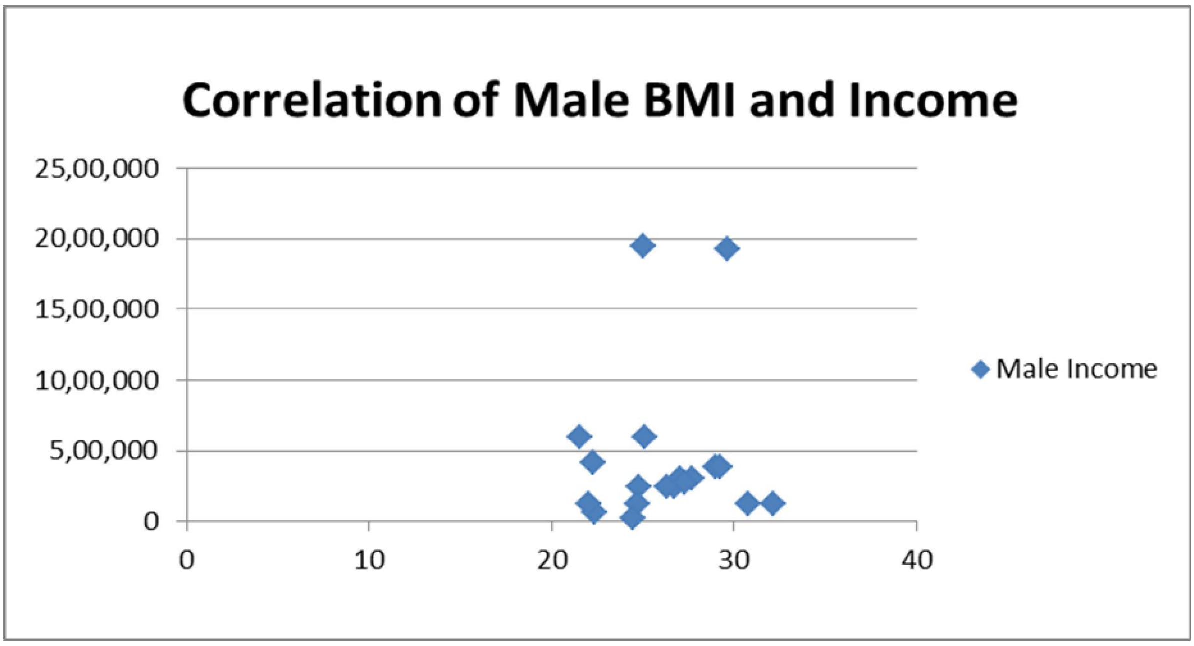
Discussion
Table 1.7 shows that the 55% of people in GMC sit in front of T.V. and eat. So there is no control over their diet. Thus 65% of females and 55% male come under high rate of obesity. Many eat junk food (45% people) as well as non-veg (85% people) ; this is the reason why there is an increase in rate of obesity in the GMC couples.

Table: 1.8 Relationships between Income of Male Respondents and BMI in Gajanan Maharaj Colony, (2017)

No. of Male Respondents	Income of Male Respondents	BMI of Male Respondents
1	2,40,000	24.80
2	3,00,000	27.70
3	6,00,000	21.57
4	19,20,000	29.64
5	19,40,000	25.00
6	1,20,000	32.18
7	1,20,000	30.76
8	1,20,000	24.69
9	26,000	24.43
10	60,000	22.39
11	6,00,000	25.09
12	2,40,000	26.71
13	3,00,000	27.05
14	1,20,000	22.05
15	2,76,000	27.27

16	4,20,000	22.29
17	3,90,000	28.98
18	3,90,000	29.26
19	2,40,000	26.33
20	6,00,000	30.82
Total	90,22,000	529.01
Average	4,51,100	26.45
‘r, Value	0.097	
‘t, Value	0.413	

Source: Field Work, 2017.



Source: Field Work, 2017.
Fig-1.4

Analysis

Table 1.8 is calculated with the help of ‘t’ test and ‘r’ value i.e. co-relation of income and BMI with the help of intensive field work.

Since calculated value t = 0.413 is less than the tabulated value. Hence, coefficient correlation is insignificant at all levels. It means negative correlation in two variable i. e. income and BMI of couples in GMC in the year 2017.

VI. CONCLUSION

The following conclusions and findings are drawn

1. It is observed that females come under high rate of obesity than male because, females have significant obesity. They have greater BMI than male according to the study.
2. The average BMI of selected respondents of GMC is 26.45 of male and 26.41 of female. i. e. higher than Kolhapur district. (18.00, of male and 21.00 of female) as well as state of Maharashtra (male 15.00 and female 18.10) India (10 male and Female 12.00) and world (11.00 and 15.00) because the sound economic status of couples is 45.11% in the study area.
3. It is found that 40% of male and female are pre-obese, it means 40% people have predisposing factors of BMI and are overweight.
4. It reveals that 20% male and 10% females are diabetic because there is lack of exercise. Females have higher rate of knee pain because of lack of adequate exercise.
5. Couples who use washing machines, four-wheelers and maidservants, don’t do physical work. So, it is observed that most of them are obese.
6. It has been observed that a few people (respondent no 10 and 14) have less BMI because their income is less as compared to other respondents. It is found that they fall in the category of primary occupation.

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MEASURING THE EFFECTIVENESS OF TRAINING PROGRAMMES: A CRITICAL REVIEW

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INTRODUCTION

It is important to determine whether a training program is accomplishing its objective, cost-benefit ratio of a program clarity and validity of the content to determine training effectiveness. Gone are those days, when corporations used to feel that training is expenditure only to motivate employees by sending them to different places of importance and interest. In the changing scenario of the business, it is imperative on the part of training or HRD manager to prove the credibility of the function by proper evaluation, to prove that training is not expenditure, rather an investment.

REVIEW OF RELATED LITERATURE

Kirkpatrick (1959) in his paper "***Techniques for Evaluating Training Programs"*** sets out four levels (not intended as a hierarchy but rather an indicator of the different levels at which training can be evaluated):

- Level 1 reaction (i.e. what the participants thought of the programme)
- Level 2 learning (i.e. the changes in knowledge, skills or attitude)
- Level 3 behaviour (i.e. changes in behaviour on the job, learning being applied)
- Level 4 organizational performance (i.e. results, return on investment)

This model as an evaluation tool is, already used by most of the organizations and provides a pragmatic approach to determining the impact of training on the individual, their team and the wider institution. It is felt that the model is widely respected and provides an appropriate and useable framework for analysis.

However, as one moves from Level 1 to Level 4, it becomes increasingly difficult to measure the effectiveness of the training programmes.

Leviton and Hughes (1981), in their study on "***Research on the utilization of Evaluations : A Review and Synthesis"*** have observed that four aspects which might have an important effect on the utilization of an evaluation are :

- The relevance of the findings to decisions which need to be made.
- The amount of communication between evaluators and users.
- The plausibility of the evaluation results.
- The amount of user involvement in the evaluation.

While the study covers the almost untouched aspect of the user involvement in the evaluation, the research, however, doesn't specify the real methodology to undertake the evaluation of the training programmes.

Easterby, Smith & Tanton (1985), in their study on ***"Evaluation of the Training Program"*** tries to explain some commonly asked questions that need to be answered in evaluating a particular training program, such as:

1. Why is the evaluation required ?
2. Who should do it?
3. What aspects should be evaluated and when should this be done?
4. What kinds of measurement will be used?
5. When will it be done?

This study raises few commonly asked questions about the evaluation of the training programmes, also answers them; but fails to suggest an easy mechanism to incorporate it at an enterprise level.

Brandenburg & Smith (1986), in their study on ***"Evaluation Of Corporate Training Programs"*** have found out that the growing interest in human resources development (HRD) is a response to the increasingly competitive business environment which, in turn, has been shaped by such forces as the emergence of global competition, the quickening pace of technological innovation and the reduction of federal regulations in some industries. This monograph seeks to contribute to the current momentum of HRD by describing the state of the

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art for HRD evaluation. The needs of business managers and academicians are addressed by describing the applications of evaluation methods to decision-making within the training or HRD organization. Both formative and summative training evaluations are discussed in terms of issues, constraints, and techniques. Models for training evaluation are analyzed into a number of components: (1) definition of perspective; (2) description of variables; (3) use of flowcharts or descriptive matrices; (4) lists of questions; (5) data collection techniques; (6) data analysis techniques; (7) research designs; (8) reporting procedures; and (9) detailed examples.

Though, a section on evaluation practice summarizes the analysis of evaluations to show how training evaluations are actually done; but remains mainly conceptual and a very little on strategic issues that challenge the evaluator.

Rouiller and Goldstein (1993), in his research ***"Transfer Climate and Positive Transfer"*** described a nine – week training course for assistant managers in a fast food chain and the extent to which these managers used the knowledge and procedures taught on the programme. Learning was measured on the programme and transferred behaviour a few weeks after it. The latter was measured by a list of 92 behaviours which were expected of those who had attended the programme. The 'transfer climate' of each of the restaurants to which these assistant managers were going was also measured. The 112 items for the climate measure were derived from some 300 critical incident interviews and were grouped into 8 scales. All of the scales contributed to the measure but the important finding for us was that the amount learned in training only predicted 8% of the behaviour transfer scores, whereas the climate for transfer measure predicted 46%.

The research was a good attempt at measuring the 'Behaviour Transfer' score and 'Climate for Transfer' but wasn't quite successful in establishing a clearcut relationship between the two variables.

Alliger *et al*. (1997) in their study ***"A Meta-analysis of the relations among training criteria"*** have observed that good reactions do not predict the amount of learning any better than poor reactions. Also, they aren't any better at predicting the amount of behaviour change after the programme.

However, the opinions about how useful the learning is, to some extent, do predict the amount of learning and the amount of behaviour change after learning.

According to **Stephen M. Brown (Editor), Constance J. Seidner (Editor) (1997)** the purpose of *Evaluating Corporate Training* is to provide training professionals in business and industry, and students of human resources development, with an overview of current models and issues in educational evaluation. This book provides students of educational evaluation, practitioners in training functions, their managers, and other HRD professionals with insights that will advance the profession and the clients it serves. The book is organized around three themes: context, models, and issues. The chapters in the context section are intended to provide the reader with an understanding of the social, organizational, and interpersonal factors that provide background and give meaning to evaluation practice. The models section brings together contributions from some of the most influential thinkers and practitioners in the field. The chapters in this section provide perspective on the dominant themes and emergent trends from individuals who have been, and continue to be, the drivers of those trends. Contributions to the issues section highlight some pervasive themes as well as illuminating new areas of concern and interest that will affect how we assess learning interventions in the organizations of today and tomorrow.

Eduardo Salas & Janis A. Cannon-Bowers (2001) review the training research literature reported over the past decade. Also, they describe this progress in five areas of research, including training theory, training needs analysis, antecedent training conditions, training methods and strategies, and post training conditions. Their review suggests that advancements have been made that help us understand better the design and delivery of training in organizations, with respect to theory development as well as the quality and quantity of empirical research. We have new tools for analyzing requisite knowledge and skills, and for evaluating training. We know more about factors that influence training effectiveness and transfer of training. Finally, we challenge researchers to find better ways to translate the results of training research into practice.

In his study, **Yadapadithaya, P. S. (2001),** explained that the central purpose of his article was to report on the current practices of evaluating training and development programs in the Indian corporate sector. The data were collected from written questionnaires mailed to 252 respondent companies—127 private, 99 public, and 26 multinational corporations (MNCs). The results and discussions were based on the major drivers and key result areas of training and development; purposes, levels, instruments, timing, and designs of evaluation; serious limitations of the training system; and finally the major challenges currently faced by the Indian corporate sector in strengthening the training and development function.

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A review of the model and alternative models is given in detail in a report by the **Institute of Employment Studies (2002).** The review was undertaken in order to explore models of evaluation and to consider the implications for the process of learning, for changing behaviour and reviewing outcomes at the different levels (i.e. from participant reaction to the experience to the impact on the organization). The authors of the review cite a study by the **Industrial Society (2000)**, which points out that many organizations, did not feel that evaluation was rigorous enough or comprehensive enough to demonstrate impact at the organizational level. Evaluation at this level is the most difficult. Investors in People standard has continued to raise awareness of the importance of the link with the business results, however, predominate levels of evaluation were level 1, with very few organizations attempting to carry out evaluations at levels 3 or 4. The further away from the training event, the more difficult it would be to establish cause and effect, as there would be many other factors affecting the transfer and application of learning e.g. Individual factors, organizational factors (level of autonomy in role, level of managerial support), who evaluates and how the evaluation is carried out, who delivers the training i.e. level of experience).

The IES review considered models that built on the Kirkpatrick model either by adding a first stage covering training design, or by adding a final stage of evaluation of societal outcomes (note: some models did both). These included the five level approach, Hamblin(1974); the organizational elements model, Kaufman, Keller and Watkins (1995); Indiana University approach, Molenda, Pershing and Reigheluth (1966); the carousel of development, Industrial Society (2000); the five level ROI framework, Phillips (1994), Phillips and Holton (1995); the KMPT model, Kearns and Miller (1997), CIRO (Context, input reaction, outcome) approach, Warr, Bird and Rackham (1970); Bernthal (1995), Brinkerhoff (1987), Bushnell (1990), Sleezer et al (1992) and Fitz-enz (1994). The reviewers also considered other models, which were not based on Kirkpatrick and these included, responsive evaluation (Pulley, 1994); context evaluation (Newby, 1992), evaluative enquiry (Preskill and Torres, 1999) and different measures of impact e.g. Kraiger et al (1993), linking training evaluation to cognitive, skill based and affective learning outcomes, and the balanced score card approach of Kaplan and Norton (1996).

THE IES REVIEW (2002) CONCLUDED AS FOLLOWS

‘Our review would indicate that although there is an abundance of models that purport to improve on the Kirkpatrick model, there is a huge similarity in many of the models now on offer. The trends have been to extend the model to include the foundations for training and take into account the need that training is meant to address. At the other end, the model extends to include measures of societal impact. The overall conclusion, however, is that the model remains very useful for framing where evaluation might be made. Organizations would do well to consider some of the findings of the issues that affect the linkage between the levels in the model. They need to think much more carefully about how they structure their reaction questionnaires, about other factors that can inhibit the transfer of learning to the workplace, and what they might do to maximize impact.

The important message is: to conduct the best evaluation possible, that provides the information that meets the needs of the organization, within the inevitable constraints of organizational life’.

According to **Annette Knight (2004),** the aim of whose project was to determine the impact of accredited leadership and management programmes on the individual, the team and the organization, the methodology followed was :

- **A Steering Group**, representing each of the participating universities was established to oversee the project and a researcher appointed to initiate the project by designing questionnaires for participants and managers. The analysis of the data generated was undertaken by Keele University for consideration by the Steering Group.
- An **Evaluation Toolkit and Checklist** for staff developers has been produced to aid staff developers in determining the most appropriate format for the evaluation of leadership and management programmes within their institution.

The study concluded that

- The programmes, accredited with the Institute of Leadership and Management, had impacted at each of the four levels identified in **Kirkpatrick's model of evaluation (1976)**, i.e. reaction, learning, behaviour, organizational performance.
- The accredited programmes added value e.g. personal development, motivated change, development of manager's skills, increased confidence.

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- Typically on most staff development programmes, the majority of evaluation occurs at level 1. However, this study concluded that, evaluation processes could be strengthened through greater involvement of line managers and participants in preparation for the programmes and in the follow up; facilitation of ownership of learning and ongoing learning during the programme and support for line managers in enhancing their skills to develop their staff.

Finian Buckley, et al. (2004) outlines in their paper that the background, design and the first phase of a comprehensive evaluation of the impact of postgraduate management education on workplace behaviour and attitudes in Ireland.

The research programme co-coordinated by the Centre for Research in Management Learning and Development (CRMLD) at DCU, involves the evaluation of a series of student characteristics and competencies prior to engaging in various postgraduate management education programmes. The student population is also assessed on these competencies by their immediate workplace manager/supervisor so as to control for self-report bias. The research programmes also involves the tracking of an equivalent control group sample who employed in similar settings to the student population but who are not engaging in management education. The paper outlines the insights gained from the first phase of the programme with data from 189 students, the perceptions of their managers and the control group results.

Preliminary results suggest differences in personality orientation (conscientiousness) of the student group in comparison with the control group and also indicate that employer support for the students engaging in management development is pitifully lacking.

Bhattacharya A S (2006) writes that why has training function often a sticky “also ran” label? Why some feared of axe falling suddenly on training budget? Why the job fails to excite most internal trainers? Most published papers on training evaluation that this author had read would leave one wondering such why. How people learnt there to perform well? Why could not training function cater to that? Answers to these were hard to come by, because, such evaluation reports did not go into nitty-gritty of work and work-based learning. One guessed, the training in such organizations was ad-hoc, never integrated, more of “nice-to-know” types not “need-to-know based”. If evaluation were inadequate, inadequate need analysis would invariably be the pre-cursor for that. That is the interdependence of the two that is ignored in developing training programs.

The author recalled his personal experiences. Training was a necessity in Nuclear Power Plants (NPPs), for its Safety-Quality culture. Safety was a prerequisite for production, and production was the bread earner. Functional and business skills training needed to be systematically analyzed and integrated effectively for zero-defect task performance. This article focuses on the role of evaluation practices and need analysis in general, and shares experience from NPPs and other industries to suggest implementable solutions.

IMPORTANCE AND SCOPE OF STUDY

Human Resource (HR) function is a key factor for business success and improved organizational performance. Yet, in many organizations, the HR function has either not performed up to the expectations or has been unaware of its required role. So is the case with training & development programmes. And when it comes to the measurement of the effectiveness of training & development programmes, the situtation is even worse, viz. the American Society for Training & Development (ASTD) has recently reported that over 60% of the organizations that evaluate their training programmes currently use the Kirkpatrick’s model. Of surveyed organizations, the ASTD reports that 77% evaluate participant satisfaction and reactions (Level One), 38% measure learning (Level Two), 14% evaluate behavioural change and transfer (Level Three), and only 7% measure results (Level Four) or business impact. Reasons for the decreasing participation rates include increasing levels of difficulty and higher costs (financial, labour, and time) associated with implementing the upper evaluative levels.

The detailed description of **Kirkpatrick's (1959)** model, which sets out four levels (not intended as a hierarchy but rather an indicator of the different levels at which training can be evaluated):

- Level 1 reaction (i.e. what the participants thought of the programme)
- Level 2 learning (i.e. the changes in knowledge, skills or attitude)
- Level 3 behaviour (i.e. changes in behaviour on the job, learning being applied)
- Level 4 organizational performance (i.e. results, return on investment).

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CONCEPTUAL FRAMEWORK

As we go through the review of the available literature on the “Measuring the Effectiveness of Training Programmes”, it is further ascertained that there is an apathy towards evaluation of effectiveness of training programmes in the organizations, across the world.

Most of the models are such in nature that it becomes practically very difficult to either understand it or put it in actual use. Also because in the current era of cut-throat competition, an employee who has undergone a typical training programme, doesn’t continue to do the same task for more than 6 months to one year. By the time we wish to evaluate his / her skills in the current job, he is often sent for training in some other skill and shifted to some other job.

Hence, it becomes imperative for all the HR professionals to carry out such a study and try to find out the contribution of training and development in enhancing the organizational effectiveness and also how to make the training & development more effective in the organizations.

This study would try to suggest an alternate / new way to measure the effectiveness of training programmes, usually in a short span of time, since, the availability of the concerned employee (i.e. the one who has undergone the training programme) itself is doubtful.

PRILIMINARY FINDINGS

A pilot study conducted by author in a nationalized bank (name withheld due to confidentiality reasons) using unstructured in-depth interviews of a couple of middle and high level managers, has revealed that the whole process of training & development is done in a hap-hazard way. It has almost nothing to do with the identification of training needs of the individual employees. The evaluation of effectiveness of training programmes is limited to the collection of the feedback at the end of any such programme. The name of Kirkpatrick itself was quite new to the training department. However, one of the senior managers have shown interest in the study and invited the author to carry out a detailed research by either using the Kirkpatrick’s model or otherwise. This gave me a boost and I am now finalizing the modalities of a high level research work to measure the effectiveness of the training programmes in the bank.

CONCLUDING COMMENTS

The process of change after nationalization of banks and the recent changes in the economy leading to the entry of private players and MNCs in the banking industry, have thrown a host of new problems and the role of employees especially in public sector banks have come under scrutiny. Public sector banks are forced to take a view of human resource initiatives to face the emerging competition particularly in the area of customer services from their counterparts and other financial agencies.

In the light of increasing popularity and effectiveness of training activities, there is a vast scope of a study which intends to take on a cross-sectional survey of training practices in the banking sector in India.

The study will definitely provide an insight into the effectiveness of various degrees of training intensity along with the opinion of the trainers and their supervisors, as well as non-trainees who may form a part of control group, if the study is experimental in nature.

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THE ROLE OF PRESS DURING EMERGENCY IN THE CITY OF MUMBAI

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INTRODUCTION

In India, "the Emergency" refers to a 21-month period from 1975 to 1977 when Prime Minister Indira Gandhi had a state of emergency declared across the country. On 25th June 1975 the proclamation of emergency was issued by President Fakhruddin Ali Ahmed under article 352 of the constitution. On the night of 25th June 1975 power supply was cut off to New Delhi’s street of major dailies Bahadur Shah ZafarMarg and effectively censored the next morning’s elite English Language newspapers.

The fundamental rights of the Indian people were suspended, and strict controls were imposed on freedom of speech and press. With the imposition of emergency a host of repressive measures was introduced, and for the first time in India pre-censorship was imposed by promulgating a Censorship Order dated 26th June 1975 under Rule 48 of the Defence of India Rules(DIR), 1971. As a result of the Censorship Order, no news, comment, rumour or other report relating to any action taken under certain provisions of the DIR, could be published unless it was previously submitted to Censor (called authorised officer) for his scrutiny and his permission was obtained. This emergency declaration has also affected the newspapers in Mumbai

This article focuses on the role of press in Mumbai during the emergency period with reference to Himmat a small weekly publication.

The objective of the research paper is to throw light on the condition of the press and its status during the emergency period. A case study method is adopted with reference to Himmat to bring out the challenges faced by the press during the emergency period.

REVIEW OF LITERATURE

Background of Imposition of Emergency

Jawaharlal Nehru was elected as India’s Prime-minister after the first General Elections held in 1952.After the death of M.K.Gandhi and SardarVallabhai Patel Nehru was the unquestioned leader of the Congress party. Jawaharlal Nehru was immensely popular and charismatic leader enjoying great mass support among ordinary Indians. Nehru and the Congress party won consecutive general elections in the years 1957 and 1962.

Indira Gandhi was Jawaharlal Nehru’s daughter born on 19th November 1917 in Allahabad, India. A stubborn and highly intelligent young woman, she attended schools in India, Switzerland and England, including Somerville College, Oxford. She joined the Congress Party in 1938. She married in 1942 to Feroze Gandhi, who rose to some eminence as a parliamentarian and politician of integrity.

In 1947 when Nehru became the newly independent nation’s first prime minister, Indira Gandhi agreed to go to New Delhi to serve as his hostess, welcoming diplomats and world leaders at home and travelling with her father throughout India and abroad. She was elected to the prominent 21-member working committee of the Congress Party in 1955 and, four years later, was named its president. Upon Nehru’s death in 1964, Lal Bahadur Shastri became the new prime minister, and Indira took on the role of Minister of Information and Broadcasting. But Shastri’s leadership was short-lived; just two years later he abruptly died and Indira was appointed by Congress Party leaders to be prime minister.

The first electoral test for Indira was the 1967 general elections for the Lok Sabha and state assemblies. The Congress Party won a reduced majority for the Lok Sabha in these elections owing to widespread disenchantment over rising prices of commodities, unemployment, economic stagnation and a food crisis.

Garibi Hatao (Eradicate Poverty) was the theme for Gandhi's 1971election bid. On the other hand, the combined opposition alliance had a two word manifesto of "Indira Hatao" (Remove Indira). The Garibi Hatao slogan and the proposed anti-poverty programs that came with it were designed to give Gandhi an independent national support, based on rural and urban poor. In the 1971 Lok Sabha elections the New Congress group won a sweeping electoral victory over a coalition of conservative parties. Within a few years Gandhi gained enormous popularity for introducing successful programs that transformed India into a country self-sufficient in food grains—an achievement known as the Green Revolution. In 1971, she threw her support behind the Bengali movement to separate East from West Pakistan. India’s decisive victory over Pakistan in December 1971 led to the creation of Bangladesh.

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Despite the victory against Pakistan, the Congress government faced numerous problems during this term. Some of these were due to high inflation which was in turn caused by war time expenses, drought in some parts of the country and more importantly, the 1973 international oil crisis. The opposition to Gandhi in 1973–75 period after the Indira wave had receded was strongest in the states of Bihar and Gujarat. In Bihar, Jayaprakash Narayan, the veteran freedom fighter came out of retirement to lead the protest movement against Indira. Delhi and north India were rocked by demonstrations angry at high inflation, the poor state of the economy, rampant corruption, and the poor standards of living. In June 1975, the High Court of Allahabad found her guilty of using illegal practices during the last election campaign, and ordered her to vacate her seat. There were demands for her resignation. Mrs. Gandhi's response was to declare a state of emergency, under which her political foes were imprisoned, constitutional rights abrogated, and the press placed under strict censorship.

Emergency in Mumbai

Journalists in Mumbai or Bombay as it was called then were aware of Emergency by 26th June 1975.There were no major protests against Emergency in the first few days. Opposition leaders were arrested all over India. The journalists had to depend on BBC world service radio for any news as Indian radio or television channels would not give details on Emergency.

Senior Journalist Inder Malhotra who worked with the Times of India recalled in an interview that Printing presses were shut in Mumbai also. The Times of India decided not to oppose emergency. There were exceptions like Indian Express led by Ramnath Goenka and Statesman led by the dynamic journalist C.R. Irani.

“Immediately after the Emergency was declared, at a Delhi Press Club meeting, 68 journalists signed a letter condemning the Emergency, but on the same day some 20 very senior journalists wrote to her (Indira Gandhi), saying they supported the decision. A lot of journalists were arrested” remembered Inder Malhotra.

The press was issued guidelines on what was to be printed. They had to consult the chief press advisor to the state government and the censor authority if they had any doubts. Binod Rau, a former resident editor of the Indian Express, was the Censor and Chief Press Advisor. An official from his office was sent to each daily newspaper in the evening. But by September 20, 1975, it became evident that it would be impossible to pre-censor every single word that appeared in print. Hence, newspapers were informed that they were expected to “self-censor” and abide by the guidelines.

Intelligence officers kept a watch on journalists and instructed them what to write and not to write. The government was acting against everyone. But there were some smaller publications, even underground networks, that the government was not able to control. Malhotra recalled that initially papers like *Opinion*, *Mainstream* and *Seminar* were being run fearlessly by people like Nikhil Chakravarty but subsequently, the government either shut down their operations or censored them.

The Himmat Example

Himmat was a small English language weekly founded by Rajmohan Gandhi the grandson of Mahatma Gandhi from Bombay. Kalpana Sharma was editor of Himmat from 1976 to 1981 when it closed due to financial losses made by the publication. However during Emergency the Himmat courageously stood up to the government.

In the two issues that came out after the declaration of Emergency, Himmat decided to leave its Editorials blank. This was to register against the authoritarian policies of the government. Thereafter, the editorial team decided that they would write as they always did until they would be informed that they had violated some guideline.

In the issue of October 24, 1975, Himmat had carried a report about a prayer meeting at Raj Ghat held on October 2 at which Acharya JB Kripalani had spoken against the policies of the Indira Government. The police broke up the meeting and arrested those who refused to leave, including our editor-in-chief Rajmohan Gandhi and his brother, Ramchandra Gandhi. Kalpana Sharma the editor was summoned to the office of the Special Press Advisor (as the Censor was known) and informed that as Himmat had violated the guidelines, they would be under pre-censorship with immediate effect. Despite this, Himmat found ways to avoid the censor. Additionally, the Bombay High Court ruled in favour of press freedom in April 1976 in the Binod Rau vs MR Masani case on censorship. Amongst other things, the Court ruled that “if there is a right to praise either an individual or the government, there is equally a right to criticise the individual or the government…”.The judgement was a major victory and motivated a publication like Himmat to carry on publishing fearlessly.

In July 1976, someone from the Criminal Investigation Department turned up at the office of Himmat with a notice stating that the printer and publisher of Himmat (Rajmohan Gandhi) had to deposit Rs 20,000 within 15 days with the Commissioner of Police because there were “prejudicial reports” in three issues in April. No details were given. These details were provided only when Himmat went to court challenging censorship guidelines.

The press where Himmat was printed was served a notice to stop printing Himmat. Himmat did not have the money to buy their own printing machines. In desperation, they put out an appeal to their readers. Amazingly, hundreds of readers responded, sending them contributions as small as Rs 5 and going up to a few thousand rupees. They managed to collect over Rs 60,000 and with some additional funds bought two small printing machines and rented a space in an industrial estate in Prabhadevi, Bombay. Unfortunately, this arrangement was also stopped when the authorities found that the bulk of the magazine was being printed elsewhere. So finally, in December 1976, they were left with no option but to go every week to the Censor's office and be subjected to the censorship. Thus we can see a small publication like Himmat showed true courage in resisting Emergency.

End of Emergency

On 18 January 1977, Indira Gandhi called fresh elections for March and released all political prisoners though the Emergency officially ended on 23 March 1977.Press Censorship was also ended. In the Lok Sabha elections, held in March1977, Mrs. Gandhi and Sanjay Gandhi her son both lost their Lok Sabha seats, as did all the Congress Candidates in Northern states such as Bihar and Uttar Pradesh. The Congress was reduced to just 153 seats, 92 of which were from four of the southern states. The Janata Party's 298 seats and its allies' 47 seats (of a total 542) gave it a massive majority. Morarji Desai became the first non-Congress Prime Minister of India. With the relaxation in censorship provisions on the eve of elections to the 6th Lok Sabha in 1977, the media got the breathing space, and eventually bounced back as a watchdog of democracy.

CONCLUSION

Thus we can see that the Emergency was a dark phase in Indian Democracy. Freedom of press- an important pillar of democracy was deeply compromised. But the ray of hope was the resistance to emergency put forward by a publication like Himmat. As the journalists at Himmat showed us the way during Emergency, presently journalists can take many lessons. Today also the media in India faces many challenges. The increasing consolidation of media ownership in a few powerful hands, and the nexus between some of these owners and the people in power, threatens media freedom once more. Today small online publications which challenge the status quo and truly play the role of watch dog in society.

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ANTIBACTERIAL ACTIVITY OF RIPEN AND UNRIPE SOUR ORANGE FRUIT PEEL EXTRACT ON MDR *STAPHYLOCOCCUS AUREUS* ISOLATED FROM HUMAN SKIN

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ABSTRACT
Staphylococcus aureus are Gram positive spherical shaped bacteria arranged in a characteristic cluster. They are ubiquitous & are the most cause of localized suppurative lesions in human being. Sour orange (Citrus aurantium L.) is an important medicinal plant belongs to the family Rutaceae. Plants are one of the most important and a rich source of medicine as it produces different types of bioactive compound. Phytochemicals can work towards the deterrence of diseases. Due to indiscriminate use of antibiotics resistance among microorganism has been commonly reported throughout the world. Bacteria become resistant to antibiotic by different ways. Drug resistant bacteria fail to respond antibiotic treatment. So there is a continuous demand of new drug .The demand of plant products as therapeutic agents is going on increasing in the world. In the present study antibacterial activity of ripen and unripe peels of Citrus aurantium fruit was studied against MDR Staphylococcus aureus isolated from human skin. Antibiotic susceptibility testing was determined by Kirby-Bauer's disk diffusion method on solid Muller Hinton agar according to the guidelines of the CLSI. The most common pattern of multiple drug resistance of isolates of Staphylococcus aureus observed was Amoxycillin-PenicillinG- Novobiocin- Trimethoprim- Tetracycline–Erythromycin. Antibacterial activity was studied by agar well diffusion method and compared with chloramphenicol as standard antibiotic. Sterile BP agar, NA plates and extract (aqueous, methanol) of peel of Citrus aurantium were used for testing of antibacterial activity. Methanol extract of Citrus aurantium peel exhibited the maximum antimicrobial activity while aqueous extract exhibited least antimicrobial activity. Antibacterial activity increases with the increase in concentration of plant extract. The ripened peel of Citrus aurantium extract showed moderate and unripe showed high antibacterial activity. Sour orange fruit peel may be used as an herbal drug for the control of human diseases.

Keywords: Antimicrobial activity; agar well diffusion method; Citrus aurantium; disc diffusion method; multi-drug resistant ; fruit peel extract ; Staphylococcus aureus .

I. INTRODUCTION

Staphylococcus aureus are spherical shaped, Gram positive, non spore forming bacteria arranged in grape like clusters. They can grow well under aerobic and anaerobic condition. They are ubiquitous in nature. They are the most cause of localized superative lesions in human being [1]. *S. aureus* is one of the most important pathogen which causes suppuration, abscess formation, a variety of pyogenic infection and even fatal septicemia in human being [5]. Due to indiscriminate use of antibiotics has led to an increase in antibiotic resistance in microorganisms [1, 2, 16]. Bacteria become resistant to antibiotic by different ways. R-plasmid contains genes for resistance to different antibiotics [10]. Plasmid can be transferred between bacterial cells in a population [16, 19]. Patients suffering from antibiotic resistant strain fail to respond antibiotic treatment. A resistant bacterium is defined as that organism which is not killed by the drugs available in the body after normal dose. Some species are resistant because they lack a susceptible target or they are impermeable to the drugs. The selective process leading to the emergence resistance to antibiotics is mainly brought about by the abusive or incorrect utilization of antibiotics [2].

Sour orange (*Citrus aurantium* L) is a small tree belongs to the family Rutaceae. It is grown mainly in regions where the climate and soil are conductive to its development [7]. Sour orange or khatta is also known as Bitter orange which is indigenous to India [15].This plant bears large and round fruit having thick and round pulp [8]. The application of plants as medicine is as old as 4000 to 5000 B.C. In India earliest references of curative properties of plants appear in Rig-Veda. The rural population in different parts of the world is more disposed to traditional way of treatment [12, 14]. It is estimated that about 80 % of the rural population in developing Asian nation depend on home care and traditional medicine for major therapies [11]. The problem of drug resistance could overcome by herbal drugs. Due to this reason now a day the demand of herbal drugs is increasing all over the world. Keeping this view in mind in the present study an attempt was made to isolate MDR *Staphylococcus aureus* from human skin & to study effect of ripen and unripe *Citrus aurantium* fruit peel extract on it.

II. MATERIALS AND METHODS

2.1. Isolation of *Staphylococcus aureus* from Human skin

Staphylococcus aureus was isolated from human skin by using Baird-Parker agar & Nutrient agar plates. Isolates of *Staphylococcus aureus* were identified by using different morphological, cultural characters &

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standard biochemical tests [1, 9, 13].

2.2. Antibacterial susceptibility testing

Antibiotic susceptibility testing was determined by Kirby-Bauer's disk diffusion method [4] on solid Muller Hinton agar **according to the guidelines of the Clinical and Laboratory standards Institute [6].** The Muller Hinton agar plates were spreaded with isolates of *Staphylococcus aureus*. It was then impregnated with antibiotic discs using sterile forceps. Plates were kept at low temperature for about 15- 30 min for diffusion and incubated at 37 ºC for 24-48 hrs. Antibiotics used in this study were Amoxycillin(10mcg); Ceftizoxime(30mcg); Chloramphenicol(30mcg);Erythromycin(15mcg);Norfloxacin(10mcg);Novobiocin (30mcg); Oxacillin(1mcg); Penicillin G (10U); Tetracycline(30mcg) and Trimethoprim (5mcg) .

2.3. Preparation of *Citrus aurantium* fruit peel extract

A good quality of sour orange fruits were procured from the market. After cleaning, the pells were removed and dried in shade. Peels were cut into small pieces with sterile knife. Then crushed in mortal and pestle by adding few ml of sterile distilled water. Methanol extract of above plant were prepared separately. The obtained liquid extract was subjected to rotary evaporator and subsequently concentrated and stored at low temperature and tested by using agar well diffusion method [16, 18].

2.4. Antibacterial testing of plant extract

Sterile nutrient agar plates were seeded with isolates of *Staphylococcus aureus* then wells were prepared by using sterile cork borer under aseptic condition. 0.5 ml of peel extract was added in well. Plates were kept in freeze for diffusion then incubated at 37 ºC for 24- 48 hrs. After incubation, zones of inhibition were measured & noted [9, 16, 19].

III. RESULT AND DISCUSSION

50 isolates of *Staphylococcus aureus* were isolated from the human skin. 10 isolates of *Staphylococcus aureus* which were selected randomly showed antibiotic resistance to one or more drugs. Isolates of *S. aureus* were non motile, non spore forming, Gram-positive cocci arranged in grape like clusters. They were catalase +ve ,nitrate reduction +ve, gelatin liquification +ve, coagulase +ve, DNAse +ve ,golden yellow pigmentation +ve, beta hemolysin on blood agar +ve, mannitol +ve, lactose +ve , Indole -ve, VP +ve, MR +ve. The most common pattern of multiple drug resistance of isolates of *Staphylococcus aureus* observed was Amoxycillin- Penicillin G- Novobiocin- Trimethoprim- Tetracycline –Erythromycin.

The MAR index of each isolate was calculated by using Eq. [1].

MAR Index = No. of Antibiotics to which the isolate was resistant [1]

Total no. of antibiotics

Table-1: Percent resistance of *S. aureus* isolates against individual antibiotic.

Sr No	Antibiotics	No of isolate showing resistance	Percent resistance
1	Amoxycillin(10mcg)	06	60
2	Ceftizoxime(30mcg)	00	00
3	Chloramphenicol(30mcg)	00	00
4	Erythromycin (15mcg)	01	10
5	Norfloxacin(10mcg)	00	00
6	Novobiocin (30mcg)	04	40
7	Oxacillin(1mcg)	00	00
8	Penicillin G (10U)	05	50
9	Tetracycline(30mcg)	03	30
10	Trimethoprim (5mcg)	03	30

The antibacterial activity of *Citrus aurantium* fruit peel extract on isolates of *Staphylococcus aureus* was studied, zone of diameter were measured & observations were noted in the Table 2.

Table-2: Antibacterial activity of *C. aurantium* fruit peel extract on isolates of *S. aureus*.

Sr No	Isolate of *S. aureus*	Antibacterial activity of Ripen *C. aurantium* Peel extract	Antibacterial activity of Unripe *C. aurantium* Peel extract	Std Antibiotic Chloramphenicol
1	ISA 1	++	+++	+++
2	ISA 2	---	+	++
3	ISA 3	+	++	+++
4	ISA 4	++	+++	+++

5	ISA 5	---	---	---
6	ISA 6	---	+	+++
7	ISA 7	+	+	+++
8	ISA 8	+	++	+++
9	ISA 9	++	+	+++
10	ISA 10	---	---	++

(--: no antibacterial activity, +: antibacterial activity)

Methanol extract of *Citrus aurantium* fruit peel exhibited the high antimicrobial activity while aqueous extract exhibited least antimicrobial activity. Antibacterial activity increases with the increase in concentration of plant extract. The ripened peel extract of *Citrus aurantium* fruit showed moderate and unripe showed high antibacterial activity. Sour orange fruit peel may be used as an herbal drug for the control of human diseases. Sour orange fruit peel contains a volatile oil with limonene, flavonoids, coumarins, triterpenes,vitamin C, carotene, pectin etc. The flavonoids have useful properties like anti inflammatory, antibacterial and antifungal [20]. Medicinal plants are used as herbal drug in many parts of the world for the treatment of microbial diseases [17]. Plants are rich in secondary metabolites such as tannins, alkaloids terpenoids, flavonoids etc which are antimicrobial, antiparasite and anticancer in nature [3, 12, 14, 21]. Herbal drugs are natural, chief and there is no problem of development of resistance among microorganism. Due to this reason now a day demand of herbal drugs going on increasing throughout the world.

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A CRITICAL STUDY OF FAKE NEWS AS THE NEW OPIUM FOR MASSES, WITH A SPECIAL FOCUS ON ONLINE MEDIA

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ABSTRACT
The tremors of fake news crushing the truth and authenticity of information has invaded the society amd masses in huge number. The impact is felt across all sectors, be it business or defense or security and safety of the nation or people. Across all printed and digital platforms the invasion of Fake news is huge. Categorically the social platforms with huge reach the impact of such information with the special effects via various software's usage can create a completely distorted and larger than life situation of the news circulation. Thereby the possibility and potential to perpetuate harm is tremendous and backlash of such fake news can be disastrous. This paper attempts to explore the factors which contribute to indulgence of people in reading and sharing fake news and its impact on the cultural milieu of our society.

Keywords: fake news, likeminded people, digital media, authenticity, high engagement

INTRODUCTION
Moving in an era of smart phones , toggling with as many fancy apps surrounding our universe within digital and electronic media, print media, creating constant short videos , creating memes, photo shopping faces and backdrop scenes ,editing sound and body and much more has given birth to a new mindset , a new era. This has created an ecosystem where almost each of the masses of billion plus country can be reigning their creative juices for the better or unlashing hate, fake news. Threatening to undo the way news are perceived and appended to reality, the foundations of truth is growing hollow in midst of fake news. It has no class or age or literacy bar. Fake news can percolate from rural to urban and educated to illiterate people. There is rising concern over cases where immense harm has been created through the impact of Fake news.

Fake news going viral through social media
The strongest contributing factor towards the fake news stories being a huge success is indeed allocated to the strong and high reach of online media . It engages the masses ,the niche and specific segments of society in a very strong way. During the elections time this peaks to another level altogether.The 2016 US elections and for the upcoming elections in India the flavour of politics in fake news intensify and creates a momentum of nationalism by going viral. Twitter and Facebook are famous for their various communities , where common beliefs, and value systems, and political thoughts are shared and strongly advocated. This becomes a hub for fake news to be circulated . The snowball effect from one message been sent to 40 and 40 post to 400 and chain of messages being passed on a regular basis ,in intensely aggressive manner create an environment and an echo system where fake news reach millions within no span of time. WhatsApp &Facebook are polarised as very specific platforms from where the world gets connected as a global village, propagating often wrong and false information and sharing it through these online networks.

LITERATURE REVIEW
Maria (2018), highlights that Indians are not very trustful of the mainstream news outlets and therefore there depending on other resources more so on social media to promote the so-called real story .She also mentioned that the images and text which the reader decides is worth sharing on Facebook or WhatsApp he shares the same or not to one but to more than many contacts from where it creates a snowball effect. About 37% of messages which are sent from the social platform specifically WhatsApp are strongly dealing with scams or scarce and are contextual to political issues, conspiracies, technology and consist very strongly the flavor of nationalism and cultural preservation. Timothy Mclaughlin(2018) Timothy describes how fake news on WhatsApp can run give rise to violence in India .he describe about the case in the small village of Rainpad on July 1, 2018 where five men lost their lives because of fake news which had circulated about a group of men trying to lure small children with some biscuits and finally kidnapping them. The news perpetuated that the kidnappers were taking out children organs and selling them in the market

Based on this rumour a fake news these innocent five men had to lose their life in the hands of the villages with stones and sticks. Nagler Christina discusses the various reasons why fake news goes viral and she examines the fact why a news goes viral She suggest that anybody receiving the news should check for various evaluations like to lookup the publishers credibility and pay attention to the quality and the news timings which are the values of a good news and also check whether there are citations or sources given along with the news .Apart from this fact checking website can also be looked into to cross check the authenticity of any news eg. The FactCheck.org international IFCN, politofact.com, Snopes.com and many more before sharing the news ahead.

RESEARCH PROBLEM

News elements of timeliness and being factual is now shaping fake stories that seem accurate but are actually downright false. This research paper attempts to examine and assess the reasons and why today online news which is getting as twice popular as TV news can be circulated as factual news and what may be possibilities to keep a check.

Aims and objectives of the study: ores of

The aim of the study is to attempt to examine the reasons and fact various portals of Online and social media in circulating of Fake news and its damage to the society.

To attain this broad goal, the following specific objectives have been made

1. Assess the reasons for circulation of Fake News.

2. To evaluate the process of using social media as a platform for fake news to go viral.

3. Examine the reasons for fake news used as a tool in shaping and modulating public opinion and perception.

RESEARCH METHODOLOGY

Primary Data was collected by designing an open ended questionnaire and responses were collected for 100 undergraduate college students of Mumbai colleges. Random sampling method is adopted. Secondary data was collected by referring Research papers, Books, Journals and internet. Analysis of closed ended responses was done by percentage distribution and Qualitative analysis of open ended responses was done observing the trends.

SOURCES OF DATA

Data collection is done through two techniques that are

- Primary source through a structured questionnaire
- Secondary source through preparing literature review of research paper and articles
- Data analysis is done with the help of two techniques and Likert scale analysis is used for limited option questions asked.

Data interpretation is done by converting numerical in to statements and achieving the objectives. Data is presented by using tabular and chart format for better understanding of the impact.

HYPOTHESIS OF THE STUDY

H_0**:** There is no relationship between High Engagement of audience in social milieu among undergraduate level students.

H_1: There is a positive relationship between High Engagement of audience in social milieu among undergraduate level students.

Ho There is no relationship between social affirmations with same values and beliefs

H2: There is a positive relationship between social affirmations with same values and beliefs.

LIMITATIONS OF THE STUDY

- 1) Due to time constraint the study is made only for undergraduate college students.
- 2) Only three under graduate colleges in suburban Mumbai are taken for the study
- 3) Basic statistical tools like percentage method are applied.
- The study uses quantitative and empirical method of research design.

SCOPE OF STUDY

The assessment of using Digital learning in classroom is the understudy and the paper attempts to analyses the impact and attitude of the youth towards these techniques. The geographical scope of study is Mumbai city area where a sample of suburban college students using Digital Medium of learning are considered .The study attempts to understand the active engagement of students and their attitude towards this environment. The study does not attempt to analyze the gender difference in impact of using these techniques.

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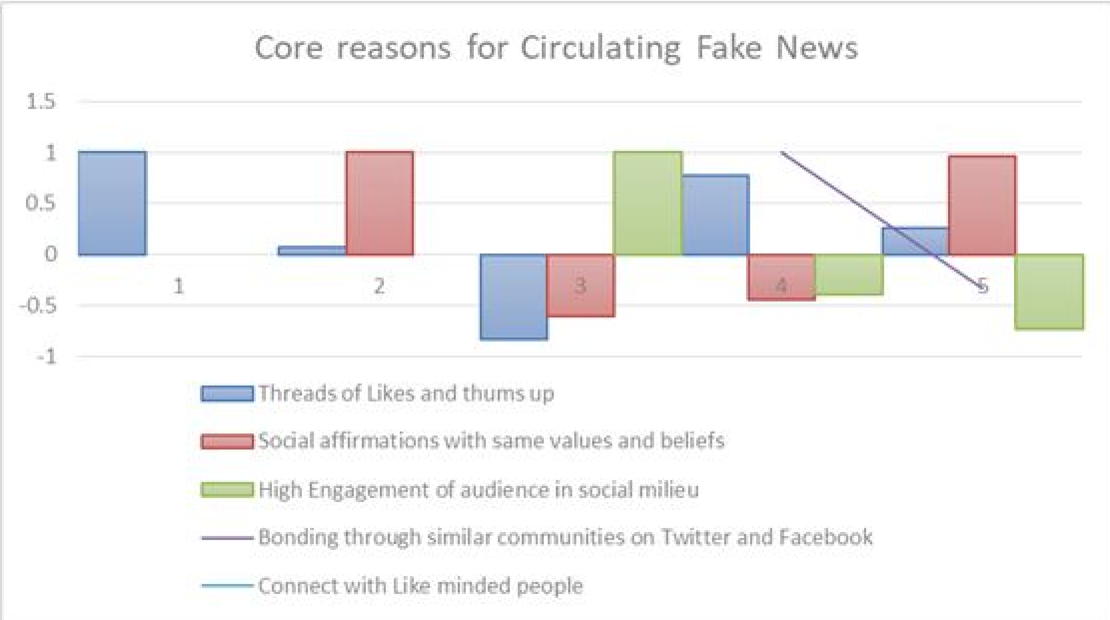
FINDINGS AND CONCLUSION:

Table of Correlation of Reasons why people share Fake News

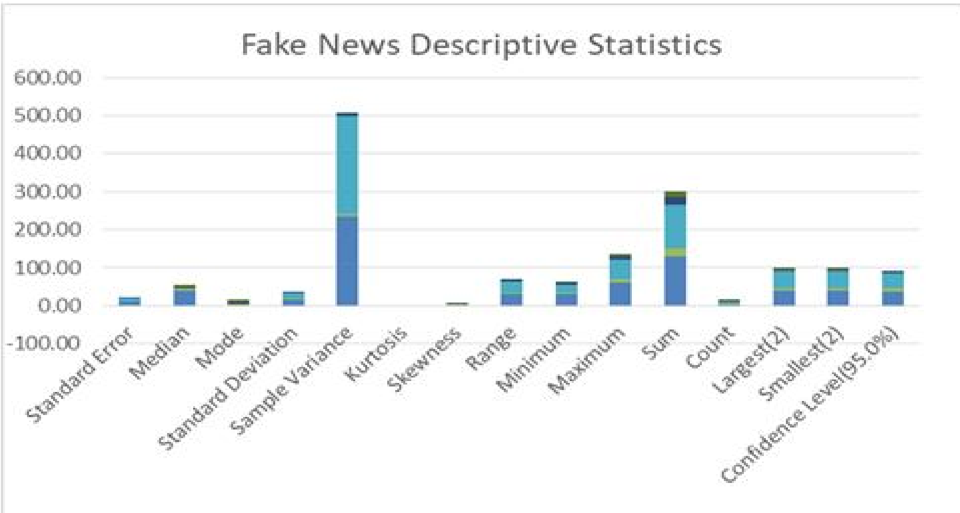
Threads of Likes and thumbs up	**1**				
Social affirmations with same values and beliefs	0.068199	1			
High Engagement of audience in social milieu	-0.83566	-0.60411	1		
Bonding through similar communities on Twitter and Facebook	0.774597	-0.44023	-0.38838	1	
Connect with Likeminded people	0.258199	0.968496	-0.7336	-0.33333	1



Graph of Correlation of Reasons why people share Fake News

Descriptive Statistics for Fake News

Table of Descriptive Statistics for Fake News



43.33	Mean	6.67	Mean	38.33	Mean	6.67	Mean	5.00	
8.82	Standard Error	1.67	Standard Error	9.28	Standard Error	1.67	Standard Error	0.00	
40.00	Median	5.00	Median	R	Median	5.00	Median	5.00	
#N/A	Mode	5.00	Mode	#N/A	Mode	5.00	Mode	5.00	
15.28	Standard Deviation	2.89	Standard Deviation	16.07	Standard Deviation	2.89	Standard Deviation	0.00	
233.33	Sample Variance	8.33	Sample Variance	258.33	Sample Variance	8.33	Sample Variance	0.00	

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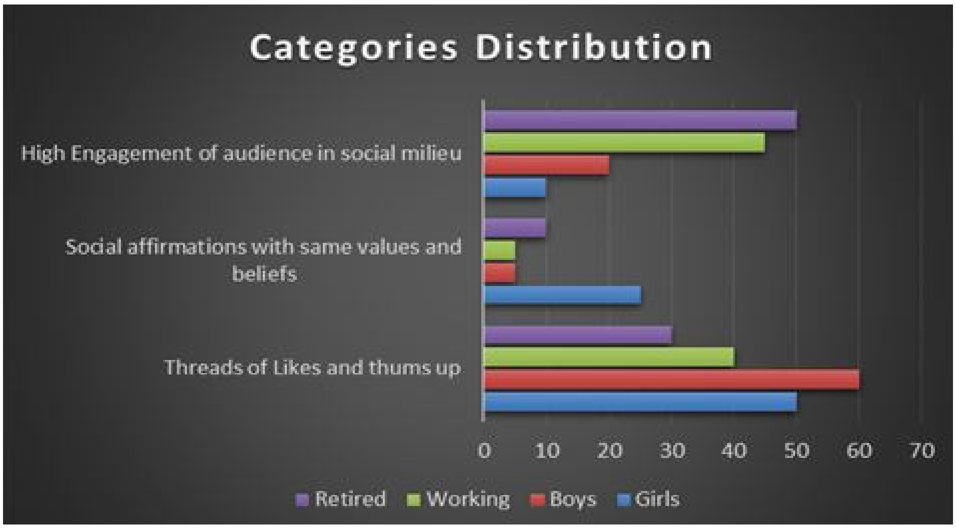
#DIV/0!	Kurtosis	#DIV/0!	Kurtosis	#DIV/0!	Kurtosis	#DIV/0!	Kurtosis	#DIV/0!
0.94	Skewness	1.73	Skewness	-1.55	Skewness	1.73	Skewness	#DIV/0!
30.00	Range	5.00	Range	30.00	Range	5.00	Range	0.00
30.00	Minimum	5.00	Minimum	20.00	Minimum	5.00	Minimum	5.00
60.00	Maximum	10.00	Maximum	50.00	Maximum	10.00	Maximum	5.00
130.00	Sum	20.00	Sum	115.00	Sum	20.00	Sum	15.00
20.00	Count	24.00	Count	56.00	Count	3.00	Count	3.00
40.00	Largest(2)	5.00	Largest(2)	45.00	Largest(2)	5.00	Largest(2)	5.00
40.00	Smallest(2)	5.00	Smallest(2)	45.00	Smallest(2)	5.00	Smallest(2)	5.00
37.95	Confidence Level (95.0%)	7.17	Confidence Level (95.0%)	39.93	Confidence Level (95.0%)	7.17	Confidence Level (95.0%)	0.00

Graph to identify Categories



Respondent	Threads of Likes and thumbs up	Social affirmations with same values and beliefs	High Engagement of audience in social milieu
Girls	50	25	10
Boys	60	5	20
Working	40	5	45
Retired	30	10	50

No of respondents	Correlation between Fake News and High Engagement of audience on social platforms	P -value	alpha -.05
52 undergraduate	0.60411	. 0.000521	significant

DISCUSSION

On the basis of above tables and graphs is clearly evident that there is a strong close relation between the variables specially threads of likes and thumbs up second social affirmations with same values and beliefs and the most important high engagement of audience in social value with the spreading of fake news on social platforms The correlation has been found as 0.60411 and the P value of 0.000521 alpha being. 05 is very clearly evident that the relationship is very significant between the variables and fake news. The alternate hypothesis which states that there is a strong relationship between variable of High Engagement of Audience in social milieu has been accepted and the Null

Hypothesis has been discarded

For hypothesis testing P-value has been obtained and has been tested at .05 significant level .P value is 0.000521which is much lesser than .05 so thus the relationship is. Significant it means our Null hypothesis is rejected and alternative hypothesis is accepted. It means there is a strong relationship between variables,

Threads of Likes and thumbs up
Social affirmations with same values and beliefs
High Engagement of audience in social milieu
And spreading of Fake news

CONCLUSION AND RECOMMENDATIONS

The remarkable findings of this study clearly suggest and indicate The accuracy of information with the special rates of being factual and timely has strongly been compromised and that's very particularly on online portals and digital media printed media also has caught the brunt of it a digital media and online media are facing strong growth in creating damage and home for society due to the fake news spreading like fire various cases have been brought to light in which politicization of the issues and nationalism has been found the main concerns apart from cultural concerns safety and technology has also been brought up his reasons where fake news has seen being viral in a very strong me not only this has become a public concern but it has reached a level at a national and international level various suggestions to change and become and become concerned about the content how accurate it is to cross check the content to validate it from various host-based websites what kind of algorithms has been used to mitigate the actuality what kind of photo shop software is and other software used to go tomorrow what should be kept in mind before any messages are shared at the channels to take it ahead in a strong we are narrow down to social media simply because this reaches tremendous

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A STUDY ON IMPACT OF ELECTRONIC MEDIA ON CHILDREN IN INDIA

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INTRODUCTION

"Silicon Valley Parents are raising their kids tech-free and it should be a red flag" made news headlines some time ago. Parents from tech-world are banning technology in their own homes. A survey conducted in year 2017 on more than 900 parents in SV accepts usual benefits of technology but also are aware of social and psychological impacts. Limiting screen time is of prime importance to them that there is no denying of the fact that one fine day kids are going to need their own cellphones but these parents are prolonging it as far as possible. Why?

Deleterious impact of excess and unsupervised association with media is very well known but is less understood. Early puberty, obesity, depression, anxiety is very common amongst school going children today. Video games, play station, ipads, ipods have become social status for parents and children. Children feel deprived if they are not given these gadgets to keep them occupied and get anxious. As a result of less physical activity, immunity among kids is falling along with their inability to handle relationships. A child playing in park is a rare view now as both parents and children think that kids are safe inside the four walls of their house even if they are watching TV constantly or are browsing internet.

This paper uses empirical evidences to find out the impact of electronic gadgets on school – going children in India.

Keywords: addiction, internet, electronic media, smart phones, children

RESEARCH METHODOLOGY

Data collection

The research is based on the primary data & secondary data. Primary data is collected through questionnaire & interviews from pupils and their parent. A questionnaire contains questions related with given objectives is asked & accordingly data is recorded for further analysis.

Secondary data is collected through different websites, journals, books, published and unpublished thesis, articles etc.

Sample Collection -

Appropriate sampling techniques are used for the study. Collected data is analyzed with the help of different statistical tool. A simple random sampling was done on students in age group 10-15 years. Such stratification was made to get equal representation all age groups of school going children. Overall sample size of 100 students and 68 parents was studied.

RESEARCH QUESTION

1) To estimate proportion of School-going children using electronic gadgets.
2) Disadvantages of using electronic media to children.
3) Advantages if any, to children by using electronic media.

LIMITATIONS OF THE STUDY

Study incorporated children with-in the age limit of 10-15 years, which implies that results might vary if same research is done on children in different age group.

REVIEW OF LITERATURE

According to wiki, Electronic media are media that use electronics or electromechanical audience to access the content. This is in contrast to static media (mainly print media), which today are most often created electronically, but do not require electronics to be accessed by the end user in the printed form. The primary electronic media sources familiar to the general public are video recordings, audio recordings, multimedia presentations, slide presentations, CD-ROM and online content. Most new media are in the form of digital media. However, electronic media may be in either analogue electronics data or digital electronic data format.

Although the term is usually associated with content recorded on a storage medium, recordings are not required for live broadcasting and online networking. Any equipment used in the electronic communication process (e.g. television, radio, telephone, desktop computer, game console, handheld device) may also be considered electronic media.

Techopedia.com, 2016, The 1980's digital revolution has encouraged a change in the way that technology is defined. "The Digital Revolution refers to the advancement of technology from analogue, electronic and mechanical devices to the digital technology available today. The era started during the 1980s and is ongoing. The Digital Revolution also marks the beginning of the Information Era"

NHS Choices, (2015) The use of the word addiction can be used for many behavior pattern such as drug addiction, food addiction, work addiction and technological addiction. "As computer and mobile phone use has increased, so too have computer and internet addictions. People may spend hours each day and night surfing the internet or gaming while neglecting other aspects of their lives".

Magwa Simuforosa(2013), studied the impact of modern technology on the educational attainment of adolescents. The purpose was to examine the relationship between adolescent usage of computers and academic performance. Within the qualitative research the case study design was adopted. Interviews and focus group discussions were the primary tools used to gather data. The study found out that modern technology impacts learning both positively and negatively.

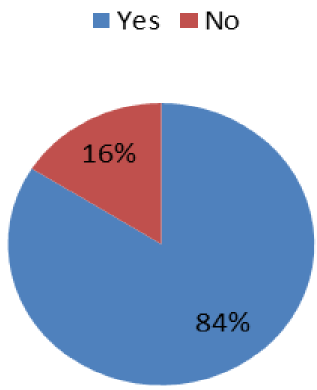
According to Kimberly Young (1998), addiction to technology is a habitual compulsion to engage in using technology instead of using it to address life's problems. They use technology as a coping mechanism to avoid conflict. Long term compulsions can lead to psychological problems such as insomnia, irritability and depression. For example, compulsion to use technology in favor of rare and exciting life events such as parties or vacations might signify addiction. Attitude changes in teens, sudden depression, loss of self-esteem, and problems in paying attention to study, are often symptoms of Internet addiction.

Spaargaren & Van Vliet, (2000), Another aspect on which the technology addiction has an effect is the life style of an individual. As in case of addiction to technological gadgets time and choices are the concerned factors, the lifestyle is necessarily affected by the same. Life style is nothing but the way of life of an individual or a group of individuals or the society as a whole. Somebody's attitudes, values, world views etc. are reflected by his/ her life style. So life style means making some sense of the self and creating some cultural symbols which will reflect the identity of a person. All the aspects of life style may not be voluntary in nature because one is associated with the society and that surrounding plays an important role in shaping the choices of an individual's life style. Accordingly the individual creates the symbols of life style by which he /she project the self before the world and also before himself.

STATISTICAL ANALYSIS AND RESULT:

On response to a question posed to students – 'whether or not you use electronic gadgets ?', 84% of total 100 respondents agreed that they do use gedgets and only 16% said that they don't. Figure 1. given below shows the field survey chart results that shows increased inclination of todays school kids have towards use of electronic gadgets. These electronic gadgets include use of laptops, smart phones, ipads, head phones, computers, television, gaming consoles etc.

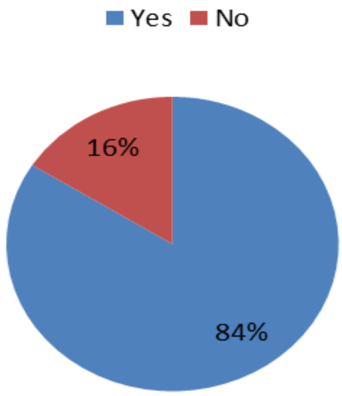
Figure-1: Do you use electronic gadgets ? (100 respondents)



Source: field survey 2018-19

Given 100 as the total subjects, as only 16 % of responses were negative to the use of electronic gadgets, further bifurcation on gender revealed that 59% of male and 41% female prefers usage of electronic media for various purposes. Furtherance to the topic, it is hereby proved that boys use various electronic devices at ease and have developed a kind of reliance on them. Compared to boys, girls have lesser affinity towards these electric and electronic media and thus spend lesser time in using them. Figure 2: shown below depicts the exact statistical data in chart format.

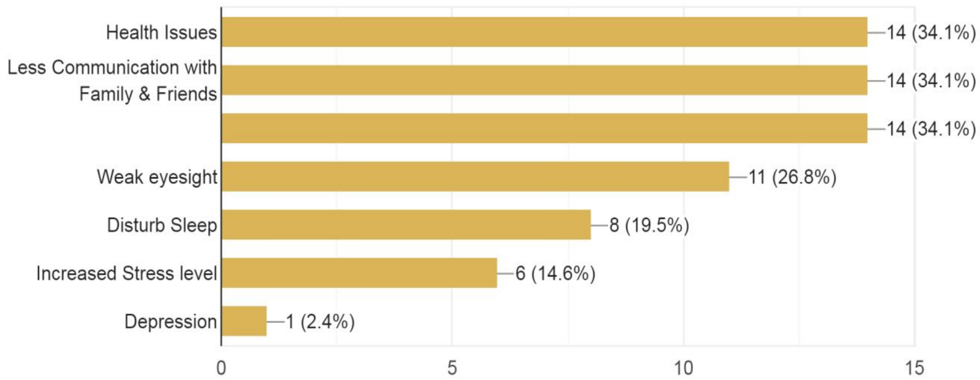
Figure-2: Gender (84 respondents)



Source: field survey 2018-19

When parents of these children were asked about their opinion on various disadvantages faced by their wards, most of them revealed that various health issues specifically related to eyes and posture are very common amongst children, almost 34.1% of parents also identified children's lack of communication with family and friend making them introvert. Disturbed sleep, increased stress level and depression are other drawbacks of electronic media as voted by fathers and mothers. Figure3. Given below identifies various factors that relate to electronic gadgets being affecting children negatively.

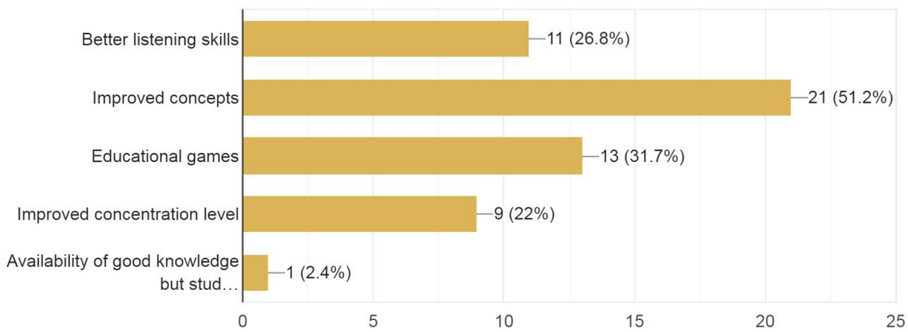
Figure-3: Have you observed any of the following disadvantages of using gadgets by your children? (68 respondents)



Source: field survey 2018-19

Not just disadvantages, electronic gadgets are also known to have advantages as listed by adults in the survey. 68 respondents (all parents) were selected to answer whether they can list out pros of using electronic gadgets by children. Most parents identified that when used to strengthen concepts, electronic media plays an excellent role by using audio-visual aid. These videos can be viewed again and again listening to the voice explaining concept along with the video displaying it. Educational games, improved concentration level and better listening skills are some of the other listed advantages.

Figure-4: Pick the advantages of using electronic gadgets to your children? (68 respondents)



Source: field survey 2018-19

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CONCLUSION AND SUGGESTIONS

Children are very receptive, be it good or bad, they presume what they are being exposed to constantly is apt for assimilation and soon it becomes a habit for them. 24x7 availability of TV, Internet, mobile phones, and video games are making kids spoilt for choice. One after the other constant use of electronic gizmos is making juveniles less understanding and more adamant. Children's social behavior along with their physical fitness is becoming a large concern for most parents today. There could be many reasons for children being socially inactive and increased affinity towards electronic gadgets at large. Exposure to technology has its advantages but also has a downside if done too much. Easy access to information has made it mandatory for all of us to use internet. LED screens and projections are not new at homes now for entertainment without having to go out. But, as mentioned earlier, limited communication and interaction is robbing children of confidence and cognition. There is no doubt that these technologies offer benefits as well like online teaching-learning programs, educational games etc. A limit has to be set on how and what is been viewed on these gadgets. Parental supervision is must and thus it can be concluded that incorporating technology into children's life is advantageous only when done with proper care and limits are set.

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BUDGETING IN ACADEMIC LIBRARIES: PLANNING AND PROGRAM

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ABSTRACT
The library budget is a tool for turning library dreams into reality. The development and execution of the library budget is one of the Librarian most important tasks. The process should be integrated with the planning and evaluation of library services. Once reviewed and approved by the library Committee, the budget serves as a roadmap for the delivery of library services as per academic year this paper focused on the budget and various types of budgeting and examine a service academic library offer their patron this paper will help librarian and administrator to explain which service to keep, where to cut back and what to eliminate in their own library.

INTRODUCTION
Budget is the focal point of the financial procedure of all libraries. The annual estimate of the expenditure is likely to be incurred and of the income to be received is of tremendous importance. It should be primarily as a plan of action, as the decision on how a library is to continue to function and to develop during the year. However, budgeting reflects the provision of funds for activities that will enable the library achieve its set objectives and goals. Budgets are usually prepared one year in advance. This involves indicating funds that would be needed for personnel and resources such as materials and equipment.

Therefore, A library forming part of or attached to a university, college or any educational institution is known as academic library and it is different from public library and special library and functions as an additional help to it's institution in carrying out the objectives, mainly the education and an important intellectual resource of learning community. Academic libraries exist in many countries across the world and are often considered an essential part of having an educated and literate population.

This article has two important points. First, it focuses on strategic planning, inviting library administrators to take a closer look at the services they offer; Consider whether the services they offer support the mission of the parent institution (and therefore of their library); clarify what businesses they are in now; and consider what businesses to enter in the future.

Second, the article outlines a cost-finding methodology that enables library administrators to engage in “strategic budgeting”- that is, the decision-making that relates inputs to outputs in deciding which services to keep and which to discard within their own library. It is important not only to know what percentage of the total budget is being allocated to each product or service, but also to identify what ingredients went into each slice of the pie and what the effect would be of cutting out or cutting down on one or more ingredients. Reliable cost data are also essential to determine how much to compensate a particular library, or libraries, for providing a particular service or services. Our cost-finding methodology has been used by both the library administrators, seeking to gain a better understanding of how they spend their money and those needing to calculate the cost of service for compensation purposes.

DEFINITION AND MEANING OF BUDGET:
- A budget can be defined as **a quantitative economic plan in respect of a period of time.**
- The Budget may be subject of an economic policy goal; but it is not an economic policy weapon.

Budget is a financial and or quantitative statement prepared and approved in advance for the purpose of attaining a given objective. A budget is normally for a year. It is a short term plan. (Adams 2002). One of the primary objectives of budget is to measure the profit earning of an organization. In the case of library its aim is to satisfy its client with all the basic necessary information materials with growth of information and development of library.

However, a budget is also a tool for management direction and control of the work which an agency or department plans to do. In effect, it is a work programme translated into monetary units.

- **A budget has four characteristics namely:**

1) Equilibrium: A balance between expenditure and revenue.

2) Comprehensive: i.e. summation of both revenue and expenditure.

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3) Unity: i.e. the inclusion of all fiscal operations in one budget rather than their dispersions through a series of separate documents by class of operations.

4) Periodicity: Operation of a fixed time basis with budget plans at regular intervals.

- **Functions of a budget**

- **Budgets can fulfil one or more of the following functions:**

1. Mapping: A budget can be used to detail the road to be travelled in fulfilment of an organisational objective. It details all the steps to be taken, and therefore can act as a check on the overall viability of the organisation's objectives.

2. Controlling: The budget can ensure the achievement of objectives by placing a planning control framework over the steps to be taken.

3. Co-ordinating: By spelling out the linkages between parts of the organisation's plan, the budget can help to co-ordinate activities.

4. Communicating: The budget is a means for management to explicitly inform staff and the wider public what the organisation will be doing.

5. Instructing: A budget is often just as much a form of executive order as an organisational plan since it lays out the requirements of the organisation – it may therefore be regarded as a managerial instruction.

6. Authorising: As well as an instruction, the budget is an authorisation to take action within the specified limits. In that respect, the budget performs a delegating function.

7. Motivating: Budgets can act as a motivational tool to encourage managers to perform within targeted limits.

8. Performance measurement: A budget may provide a benchmark against which actual performance can be measured.

9. Decision-making: A well-designed budget can be a useful tool in evaluating the consequences of proposed changes in actions, since it should be possible to track the effect of any change throughout the organisation.

- **The Need for Budgeting in Libraries**

A budget is a guide or directive for fiscal management. Libraries need funds for services, and these services must be budgeted for. Fletcher (1990) gave two definitions of a budget, calling it "the overall picture of … allocations (for expenditure) and … income," as well as "the financial allocation for specific purpose or purposes during a given period." Although academic libraries are service-oriented and have little or no revenue-generating motives or objectives, they still obviously require a budget. Technical service is not a significant source of income in the library system. Very small amounts of income are made from photocopying and sometimes printing, penalty fees and binding, but the amount is infinitesimal compared to the funds expended on technical services.

The need for budgets in academic libraries is increasingly important. In public institutions, government funding continues to fall. The literature (books and journals) that must be managed continues to grow. There is an increasing demand for online resources and services. Libraries must effectively divide funds between staff and materials, which include acquisitions, services, and equipment. Library fiscal management is becoming more decentralized. Current trends give a measure of financial control to divisional, sectional, and unit librarians.

- **The process of budget development**

The first step in developing a library budget is to consider what the library hopes to accomplish in the following year. The availability of a current long-range plan will make this step much easier, because the plan would already document your community library's service needs and the library activities necessary. If you have a long-range plan, ask your board to review it and make any necessary adjustments or revisions. You might solicit suggestions from library staff on what additional materials or personnel may be required or ways to adapt current resources to meet the service plan. Then discuss with the board how the library's goals may affect the budget, what resources will be required to carry out the plan, and whether the goals are still reasonable, considering the current economic climate.

The second step is to determine the total financial resources necessary for what the library wants to accomplish in the following year. Often, increased funding is required because of higher costs, increased usage, or new services that will be offered. Funding for new services can also be made available by shifting resources from a

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lower priority service that can be reduced or eliminated to a higher priority service. Project the amount of other revenues you might expect based on past use or current trends.

You and library staff should prepare draft budget documents by following the format used by the Library board. The library board president or a finance committee may have input or guidelines for the development of budget drafts. The board of trustees will then review the draft budget with the director, propose changes, and eventually approve a final budget.

After the written budget documents are approved by the board and submitted to the finance committee, the final step in the process is securing the funding needed to carry out the planned service program. Trustees, as volunteer public representatives, are especially effective budget advocates. Trustees should be involved in presenting, explaining, and supporting the library budget that was approved by the library board.

- **Different Types of Budget**

1. Incremental or Traditional Budgeting: This is based on the increment. Increment means always there is an increase. This budgeting system is used extensively in government because of its simplicity. However, the system has a problem of not being efficiency based. It also transfers the problem of the previous financial year into the next since the same parameters for measurement are used.

2. Annual Budgeting: In this type of budget expenditure of a capital nature may be described as that which is incurred on a project of lasting value, even though that value may diminish in the course of time, whereas revenue expenditure is usually of a constantly recurring nature and produces no permanent asset. The cost of erecting a library is an example of capital expenditure, while expenditure on the general maintenance of library staff salaries, books, heating, lighting and cleaning is of a revenue nature. The annual capital budget shows the capital expenditure for one year ahead and is to be distinguished from.

- **Objectives of Annual Budget**

1. To provide a financial plan of action.
2. To provide legal authority for incurring expenditure.
3. To establish the financial position of the library.
4. To provide a mechanism for ensuring that adequate controls are maintained over expenditure and revenue.

3. Long- Term Capital or Rolling Budget: Is a statement of projected capital works for specific period usually three or five years ahead. In case of libraries it is salutary for a librarian to have to make a reasonable forecast of the programmed of new buildings required in the next five years. It does not authorize expenditure nor commit either the controlling body or the librarian, but it enables priorities to be decided and the financial implications of continuing development to be appreciated.

4. Zero-Base Budgeting: This type of budgeting implies starting the budget from zero situations and justifying each segment of the budget rather than merely adding to historical budgets or actual. Each activity is thought of a mission, it is challenged as to its needs, then as to the required level of activity. Conventionally, budgets are queried when they show increases in expenditure over previous year. In zero Based Budgeting, there should be positive attempt to eliminate inefficiency and shock from current expenditure. A decision package is really the foundation of the zero based budgeting system.

5. Performance Budgeting: This type of budgeting presents the purpose and objectives for which funds are requested, the costs of the programmes proposed for achieving this objectives and quantitative data measuring the accomplishments and work performed under each program. It therefore, emphasizes the things which library does rather than the things which library buys.

- **The performance budget system use the following features**

(a) Classification of budgets in terms of function and activity

(b) Measurement of work done or outputs provided by each activity

(c) Monitoring of actual cost against budgeted cost and performance.

6. Planning, Programming, Budgeting System: - This is the type of budget that analysis the output of a given program. The idea here is that, just as library provides information materials to its client so does it provide services. It could also be described as the analysis of alternatives to find the most effective means of reaching basic objectives.

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This type of budget has the following elements

(a) identification and examination of goals and objectives in each major activities of library

(b) measurement of total program cost, not just for one but also for at least several years.

(c) Analysis of the output of a given program in terms of its objectives.

7. Lump Sum Budgeting: Is the type of budget that involves the provision of funds to the library, which it can then dispense to cater for activities that would need to be funded. Lump sum budgeting is very rare in the library.

8. Line- Item Budgeting: This type of budget is used usually by libraries to allocate funds for a succeeding year in the incremental or line-item method. The approach is oriented to expenditure, itemizing proposed disbursements under different heads of units. The expenditure side of the 'line-item' or incremental budget is made up of personal emoluments, other charges and capital or developmental items. Therefore, the line-item budget is often called 'incremental budgeting' involves picking of last year's figures and adding the percentage to arrive at the focal year budget. The percentage added is based essentially on three factors, namely:

(1) Trend of economic event

(2) Inflation and

(3) The available fund

- **In line-item budgeting, provision is made essentially for the following**

1. Wages and personal emoluments of staff
2. Cost of books
3. Cost of journals
4. Purchase and maintenance of equipment
5. Purchase of non-book materials
6. Supplies
7. Communications, mail, telephone, fax, transportation
8. General overhead cost – electricity, water, maintenance of buildings.
9. Outsourcing – cleaning, security, photocopying, binding etc.

- **As a library manager Line-item budgeting is the best type of budget that suit public library base on the following reasons**

1. It is simple to operate and understand.
2. It suits the library's level of development where there is paucity of data.
3. It is cheaper to produce.
4. It encourages the continuity of projects.
5. The method ensures that budget is translated in monetary language and relates to the relevant activity operations.
6. Allocations into Heads and sub-heads facilitate the monitoring of performance. Although, the practice in every library will be varied to suit local circumstances, there are some basic principles in the preparation of budgets that should be stated. It is process that start at least six or seven month before the commencement of the financial year and is a task which the librarian and the finance officer undertake together.

STRATEGIC PLANNING: IDENTIFYING LIBRERY SERVICES

Looking at the library from a distance, it is evident that libraries maintain a collection not only to provide information to students, but also to support library staff or faculty who use the collection to deliver a variety of services to organization. In addition, libraries provide a variety of other services that do not draw on the information resources that are maintained or accessed.

Collection-Related and Information-Related Services
The library provides customers with access to information and materials, either through the library's own collection or by accessing outside resources.' Customers go to the library to browse, to find materials, to borrow, to get questions answered, and to photocopy materials in the collection. Some of these activities customers can handle by themselves, while others, such as getting reference assistance, depend on the librarian serving as an intermediary or information counsellor.

Indeed, librarians provide a very labor-intensive and highly skilled "intermediate service" which we refer to later as "collection maintenance," which encompasses the many activities they perform to maintain and expand the physical and virtual collections. In addition, librarians invest energy in developing tools to provide shortcuts for finding information, which they use on behalf of their organization, or which their customers can use directly. For example, they create union lists of periodicals, bibliographies, Referral services, SDS, CAS, pathfinders on particular topics. Academic and school libraries place additional emphasis on teaching their students how to find information themselves that is, they provide "bibliographic instruction" services.

To add value, school libraries provide other collection and information-related services, such as reader's advisory services, book talks, and story hours, selective dissemination of information (SDI) and other types of current awareness services.

Other Types of Services
Academic libraries provide photocopying services or Inter library Loan Photocopying, which they subcontract to commercial concerns who locate their operations in the library. This type of photocopying may be unrelated to the use of the library's resources that is, people use the library's equipment for personal copying. The same may apply to the use of microcomputers provided by libraries.

Operating vs. capital costs
In planning for the financial needs of the library and recording financial activities, it is important to maintain operating and capital activities separated for reporting purposes. Operating activities are those that recur regularly and can be anticipated from year to year. Included as operating expenditures are staff salaries and benefits; books and other media acquired for the library; heating, cooling, and regular cleaning and maintenance of the building; and technology support contracts. Capital activities, in contrast, are those that occur irregularly and usually require special fundraising efforts. These would include renovating or building new library buildings, technological upgrades, or the purchase of equipment or furnishings. Many academic Institutions have cost thresholds for purchases or projects to be considered capital expenses.

Revenue vs. Expenditures
In both operating and capital budgets, you will need to show revenue (or income) and expenditures. Revenue should be broken down by the source of the funding, for instance, system state aid, grant projects, grant-in-aid, special grant, gifts and donations, fines and fees. Expenditures are sometimes grouped in categories with lines representing similar products or services for instance, personnel costs (salaries, wages, benefits, and continuing education), general operating costs (including office supplies, utility and communications costs, building and equipment maintenance, and insurance), contract fees (such as shared automation system), and collection costs (broken down into print materials, audio and video materials, and electronic services).

CONCLUSION
The budget considered most in achieving the desired objectives in every library. budget is seen primarily as a plan of action, as decision on how a library is to continue to function and to develop during the coming year. The compilation of the budget is to carry out with great care and responsibility. However all library expenditures and revenues should be complete, comprehensive and include all activities of library. The methodology of Planning and program budgeting provides library committee, library board and librarian with the tools they need to move beyond the accountant's line-item budget and generate management information necessary for strategic planning in a time of diminishing resources and rapid changes in technology. budgeting in library technical and services should necessarily include, technical Service Information Service and other service patrons, library staff, tools, equipment, and supplies, among other things.

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FILMS AS CULTURAL ARTEFACTS

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ABSTRACT
Films act as the artefacts of the culture they represent. Film and cultural studies looks at hybridisation of both the fields which requires an analysis of 'the sphere of consumption and the subcultures created thereof. This paper looks at film from cultural studies approach as an 'inter-discursive space', which substance and methods are constituted from the collaboration of disciplines around the topic of culture. The methodology applied is that of case studies of films from different parts of the world as cultural artefacts based on secondary sources available. Film construct meanings and symbols of the time frame they represented by forming narratives of a particular way of life, signifying practices, and popular ideologies and issues arising in the given time frame in history. The paper discusses film as propaganda, film as a form of national expression and also as a medium for expression of different discourses faced by a society in a given time frame. Films would thus fit into cultural studies as Raymond Williams (1958) would describe it as an artistic activity, a way of depicting life and also a historical process. The paper discusses films as relative to cultural, historical and perceptual phenomenon. Further films can be understood from the structuralist, functionalist and postmodern standpoints.

Keywords: Films, Cultural artefacts, Popular culture, Narratives, Relativism, Power struggle

INTRODUCTION

Film is considered as the culmination of all art forms sculpture, music, dance, art, architecture, literature and painting. Martin Siefkes (2012) states that all human action is an artefact; "In a narrower sense, the term is used for material things resulting from human actions; in this sense, all artefacts together form the realm of material culture. Although meanings play an important role in our daily interaction with artefacts, they have never been treated in a comprehensive and systematic fashion". Cultural studies approach to film narratives is an 'inter-discursive space', which substance and methods are constituted from the collaboration of disciplines around the topic of culture. There are no fixed boundaries in the study. Its strength lies in its openness so that it may transform and grow. R Johnson (1986) highlights three main models of research in Cultural Studies:

1. production-based studies, involves the process and struggle over the production of cultural items;

2. text-based studies, investigates the forms of cultural products; and

3. studies of lived cultures, concerned with how experience is presented.

Cultural studies is an area of activity that grows from interaction and collaboration to produce issues and themes that are new and challenging.

FILM CONSTRUCTS

Film construct meanings and symbols of the time frame they represented by forming narratives of a particular way of life, signifying practices, and popular ideologies and issues arising in the given time frame in history. A classic example would be Battleship Potemkin a 1925 Soviet silent film directed by Sergei Eisenstein (known as father of montage). The film is considered a revolutionary propaganda film and is famous for its tests on theories of montage of Kuleshov effect to evoke emotional responses from the audiences. The film's potential to influence political thought through emotional response was noted by Nazi propaganda minister Joseph Goebbels, who mentioned that "anyone who had no firm political conviction could become a Bolshevik after seeing the film". The film becomes a historical artefact of the time by depicting the authoritarian culture and telling the story of how a revolutionary society is formed.

Then film showed narratives of "the angry young man" which showed frustration of the youth of the era against the prevailing social injustice. The movement initially started in the 1950s with British actors like Albert Finney, Alan Bates and Tom Courtenay represented their ethos in dramas of blue-collar realism and social revolt and went on to find stardom in Hollywood. Bollywood has its own representation of the ideology of the Angry Young man in the Indian context in the iconic image created by Amitabh Bachan which was widely contextualised by the masses, specially the youth, in the 1970s and 80s.The movies then created the narratives about glitz and glamour – fighting, love, deprivation and everything else in between. The following Indian films that made it to the final Oscar Nominations serve as cultural artefacts of the time they represented:

1 Mother India (1957): reference to hindu mythology are abundant in the film, and its lead character has been seen as a metonymic representation of a Hindu woman who reflects high moral values and the concept of what it means to be a mother to society through self-sacrifice. Mother India metaphorically represents India as a nation in the aftermath of independence, and alludes to a strong sense of nationalism and nation-building.

2 An Encounter With Faces (1978) film, without narration, attempts to capture the mood and plight of the children's homes at Dongri and Mankhurd in Bombay. The delinquent children themselves narrate their problems and socio-economic plight they have to suffer. The film attempts to make general public aware about the condition of these delinquent children while emphasising the need for their rehabilitation.

3 Salaam Bombay (1988) written and directed by Mira Nair, chronicles the day-to-day life of children living in the slums of Bombay

4 Lagaan (2001) is set in the Victorian period of India's colonial British Raj. It also reflects the collective love of the country for the game cricket as a unifying force.

5 Little Terrorist (2005) directed by Ashvin Kumar revolves around the narrative of cricket and India-Pakistan border.

Film as a National expression are socially expressive The Apu Trilogy directed by Satyajit Ray comprises of three Bengali films: Pather Panchali (1955), Aparajito (1956) and The World of Apu (1959). The three films comprise a "coming of age" narrative they describe the childhood, education and early maturity of a young Bengali named Apu in the early part of the 20th century. Thus depicting ethos of that time. On the international front, The Three Colours trilogy is the collective title of three films directed by Krzysztof Kieślowski, two made in French and one primarily in Polish: Three Colours: Blue (1993), Three Colours: White (1994), and Three Colours: Red (1994). Blue, white, and red are the colours of the French flag in left-to-right order, and the story of each film is loosely based on one of the three political ideals in the motto of the French Republic: liberty, equality, fraternity.

Film and cultural studies looks at hybridisation of both the fields which requires an analysis of ‘the sphere of consumption and the subcultures created thereof. David Forgacs (2013) mentions how Smith (1993) in Clint Eastwood as ‘a cultural production’, analyses “The Terminator (James Cameron, 1984) as a film that condenses together several collective anxieties of the 1980s: over technology and the displacement of humans by machines (robots and computers) and also over abortion (the Terminator’s mission is to prevent a baby from being born, Sarah Connor’s is to protect it and enable it to be born)”. Hence films carry the ideological issues of the times in film texts. Cultural studies of films deal with the way films ‘encode’ ideological or covertly political messages and with how audiences may actively ‘decode’ and respond to these.

It is often concerned with the way in which contemporary films connect, overtly or not, with collective anxieties and preoccupations: about gender relations and roles, ‘normal’ and ‘deviant’ sexualities, demarcations of racial difference, technological change, fears of war and terrorism, of death, destruction or ecological disaster. One recent example in the context of India will be the Supreme Court passing Section 377 of the Indian Penal Code, addressing the LGBT issue. This coincides with the recurring rhetoric as shown in many social media messages and recent release of the Bollywood film ‘ Ek Ladki Ko Dekha Toh Aisa Laga’ which deals with a lesbian relationship and the need for cultural acceptance of the same by the society. The film’s release was close to the Queer Azaadi Mumbai Pride March. The film tries to address Indian masses regarding LGBT acceptance in a subtle way and is considered the first mainstream Indian film to deal with lesbian relationships. Similar issues were addressed by Hollywood films on similar line, Boys Don't Cry 1999 American biographical film dramatized the real-life story of Brandon Teena, an American trans man. Moonlight became the first film with an all-black cast, the first LGBTQ film, and the second-lowest-grossing film domestically to win the Oscar for Best Picture. Brokeback Mountain (2005) led to discourses on homosexual, bisexual, heterosexual.

This brings us to interesting justifications for bringing a cultural studies approach to bear on popular cinema by looking at ‘the possibility of rethinking recent cinema in light of work in feminism, queer studies, race studies, critiques of nationalism, colonialism and post colonialism, the cultural economies of fandom, spectator theory, and Marxism and its debates, as these sites of inquiry themselves might be said to cross-pollinate each other’. The conventional way of studying culture is to see cultures as mutually exclusive blocs that interact along a boundary or ‘zone of contact’ often describes the relationship in terms of ‘destruction’ or ‘corrupts’ another, for ex. through the process of colonialism or globalisation. Since culture is also a matter of class, age, gender, status; there will always be not only one culture in one ‘territory’ but many, it does not operate simply in terms of stronger cultures destroying weaker ones. Because culture is a never-ending process of socially made

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meaning, it adapts, changes and mutates into new forms as a process of hybridisation. Films like Monsoon Wedding, NameSake, Bend it like Bekham, address the diasporic communities of India and their challenges a cultural space from which we can observe both etic and emic perspectives on religion in Bollywood film.

CULTURAL AND PERCEPTUAL RELATIVISM

Popular cultures like films also develop the Star Cult. Actors might be celebrated by knowledgeable, subcultural audiences but little known outside such circles, making them a type of ‘subcultural celebrity’ Hills (2006). Stars can be created and destroyed by hegemonic media structures for the advantage of the industry. This will look at the political, economical dimensions of the industry. The industry in its star cult culture also gives rise to the iconoclasts of the time where popular stars who make it to the homes of the masses through the Television screens and larger than life cinema representations, later become political leaders and demigods. One classic example would be MGR in Tamilnadu. As the structuration theory of cult stardom would translate it, the extra textual lives and deaths of stars can also link them to posthumous cult status Brottman (2000). Perhaps no other state in India worships film actors as much as Tamil Nadu. M G Ramachandran, former Chief Minister of the state and a popular actor has a temple dedicated to him in Nathamedu village in Chennai district. The temple was built in 2011 by Kalaivanan, a great fan of the actor, using his own money as well as donations from other MGR devotees. Amitabh Bachchan has a temple in his name in Kolkata’s Ballugung area. The white shoes that star wore in the movie Agnipath are preserved as artefacts in the temple. Sanjay Patodia, who worships Bachchan like a devotee rather than a fan, built this temple in 2003. The rituals and ceremonies in this place of worship are conducted like in any other Hindu temple in India. Rajnikanth has a special ‘Sahasra lingam’ installed by his fans, for the health and prosperity of their favourite star. This is a part of the Kotilingeshwara Temple in Kolar district, Karnataka. As far as women are concerned, Kushboo Sundar is one of the biggest stars in Kollywood. Her stardom sent her fans into a tizzy who then built a temple for her in Tiruchirapalli, Tamil Nadu. The actress was quite upbeat about it. However, due to her controversial remarks about pre-marital sex and AIDS caused a lot of anger and anguish amongst her fans. Rubbed on the wrong side, the fans razed the temple to ground. These are cultural narratives of the time created by the impressions of the myths and icons created by our films. Over time these icons will translate to different levels of meaning creating different stories as artefacts of the time.

The interest in ideology and in making explicit the covert meanings in films is a recurrent feature, as is the conception of the activity or the agency of the audience as co-producer and negotiator of meaning of the film text, together with its writers, director and producers. An example would be Dilwale Dulhania Le Jayenge also known by the initialism DDLJ made in 1995 which still runs in the theatres till date. Films would thus fit into cultural studies as Raymond Williams (1958) would describe it as an artistic activity, a way of depicting life and also a historical process. Films as cultural artefacts would therefore connect to various social arrangements in how humans make meaning of message creation and reception in the popular culture. Ray Browne (2013) states that “Popular culture consists of the aspects of attitudes, behaviours, beliefs, customs, and tastes that define the people of any society. Popular culture is, in the historic use of term, the culture of the people.” Films in the context of culture would involve interpretation of meaning, and issues of evidence and relativism.

Historical Relativism in terms of past and present, tradition which is culturally constructed; exclusion and inclusion of information; reconstruction also plays an important role. If not construed properly, meaning changes over time so do the functions of films as artefacts. Examples would be films based on historical facts reconstructed. The Boy in the Striped Pajamas a 2008 historical drama film set in World War II. Scholars have criticised the film for obscuring the historical facts about the Holocaust and creating a false equivalence between victims and perpetrators (Eaglestone, 2017; Szejnmann et al. 2018). Stefanie Rauch (2018) mentioned that The Boy in the Striped Pyjamas "is having a significant, and significantly problematic impact on the way young people attempt to make sense of this complex past". However, a more recent study found that the film's reception is strongly based on the viewers' previous knowledge and beliefs. Research by Holocaust educator Michael Gray found that the film was having a significant effect on many of the children's knowledge and beliefs about the Holocaust. He also found that many students drew false inferences from the film. Gray recommended studying the book only after children had already learned the key facts about the Holocaust and were less likely to be misled by it. Hollis and Lukes (1982) put both historical and cultural relativism under ‘perceptual relativism’ “the degree to which perception is relative, i.e. when we look at something, do we actually see the same thing as another person looking at it?” Cultural Relativism which involves interpretation of cultures from different parts of the world or different sections of our own society is another aspect in film studies.

CULTURE AND POWER

Brian (2008) mentions that since culture is a product of interaction and part of social world, it is shaped by significant line of force that operates in the social world. All societies are organised politically and economically, and these arrangements produce certain social formation. The interests of dominant groups in society affect cultures. One way is through construction of tradition and the its distribution through the population. Another view is that the dominant group uses mass culture to drug subordinate groups (propaganda theory). Whatever view employed, culture is always linked with politics and power relations. This relation is also reflected in many of the film narratives. which reflect the resistance and negotiation of 'culture as power' . Brian (2008) further states that "Due to different interests in society, there will be negotiation and resistance. Four areas of struggle and negotiation that concern cultural studies are around gender, race, class, and age. Ex. Gender definitions and relations are never fixed and it becomes the product of power struggle. These struggle and resistance from the 'subordinated' groups often disturb the dominant ones since it is a threat to their domination". Deepa Mehta's Trilogy—Fire (1996), Earth (1999), and Water (2005), was an attempt to address socio-political issues in Indian culture. The film maker mentioned, "The trilogy is about politics. Fire is about the politics of sexuality, Earth is about the politics of nationalism, and Water is about the politics of religion."

Struggle and negotiation above are often around questions of cultural identity. Identity is very often connected to place both locally or widely. This serves as important issue in the study of culture and films in which identities are constructed and how they reflect particular distribution of power. The Color Purple a 1985 American coming-of-age period drama film (based on a novel by Alice Walker) directed by Steven Spielberg tried to address these issues. Theories of culture tries to address the issues and problems and to unite them within framework of explanation. Therefore, theorising needs abstraction and looks for connections in terms of general principle or concepts. It is here that Films as cultural artefacts can fit into functionalist and structuralist theories. Or they could be totally poststructuralist or postmodern in their construct. Functionalists argue that culture functions as solution to problems of social order because it contains values, the said ideas about what is desirable in society. Culture 'oils the wheels' as it also maintains economy and political system. Structuralists believe that a phenomenon studied should be seen as consisting of a system of structure. The system and the relationship between different elements are more important than the individual element making up the the system. Bollywood films like Pardes made in 1997 would try to resound this narrative.

Then there is the Poststructuralism and postmodernism approach. It emerges as a response on binary definitions developed from structuralism. Poststructuralism often works with the way in which versions of truth are produced in texts and through interpretation, which is always in dispute. Unlike structuralism which tends to find the real structure or 'truth', poststructuralism tends to be more playful in practice, not outcome. There are several films like Frida, Run Lola run which have been in this line in their form and content.

CONCLUSION

Studying film as cultural artefact would require one to understand one's own position as an consumer or producer of messages, where one comes from as a Prosumer (Producer and Consumer), and who and what we studying . Echoing communication scholar Laswell (1948) "who says what in which channel to whom with what effect". The argument is also in line with 'Circuit of Culture' defining culture as being about 'shared meanings', this circular model presents representation, identity, production, consumption, and regulation as wholly interrelated. Also keeping in mind that due to cultural and historical relativism, there are notions of 'high culture' and 'popular/mass culture'. This question of boundaries between levels of culture and the justification is an area of central concern for cultural studies. Foucault presents a more interwoven view of relationship between culture and society. In his notion of 'discourse', he argues that social groups, identities, and positions or any other cultural meanings are produced within discourses. So, there is a flexible set of relationship between power, discourse, and what exist in the world. Thus, studies of the processes of boundary maintenance and change are issues of cultural change and continuity (culture as a process of development). These issues and concerns in cultural relativism introduces a strong aspect in culture which will continually be reflected in film as a cultural artefact.

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STUDY OF SOIL QUALITY THROUGH ICT FOR AGRICULTURE

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INTRODUCTION

The productivity of soil are likely to get modified due to change over in cropping intensity, use of new genetic crop material and use of fertilizer complex Efficient management and maintenance of soil health is the key to accomplish sustained high productivity, food security and environment safety. Therefore, it is important to maintain soil health for increasing agriculture production and multiple demands against the fast mounting pressure on the limited soil resource base. Nature of parent material and mode of soil formation decide the total quantity of nutrient present in the soil. But their availability is governed by number of factors like soil reaction, type and amount of clay, physio-chemical properties, crop ecology, soil environmental conditions and management practices.

Soil properties are important for their key role in supporting ecosystem services, plant growth, water availability and maintaining carbon stocks. Soil depth is defined as the depth (in cm) to a lithic or paralytic contact (USDA Soil Survey Manual). Soil texture indicates the relative content of particles of various sizes, such as sand, silt and clay in the soil. Texture influences the ease with which soil can be worked, the amount of water and air it holds, and the rate at which water can enter and move through soil. Inventories of soil carbon stocks are needed to assess the possible impacts of global climate change on soil organic, inorganic carbon content in relation to potential greenhouse gas emissions.

SCOPE OF THE STUDY

Soil properties derived from soil maps existing at various scales of thematic maps as well as soil profile observations will be used to derive spatial distribution of important soil properties those are required for various regional modeling activities. Currently soil depth class, soil textural class and soil organic and inorganic densities are generated at 5km spatial grids. The properties can form an important input to regional CO2 emission, carbon balance studies, hydrological and climatological models at regional scale.

OBJECTIVE

The present study has been taken up with an objective to provide important soil properties at 5 km equal area grid. The representation in this grid cell could be fraction of area occupied in the grid cell for categorical properties like soil depth and textural classes. For numeric properties like soil organic and soil inorganic carbon densities, mean values at the 5km grid cell will be provided.

The soil properties currently being provided are fractional area of various soil depth classes, fractional area of various soil textural classes, mean soil organic density and mean soil inorganic carbon density.

Every macro and micro nutrients play important role in the soil to maintain the soil fertility and agricultural production. Hence it is very important to know nutrient availability of the soils to improve agricultural production by supplying required quantities of nutrients through different fertilizers. The present investigation was useful in judging the deficiency of various nutrients and thereby use of fertilizer depending on their status.

1. To Study the physico-chemical properties of soils.
2. To know the status of available macro and micro nutrients in soils.
3. To compute soil nutrient index and to prepare soil fertility map.
4. To study the correlation between physico-chemical properties and available nutrients.

DATA SOURCE

Soil mapping was carried out for sub-regional planning under Integrated Mission for Sustainable Developed (IMSD) and other regional soil mapping projects using multitemporal satellite data acquired from LISS-II sensors aboard IRS-1A / 1B/ 1C. Soil maps generated at 1:250,000 and 1:50,000 scales under various projects at NRSC carried out during 1985-2005 using visual interpretation of multi-temporal satellite data supported with soil profile studies and soil chemical analytical data were used. For providing soil carbon densities, spatial outputs generated under National soil carbon pools of India - ISRO-Geosphere Biosphere project are used.

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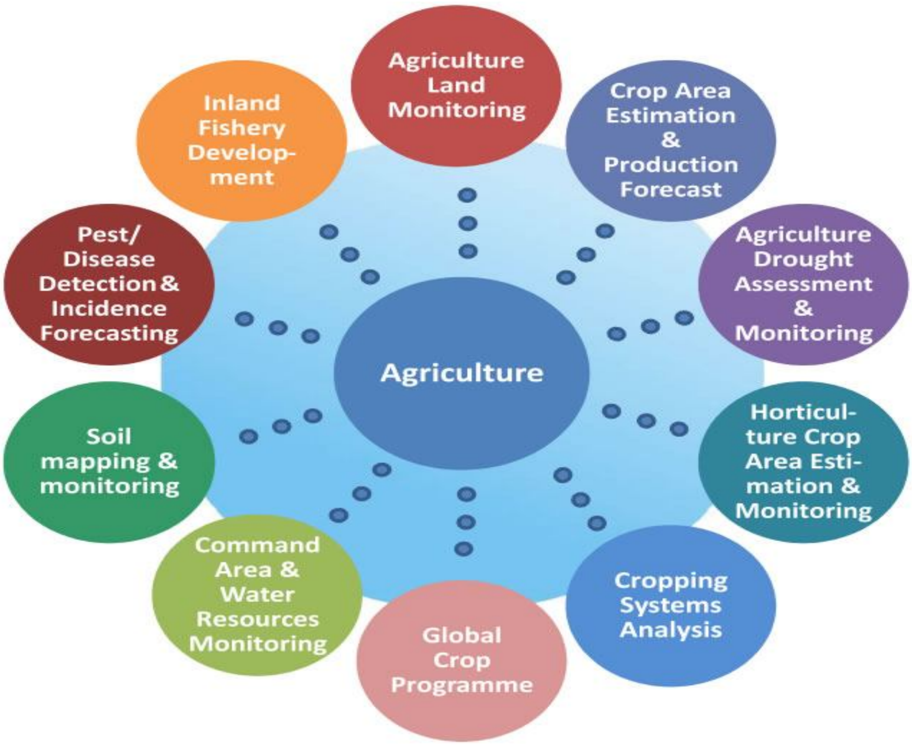

Agriculture is the backbone of Indian an economy and the pivotal sector for ensuring food security. Timely availability of information on agriculture is vital for taking informed decisions on food security issues. India is one of the few countries in the world that uses space technology and land-based observations for generating regular updates on crop production statistics and providing inputs to achieve sustainable agriculture.

Satellite-based optical and radar imagery are used widely in monitoring agriculture. Radar imagery are especially used during monsoon season. Integrated use of geospatial tools with crop models and in-situ observation network enables timely crop production forecasts and drought assess-ment & monitoring.

METHODOLOGY

The standard methods were followed for determination of physico chemical properties and available nutrients in soil are given below.

PHYSICAL PROPERTIES

Density of soil

Particle density and Bulk density of soil was estimated by pycnometer and clod coating method, respectively.

Porosity of soil

It was calculated by using following formula

% Porosity =[Bulk Density/Particle Density]X100

Soil Nutrient Index and preparation of fertility map

Nutrient index was calculated as per the formula suggested by Ramamoorthy and Bajaj (1969) and the values for low, medium and high will be taken as <1.67, 1.67-2.33, >2.33, respectively.

NIV = (No. of samples Low x 1 + No. of samples Medium x 2

+ No. of samples High x3)/ Total number of samples

Benefits

- Agricultural policy decisions
- Declaration of drought and shortfall in food grain and contingency planning
- Support to crop damage-assessment
- Advance crop planning and diversification
- Timely tailoring of agronomic practices
- Demand-based irrigation scheduling

CONCLUSION

Soil quality is very essential factor in agriculture .Crop production is depends on soil quality. s per the crop quality the health of the people is depend. To get the more income the farmer is not ready to check the quality of the soil and want to grow crop immediately. It effects in poor quality crop productions and effects on people health.

FUTURE DIRECTION

The available soil profile observations are being arranged in to database. These observations will be used to spatially model the soil properties and will be validated. The digital mapping approach with huge database points should enable to provide better products with accuracy tag.

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A STUDY ON HRD PRACTICES IN BANKING SECTOR OF INDIA

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ABSTRACT
The aim of this study is to examine the nature of HRD practices that exist in Indian Public and private sector banks and their effect on the managerial effectiveness and furthermore to associate them with the end goal to discover the connection between them. The understanding of various HRD practices would require relative study of practices in the banks. The specialist would have to understand what practices have been viable and conditions under which they are successful, and how they integrate with the entire system in a quick changing situation In the wake of globalization, progression and privatization on economic front, organizations are relied upon to make target appraisal of existing status of their HRD framework and procedures with the end goal to advance need based commonsense HRD Agenda for what is to come. In this setting the present investigation provides a solid base and guidance as it gives the experimental proof as respect to current status of HRD Sub-frameworks and facilitators in connection to HR profitability with reference to Indian Private Sector and Public Sector Organizations. All the chosen sub-frameworks of HRD (with the exception of Employee Communication and Employees' Empowerment) have been observed to be reasonably successful.

Keyword: HRD, banking, private sector, organizations, employees

INTRODUCTION
Human Resource Development has expected extensive significance in the ongoing years, be it business association or a bank or an office, the improvement of human asset is fundamental for its proficient and viable working. In a developmental procedure when creating economy battles to achieve more elevated amounts of living it can scarcely over look the need of building up its HR to meet the greater and new difficulties of raising the nature of the majority. Indian managing an account is the life saver of the country and its kin. The business had helped in building up the imperative areas of the economy and introduces another day break of advancement in the Indian economy. This industry has deciphered the expectations and goals of a huge number of individuals into the real world. Today, Indian banks can certainly contend with any innovatively propelled banks of the world. This has now turned out to be instrumental in the advancement of World Economy. Banks have turned out to be worldwide powerhouses that have made much more unpredictable items that include hazard and securitization in models proposed by researchers.

According to Leonard Nadler, "Human resource development is a series of organized activities, conducted within a specialized time and designed to produce behavioral changes".

Human Resource Development (HRD) is a process of developing skills, competencies, knowledge and attitudes of people in an organization. The people become human resource only when they are competent to perform organizational activities. Therefore, HRD ensures that the organization has such competent human resource to achieve its desired goals and objectives. HRD is needed by any organization that wants to be dynamic and growth-oriented or to succeed in a fast-changing environment. Organizations can become dynamic and grow only through the efforts and competencies of their human resources.

Actually human resources are exclusively in charge of making use of national resources and for the change of customary economies into the cutting edge and mechanical Economies. Absence of association of human resources is to a great extent in charge of the backwardness of the country Countries are immature since their kin are immature. Fundamentally, the distinction in the dimension of economic development of the nations is to a great extent and is an impression of the distinctions in the nature of their human resources. The key component in this recommendation is that the qualities, dispositions, general introduction and nature of the individuals of a nation decide its economic development.

OBJECTIVES OF THE STUDY
- To study the HRD practices in Private Sector Banks
- To measure the employee satisfaction level of bank officers on HRD practices of their banks
- To find out the relationship between the motivation of bank officers and their level of satisfaction on HRD practices.

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REVIEW OF LITERATURE

Dr.B.Mathivanan (2013) Banking was a flourishing industry in antiquated India. At first, the mechanical houses spearheaded manage an account with a view to creating assets for profitable exercises and in the meantime offered extensive security, liquidity and reasonable comes back to the contributors. As it were, managing an account kept on being a conventional industry till 1969. At the point when significant banks were assumed control by the Government of India. With nationalization, banks stopped to subsidize organizations just for modern area and turned into a vivacious instrument of social change more measurable information are accessible in help of the relational word that there is a marvelous development of keeping money industry.

DR.P. Chinnadurai (2014) mentioned that Indian industry is working up to the difficulties tossed in by market economy. To get by in the profoundly focused situation, administrators are being pressurized to enhance quality, increment profitability, chop down expense and take out wastefulness. The aggregate endeavors of the business and the employees expect significance in this specific circumstance. Moreover, this is the place HRD practices can assume a significant job. The achievement of the Banks depends on the satisfaction of their clients as well as the satisfaction dimension of the employees working in the banks. The dimension of satisfaction of the bank employees can be guaranteed and upgraded by effective HRD-practices embraced by the Banks.

Agarwal (2007) expressed that with the selection of HR strategies, for example, occasional survey of worker execution; sufficient preparing for the workforce and career advancement standards for its faculty, making motivation, and responsibility in the workforce the association can receive the full business rewards and end up successful to the incredible satisfaction of every one of its partners.

Lise et al. (2004) cited that the modern brain science has questionable history identified with the examination and comprehension of representative states of mind and employment satisfaction. A portion of this exploration is quite certain and pointed principally at different scientists, while different productions give handy direction on comprehension, estimating, and enhancing worker states of mind. One likely future course of worker state of mind research will be to more readily comprehend the interchange between the individual and the circumstance and the different interior and outside elements that impact employee attitudes.

Sharma N.K. (2002) stated that due to the idea of LPG the opposition among the banks has changed the way of bank management capacities introduces when contrasted with pre reform days, people in general segment banks are at a disadvantageous position contrasted with private segment banks in numerous zones indeed, even the Narasimhan committee in 1991 prescribed advances that were expected to enhance the money related strength of Indian banks and employees all round development. Because of this HRD has imperative job and there is a pressing need to develop essential expert framework, in this way HRD is extremely critical as it gives most extreme answers for the different issues.

RESEARCH METHODOLOGY

Details regarding the research design, data collection questionnaire, sampling plan, area of the study and statistical tools used have also been given. Finally the limitations of the study have also been briefed.

RESEARCH DESIGN

Research design is purely and simply the framework or plan for a study that guides the collection and analysis of the data. The research design indicates the methods of research i.e. the method of gathering information and the method of sampling study is descriptive in nature.

SAMPLING DESIGN

Sampling design comprises four major areas: Population, Frame, Sampling method and Sample size estimation.

RESEARCH TOOLS USED FOR THE PRESENT STUDY

- ANOVA
- CHI – SQUARE
- CORRELATION

DATA ANALYSIS

The present chapter helps to analyze and interpret the data. The data gathered from the respondents belonging to Bengaluru is evaluated and interpreted to arrive at a conclusion for the research.

ONE WAY ANOVA (AGE)

H01: There is no significant difference between age groups with regards to the Performance appraisal, Work motivation, Training development, Employee satisfaction and HRD practices

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		Sum of Squares	df	Mean Square	F	Sig.
Performance appraisal	Between Groups	88.513	3	29.504	2.525	.059
	Within Groups	2371.584	203	11.683		
	Total	2460.097	206			
Work motivation	Between Groups	193.626	3	64.542	5.236	.002
	Within Groups	2502.297	203	12.327		
	Total	2695.923	206			
Training development	Between Groups	39.781	3	13.260	.987	.400
	Within Groups	2727.098	203	13.434		
	Total	2766.879	206			
Employee satisfaction	Between Groups	49.947	3	16.649	1.522	.210
	Within Groups	2220.990	203	10.941		
	Total	2270.937	206			
HRD practices	Between Groups	32.636	3	10.879	1.132	.337
	Within Groups	1950.842	203	9.610		
	Total	1983.478	206			

*** Significant at the 5% level**

Analysis

It can be seen from above Table that null hypotheses are accepted as the p values are greater than 0.05 for the Performance appraisal, Work motivation, Training development, Employee satisfaction and HRD practices.

Discussion

There is no significant difference between age groups with regards to the Performance appraisal, Work motivation, Training development, Employee satisfaction and HRD practices.

ONE WAY ANOVA (EXPERIENCE)

H02: There is no significant difference between experience groups with regards to the Performance appraisal, Work motivation, Training development, Employee satisfaction and HRD practices

		Sum of Squares	df	Mean Square	F	Sig.
Performance appraisal	**Between Groups**	38.889	3	12.963	1.087	.356
	Within Groups	2421.207	203	11.927		
	Total	2460.097	206			
Work motivation	**Between Groups**	178.215	3	59.405	4.790	.003
	Within Groups	2517.708	203	12.403		
	Total	2695.923	206			
Training development	**Between Groups**	55.748	3	18.583	1.391	.247
	Within Groups	2711.131	203	13.355		
	Total	2766.879	206			
Employee satisfaction	**Between Groups**	51.750	3	17.250	1.578	.196
	Within Groups	2219.187	203	10.932		
	Total	2270.937	206			
HRD practices	**Between Groups**	23.219	3	7.740	.801	.494
	Within Groups	1960.259	203	9.656		
	Total	1983.478	206			

*** Significant at the 5% level**

Analysis

It can be seen from above Table that null hypotheses are accepted as the p values are greater than 0.05 for the Performance appraisal, Work motivation, Training development, Employee satisfaction and HRD practices

Discussion

There is no significant difference between experience groups with regards to the Performance appraisal, Work motivation, Training development, Employee satisfaction and HRD practices.

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Chi – Square Test
Association between the Age and experience

	Value	df	Asymp. Sig. (2-sided)	Statistical Inference
Pearson Chi-Square	384.263[a]	9	**.000**	**X^2= 384.263[a]** **Df = 9** **P= .000 <0.05** ***Significant at 5% level**
Likelihood Ratio	332.721	9	**.000**	
Linear-by-Linear Association	74.472	1	**.000**	
N of Valid Cases	207			

Significant at 5% level

Analysis
It can be seen from above Table that the P value is lesser than our chosen Significance at = 0.05 levels, the null hypothesis is rejected.

Discussion
It is therefore concluded that there is an association between Age and experience.

CORRELATION
Correlation Test between Work motivation and the Performance appraisal
$H_{03:}$ There is no correlation between Work motivation and the Performance appraisal

		Work motivation	Performance appraisal
Work motivation	**Pearson Correlation**	1	.374**
	Sig. (2-tailed)		.000
	N	207	207
Performance appraisal	**Pearson Correlation**	.374**	1
	Sig. (2-tailed)	.000	
	N	207	207

Analysis
The above Table Shows the Result of Pearson's correlation test between the Work motivation and the Performance appraisal from the above table it is found that there is a significant correlation between the variables. Also, it is evident that there is a high positive correlation (r=.374p<0.01 sig) between Correlation test between the Work motivation and the Performance appraisal.

Discussion
Therefore, it is understood that there is correlation between Work motivation and the Performance appraisal.

CONCLUSION
In the present situation, every one of the associations concerned upon HRD perspectives. Saving money allotment likewise attempts to actualize the most recent thoughts on the board with respect to advancement of HR. The significant test now for banks is the manner by which to build up their social design that produces scholarly capital. The significant test now for banks and additionally some other association is in this manner how to build up their social engineering that creates scholarly capital as the quintessential driver of progress. A few of these practices had been in use for past many years in many of these banks. However, the results of this study have provided with many new innovative concepts and terms related to HRM.

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SPORT MANAGEMENT

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ABSTRACT
Sport management is the field of business dealing with sports and recreation. Some examples of sport managers include the front office system in professional sports, college sports managers, recreational sport managers, sports marketing, event management, facility management, sports economics, sport finance, and sports information.

Bachelor's and master's degrees in sport management are offered by many colleges and universities. A number of classes outside sport management may be relevant to the field, including; classes in management, marketing, business administration, economics, and accounting. Internships may also open opportunities within the field.

Sport Management is an elective course. This course is designed to introduce the field of Sport Management to a business student in the same nature that Accounting I does for the field of accounting, and Introduction to Marketing does for the field of marketing. The course will help prepare students for college level business programs and introduce them to an area of business with which they may be unfamiliar. The following is a list of topics that I plan to cover. Due to time constraints, we may not be able to cover all. We also will have access to several documentaries concerning different aspects of sports business that we will watch and dissect

Keywords: sports, Management, Principles

INTRODUCTION
What is sports Management ?

The field of sports Management involves working in the business side of the sports industry. Read on to leam more about the different areas of sports management, from sports information to foundraising. Schools offering education –sports management degrees can also be found in these poplear choices

Overview of sports management
Sports management is a broad and highly competitive field that incorporates aspects of many different areas, such as business, marketing and accounting. Public interest in health, fitness and spectator sports has also increased over the years, making sports management a multibillion-dollar industry with avariety of job opportunities for those with

PRINCIPLES OF MANAGEMENT
In earlier chapters you have studied how the insurance sector is developing in Indian economy and in the present scenario insurance sector is one of the promising sectors to provide employment opportunity. Once you have opted your career in insurance sector and select any form of organization to do the insurance business, as discussed in the previous chapter and to run any organization one should have the knowledge of principles of management. In the following paragraphs the principles of management is being explained. Before discussing the principles of management it is to explain that all industrial or business activities can be classified as follows: 1. Technical activities consisting of production or manufacture 2. Commercial activities consisting of buying, selling and exchange 3. Financial activities concerning search for optimum use of capital 4. Security activities concerning protection of property and persons 5. Accounting activities concerning with maintenance of accounts including statistics 6. Managerial activities consisting of planning, organizing, commanding, co-ordaining and controlling MODULE - 1 Business Environment Notes 43 Principles of Management diploma in insurance services Although industrial or business organizations differ from one another in nature, size or complexities of operation yet all these six activities are common in all enterprises. The first five activities are quite well known therefore we are discussing only the sixth i.e managerial activities. We will explain these principles applicable in any insurance company

OBJECTIVES OF MANAGEMENT
At the end of this lesson you will be able z to know the principles of management z how to apply these principles in insurance organizatio nmanagerial activities /principles of management the management activities are known as principles of management which are as follows:

1) Forecasting and Planning,

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2) Organizing,

3) Commanding,

4) Co-ordaining and

5) Controlling

B) Organizing

To organize means building up the dual structure, material and human of the organization. To organize means to provide the organization with everything useful to its functioning raw material, tools, capital and personnel. An insurance company may not require the raw material but it requires other material i.e. tool (computers), capital and personnel. A sound organization should have the following to achieve the good relationship between material and human. A single competent and energetic guiding authority: There should be a single person to be overall in-charge of the organization who will report to the Board of directors. Like Chief Executing Officer (CEO) or Managing Director is appointed in all organization whether it is insurance or other type of organization. Irrespective of the size of the organization. Efficient selection of personnel: Any organization is run by the human beings therefore it is always endeavor of the CEO /Managing Director to recruit the manpower weather technical or finance or marketing the person should be intelligent and efficient. It saves the cost because the efficient people understand the working of the organization and take the decisions quickly. In an insurance industry the trained manpower is required because the insurance polices ate technical in nature and requires lot of skill to make the understand to the customer

C) Commanding

It means setting the business going to get the desired optimum results from the subordinates. The managers must posses the requisites personal qualities and knowledge to command effectively. The managers must have a thorough knowledge of his personnel have capacity to spot the right and competent workers so as to eliminate the incompetent set a good example i.e leadership ¾ conduct periodic assessment or audit of performance be well versed in agreement binding the business and its employees have lively and constant touch with subordinates Aim at making unity, energy imitative and loyalty prevail among personnelhave lively and constant touch with subordinates ¾ aim at making unity, energy imitative and loyalty prevail among personnel

D) Co-ordinating

It means the process developed by a manger to secure an orderly pattern of group effort among his personnel through unity of action to pursue the common goals. The coordination should be with in the resources available in the organization.

E) Controlling

The controlling means to ensure that everything is done in accordance with the established rules and instruction given to the workmen. The purpose of control is to point out weaknesses and errors in order to rectify them and prevent their recurrence. The effective control must be

i) prompt,

ii) followed with sanctions and

iii) include measure to prevent recurrence of variances a or error

The identification of organizational goals. The aim of any insurance company is to insure life or property of the human being. The goal is to insure maximum number of person or the property so that the risk can be spread on number of persons. The line of action to be followed. Once aim is set to insurer human being or property then the next step is how to insure human beings or property. The action will be to create a Marketing Department for a company. . The various stages through which the action would pass: To sell the insurance product only marketing diploma in insurance services module - 1 Notes Principles of Management Business Environment 54 department at one place i.e head office cannot achieve the results therefore various offices at different location to be set up to sell the insurance products.

The method to be used to achieve the desired goals: The next issue comes how to sell the insurance products. Weather it should be through Agents or Corporate Agent or Broker. Accordingly the action of the insurance company will start to recruit the manpower.

CONCLUSION

Reading the survey results suggests that if you have some interest in sports but have not yet decided to make it a career, you will not necessarily fall far behind by pursuing a more traditional undergraduate program and standard MBA or law degree. On the other hand, if you know you're interested in a sports-related career and find a sports business/management MBA that is a good fit, that certainly can provide a leg up.

Advantages of a sports undergraduate degree, master's degree in sports management, or MBA with a focus on sports management, include specific training, internship programs in the field, and job placement. Also, just because an MBA program includes a focus on sports does not mean that graduates of those programs cannot branch out into other fields.

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AN EVALUATION OF SERVICE QUALITY AND ITS EFFECT ON CUSTOMER SATISFACTION: WITH REFERENCE TO BANK CUSTOMERS

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ABSTRACT
Quality of Service is a very important factor to retain the customers. To maintain sustainable or to enhance the level of satisfaction the quality service is plays a significant role. In banking sector customers always expects better quality of service from the employees. To know the gap between expectation and perception what customers felt after they get served, SERVQUAL helps to do research. To assess the service quality SERVQUAL model utilized and to know the satisfaction level of customers, self structured questionnaire was used. Pearson's correlation and ANOVA were used to analyze and interpret the result through SPSS. Finally the research has concluded that there is positive and significant relationship between the service quality and customers' satisfaction.

Keywords: Service quality, SERVQUAL, Customer, Satisfaction

1. INTRODUCTION
Customers' Satisfaction is not only trendy but also a debated subject for both business' expansions and diversification. Customers' satisfaction is always depends upon their expectation and what they perceived regarding service rendered by the employees. Several discussions have done on customers' satisfaction, customers' expectation regarding service delivery, genuine delivery, customers' experience and expectations either exceeded or not. Customer satisfaction is defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999).

Customer satisfaction is defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999). Customer satisfaction is defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999). Customers' satisfaction is defined as an "evaluation of the perceived discrepancy between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999).

Satisfaction of customers with products and services of a company is measured as a most significant factor leading towards the competitiveness and success (Hennig-Thurau and Klee, 1997). Customers' satisfaction is actually how customers evaluate the ongoing performance (Gustafsson, Johnson and Roos, 2005). In the words of Kim, Park and Jeong (2004) "customer satisfaction is customer's reaction to the state of satisfaction, and customer's judgment of satisfaction level". Customer satisfaction is very significant in today's business world as according to Deng et al., (2009) "the ability of a service provider to create high degree of satisfaction is crucial for product differentiation and developing strong relationship with customers". (Muzammil Hanif, Sehrish Hafeez, Adnan Riaz; 2010).

2. STATEMENT OF THE PROBLEM
Every business undertakings' goodwill is depends upon what extent they provide the quality of service to their customers. An assessment of service quality whatever the bank is providing and is it has any effect on the satisfaction of customers is most researchable in this competitive era. Therefore this research is undertaken on the topic entitled "AN EVALUATION OF SERVICE QUALITY AND ITS EFFECT ON CUSTOMER SATISFACTION: WITH REFERENCE TO BANK CUSTOMERS".

3. LITERATURE REVIEW
Bharwana T. K., Bashir Mohsin, and Mohsin Muhammad (2013) in their research article "Impact of Service Quality on Customers' Satisfaction: A Study from Service Sector especially Private Colleges of Faisalabad, Punjab, Pakistan", have selected 150 respondents for the study. They used SERVQUAL model to assess the quality of the service. They found that assurance and tangibles have more score than the empathy. Further found that tangibles, responsiveness, assurance and reliability are positively associated with students' satisfaction but empathy is negatively associated with satisfaction and SERVQUAL has significant relationship with satisfaction.

Meenu Kumar (2015) has done research on “STUDY OF CUSTOMER SATISFACTION WITH SERVICE QUALITY OF PUBLIC SECTOR BANKS OF INDIA USING SERVQUAL MODEL” and opined that customer satisfaction is most widely debating factor in survival of businesses. Researcher has used SERVQUAL model to assess the service quality and to find the gap between the expectation and perception. The research has found that perception of customers on Tangibility, Assurance, Empathy and Responsiveness are less than expectation while it is more with Assurance.

4. OBJECTIVES

- To assess the service quality.
- To know the effect of service quality on customer satisfaction.

5. HYPOTHESIS

H0: There is no positive and significant correlation between service quality and customer satisfaction

H1: There is positive and significant correlation between service quality and customer satisfaction

6. METHODOLOGY

The 100 respondents were selected for the study on the basis of non-probabilistic convenient sampling method. The primary data was collected through questionnaire i.e. to know the service quality, SERVQUAL (Parasuraman et al., 1985; 1988) was used and to know the satisfaction of customers, self structured questions were utilized.

7. ANALYSIS AND INTERPRETATION

H1: There is positive and significant correlation between service quality and customer satisfaction

To check the relationship between the variables, Pearson’s correlation executed. It has found that there is a positive and significant relationship (Pearson’s value-0.270 and p-value 0.007<0.05) between the variables such as Service quality and customer satisfaction.

Correlations

		Percept	Satn
Percept	Pearson Correlation	1	.270**
	Sig. (2-tailed)		.007
	N	100	100
Satn	Pearson Correlation	.270**	1
	Sig. (2-tailed)	.007	
	N	100	100

**. Correlation is significant at the 0.01 level (2-tailed).

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.923	1	17.923	7.686	.007[b]
	Residual	228.517	98	2.332		
	Total	246.440	99			

a. Dependent Variable: Satn

b. Predictors: (Constant), Percept

To confirm this ANOVA has been employed, and it has found that there is positive and significant relationship between the service quality and customer satisfaction, because p-value (0.007) is less than 0.05. Finally the null hypothesis has rejected and accepted the hypothesis that H1: There is positive and significant correlation between service quality and customer satisfaction

8. FINDINGS

There is positive and significant relationship between the service quality and customers’ satisfaction. As increase in the service quality, customers’ satisfaction also increases and vice-versa.

9. CONCLUSION

To retain the customers and to maintain sustainable and to enhance the level of satisfaction the quality service is a significant factor. Finally the research has concluded that there is positive and significant relationship between the service quality and customers’ satisfaction.

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EMERGING TRENDS IN ADVERTISING IN INDIA AND ITS IMPACT ON SOCIETY - COMPARATIVE STUDY

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ABSTRACT
In recent years, advertisement has grown dramatically. Many people are exposed to several ads every day. Some people can think that advertisements don't mean anything, but usually ads sell more than they offer. Sometimes, ads can sell values, norms, lifestyles, love, popularity, and happiness. Ads have an important role in human life, peoples are watching, listening, judging on that what kind of massage advertisement wants to give. Traditional advertising involves small interruptions which appear in between the content that people are already watching, reading or listening. Ad agencies created ads, media companies bought the space in which they appeared and the message was seen by an audience of predetermined size and demographics. Current trends in advertising are showing a distinct shift away from this traditional "above-the-line" advertising approach and a move towards more integrated brand communications that are closer to the sale and often more accountable. New technology and attitudes to advertising are introducing novel ways of interacting and reaching your target market. Today's advertisement sometimes based on social issues, social welfare and advertisement agencies are moving towards welfare of society and awareness on them.

Keywords: Ads, Dramatic, Social values, Social Issues, Above-the-line

METHODOLOGY
In this research data would be collect from both primary and secondary resources. Primary data would collect self administered questionnaire, where secondary data would collect from various magazine, articles, newspaper and journals, etc.

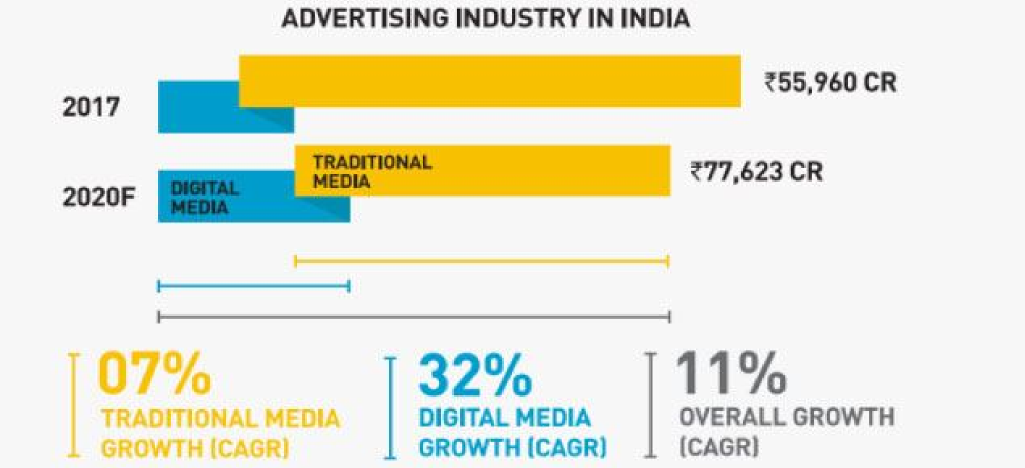
OBJECTIVE
For tackling social problem, advertising can play an important role. Advertising in terms of its influence on the behavior of society. Specifically the objective of the research is:

1. To study the impact of social advertising on Indian society.

2. To study the contribution and effectiveness of the medium of social advertising.

3. To study the one advertising campaign how much educate

INTRODUCTION
The Indian advertising industry has evolved from being a small-scaled business to a full-fledged industry. The advertising industry is projected to be the second fastest growing advertising market in Asia after China. It is estimated that by 2018, the share of ad spend in India's Gross Domestic Product (GDP) will be around 0.45 per cent. The Indian government has given tremendous support to the advertising and marketing industry. Advertising expenditure is likely to increase in the financial sector, driven by Reserve Bank of India (RBI) policies which could result in a more favorable business environment. Also, proposed licenses for new banks and better market sentiments render the advertising and marketing industry in India a fertile space.



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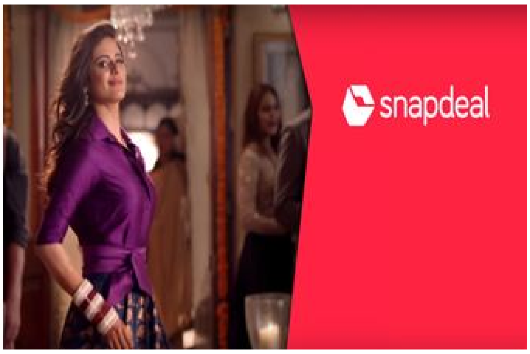
COMPARATIVE STUDY OF ADVERISEMENTS

1. SNAPDEAL ADVERTISEMENT

Snapdeal is a website for branded clothing. Currently they put advertisement on Wedding occasion. In that they tried to show that if your not comfortable in wearing heavy clothes in wedding no need to wear to show society. You can use casual wearing in effective way. Change mind sets according to situations. Follow traditions but in limit.



2. RIN ADVERTISEMENT: It doesn't matter where you come from, every person has a right to be treated with respect. A pretty bright way of selling a Rin detergent bar.

3. HINDUSTAN UNILEVER

Advertisement on water in cities we are taking 2-3 times shower but in village one shower gives water to all villages. In these advertisement they give massage importance of water in villages where it is needed and in cities we are wasting water.

4. PROCTER & GAMBLE: is a giant in household products, for many years the world's biggest advertiser and the company which defined many of the marketing strategies which we now take for granted. It was the first company to advertise nationally direct to US consumers (in 1880) and it literally created the concept of "soap opera" by sponsoring radio and television dramas targeting women. Other inventions included the first Fluoride-based toothpaste (Crest), the revolutionary synthetic detergent Tide, and the first mass-marketed disposable diaper (Pampers). Yet P&G found life in the last few years of the 20th century more difficult than it may have expected, with earnings below expectations and a series of management shake-ups as a result of under-performance. New CEO AG Lafley got the group back on track during 2002 with the purchases of Clairol and Wella and a renewed focus on core products. Following dynamic performance in 2003 and 2004, P&G demonstrated the strength of its recovery a year later with the acquisition of legendary personal care rival Gillette. The next few years delivered strong growth, and a push into prestige beauty. However Lafley's

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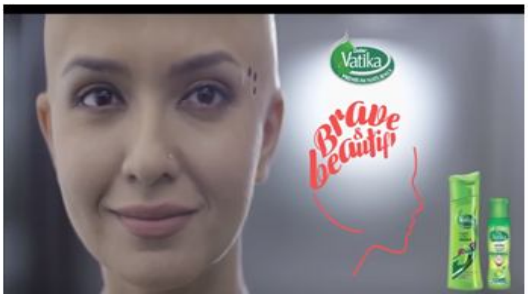
retirement in 2009 prefaced another slowdown in performance from which the group has yet to fully emerge. In 2013, in a surprise development, the board brought Lafley out of retirement in the hope that he could persuade lightning to strike twice. Two years later, that hadn't happened, and Lafley passed over control to rising star David Taylor, who oversaw the sale of a large collection of high-end beauty products (including several of Lafley's acquisitions) to **Coty**.

Money which company gets from its products some percentage of that product transfers to the education of students that is “Educating a child is the first step towards transforming a society”.

5. VATIKA SHAMPOO:



Though cancer is there but if a hair does not there means it’s not like that person can’t face people and life issues. Social massage given by Vatika

POSITIVE IMPACT OF ADVERTISING

Promotion of public services: The advertisement is used by the government to promote schemes across the length and breadth of the country. Social concepts important for the general public are understood with the help of the above-mentioned marketing strategy. During war time and other emergency situations, many nonprofit organizations run advertising campaigns to disseminate the information among the general public. Even in the case of disaster management, the government uses advertisers for spreading a sense of caution.

Social advantages: Conventional advertising technique to promote the products and services of a company generates tremendous social benefits. For instance, it can be quite useful in a country where the free speech and discourse is often suppressed. The advertisement on television, print media and the internet ensures that people have freedom of choice. As a result, the consumers become more vocal and conscious of their rights.

Economic impact: One of the most important aspects of advertising is that it can boost the revenue of not only the company but also the country. More consumers would purchase the items and avail the service in huge numbers. It can have a tremendous impact on the social environment because new jobs are created.

Freedom of selection: Advertisement provides arrays of options to the consumers as far as freedom of choices is concerned. People can compare and contrast more than one product and service to hone in on the best choice. Similarly, they can elect the best political candidate who can govern the country.

NEGATIVE IMPACT OF ADVERTISING

Bad effect on children: Advertisement of products such as soft drinks can create a huge customer base but it is a known fact that ingredients comprised in the item are harmful to the health of the consumers.

Twisting the facts: Politically advertising can be a double edged weapon. It is used to promote the social messages but also could be deployed to twist the facts and portray an individual or the government in bad light. Modern history is full of such instances when negative advertisements change the whole future of the nation also caused wars.

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Excess advertising has a detrimental impact on the perspective of consumers because they might get bored and discard the product which is being promoted. With the deluge of services and items being launched in the market, the scope of advertisement has increased as compared to the past.

In fact using the glitz and razzmatazz, a company can even sell a lie to the customers, however, the triumph is short-lived as product quality plays an important role in gaining final acceptance. Advertising is only a part of the marketing strategy but to think that it provides all the solutions to the problem can be a huge mistake.

ARTCLE IN THE HINDU NEWSPAPER

Our advertisements today can be classified as ‘the harmless and the harmful.' Strangely, there are no qualms, morals or otherwise on the part of the advertisers as it is the end that is important, and not the means.

Advertisements have of late created such a consumerist society that more harm is done than good for not only the present generation but for generations to come just to make that fast buck which is the “pressing need of the hour.” At a recent religious function at my daughter's house in Mangalore, I saw a boy of six or seven walking about, spraying a freshener in the puja room, full of burning incense and ‘homa' fire (sacred fire) all the while mumbling to himself, “The smell has not yet gone in spite of my spraying so much room freshner!”What struck me right at that moment is the strength of advertisements for room freshners that had instigated the little boy to destroy the delicate ozone a little more! Even better is the recent advertisement on the small screen of a child springing from his father's arms straight into the air propelled by the smell of sweat and comes only down after the man washes himself with a certain soap!Today's society moves freely on advertisements, large and small of varied shapes and hues. A few decades ago, maybe in the early 1950s, advertisements were displayed on small and big hoardings or as wall posters or at the opportune moments as starters, fillers or breaks during the screening of a film in theatres.Newspapers and magazines would carry advertisements all in the right way and anything out of the way would be presented discreetly only in selected magazines, but rarely in newspapers. There was an unwritten moral code followed for advertisements and we, children or our parents in the late fifties, were never embarrassed whilst going through newspapers or magazines, Indian or foreign, as reading was the only ‘safe and allowed pastime' for people of all ages those times!

The advertisements today can be classified as ‘The harmless and the harmful.' Strangely, there are no qualms, morals or otherwise on the part of the advertisers as it is the end that is important, and not the means, unlike the teachings of Gandhiji, who believed that means should justify the end. There are many harmless advertisements like the one showing girl who, whilst escaping with her boyfriend in a car, turns around to see her parents and brother offering her a chocolate for shubh aarambh! The advertisements for some soaps are really lovable especially the little one who adores her mother, which really make us smile in sympathy with bringing up children, especially we, parents and grandparents, who have gone through it all; or the one in which the little girl runs saying ‘mummy' to the rather too young looking mother being mistaken for a college girl!

One can cite the example of clothier John Wanamaker, who at times is called the father of modern advertising and who had built his business on values and whose retail business grew into one of the world's first department stores, instilled in his employees the attitude of the utmost honesty. Once when he reduced the price of his neckties to 25 cents, the marketeer asked him, ‘Are they any good?' The necktie advertisement was finally written as, ‘They are not good as they look but they are good enough at 25 cents.' And to be sure, they were sold like hot cakes. As writer Isaac Asimov puts it: “I don't subscribe to the thesis, ‘Let the buyer beware,' but I prefer the disregarded one, ‘Let the seller be honest!'

CONCLUSION

In the situation of social problem, advertising can play a key role and can help in social encourage and change. If today we are aware about family planning, AIDS, Iodized Salt, Pulse Polio, Cancer, TB, Drinking Water, reduction of Superstition etc. it is due to effective role of social advertising. Social advertising also helped in generating awareness of Environment Protection, Female infanticide, Pollution safety, Literacy, women Education, Girls Welfare, etc

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DIGITAL INDIA

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INTRODUCTION

Hon. Narendraji Modi Prime Minister of India has focus on e-governance plan and give its approval for Digital India. A programme to transform India into digital empowered society and knowledge economy. The programme is proposed the projected at Rs. 1, 14,000 Crore. This will be gives the emphasis on delivering good governance to citizen by synchronized and and co-ordinated engagement with central and state Government. The Programme will be beneficial to all state and union territories. The vision of digital India is to transform the country into a digitally empowered society and knowledge economy, all the services rendered by electronically.

This scheme also motivate to e-governance Digital infrastructure will focus on providing high speed internet, Digital empowered also motivate the skills of digital literacy.

1) National digital mission to promote digital literacy among three crores Indians.
2) Digitize Indian platforms to digitalize all documents.

BASICS OF DIGITAL INDIA PROGRAMMES

- IT for jobs
- Information to all
- E-Kranti- electronic services
- Broadband services
- e- governance
- Public Indian access programme
- Universal access to mobile connectivity
- Public Internet access Programme

CONCEPTUAL FRAME WORK

Digital Infrastructure

Providing of high-speed broadband connectivity as a utility to citizens with priorit for rural areas. It envisages citizens with a unique digital identification that is lifelong, online and can be authenticated. This will be aided by the push for a secure and safe cyberspace in the country.

Digital empowerment

Giving the power of informaton in the hands of the citizens, digital empowerment will entitle digital literacy and universal access to digital resources.

Broadband Highways

While the focus is on providing broadband connectivity to 2.5 lakh Grampanchayats by 2017, urban areas will also see a change of existing regulation to mandate inclusion of communication infrastructure in new real estate developments. Integration of existing programs like the National Optical Fiber Network (NOFN), State Wide Area Network (SWAN) and the National Knowledge Network (NKN) is being proposed to create a unified National Information Infrastructure (NII) by March 2017.

Public Internet access Programme

Taking forward the broadband connectivity to villages under a separate National Rural Internet Mission with additional funding of Rs. 4750 crores. It also aim to convert 1.5 lakh post offices into multi- service centers in the next two years.

E-governance

The plan is to improve the existing processes and delivery of citizen- facing services by integration, payment gateways, and mobile solutions and focusing on electronic data interchange over the paper transactions happening today. It aims to transform existing government processes by adopting work flow automation and implantation of real-time public grievance redressal system.

E-Kranti
Electronic service delivery scheme focused on education, health, agriculture, financial inculusion, legal, security and planning processes, notable among these are plans to ensure inputs for farmers, mobile banking, provision of e-courts and a National Cyber Security Coordination center. E-Kranti is a restructuring of National e-Governance Program (NeGP) with a focus on above mentioned sectors.

Information for all
A move aimed towards transparency and accountability in government citizen interaction, it aims to provide citizens open access to government with a provision of online messaging to citizens on special occasions.

IT for jobs
With a target of creating jobs in IT sector for one crore rural youth this programme aims to provide vocational training to people in smaller towns and villages. It also calls for setting up of BPO operations in the northestern states coupled with training of delivery IT services. The telecom service providers within the country are also expected to train a predominantly rural workforce to enable expansion of mobile services in rural areas.

Early Harvest Programme
Aimed at enhancing connectivity with government departments as well as with citizens there is a plan to develop an indigenous email application to facilitate government communication. It also calls for biometric attendance systems to be implemented in all government department to ensure efficiency of government employee.

Pillars of Digital India
There are nine pillars of Digital India Programme.

1. Broadband Highways
2. Universal Access to Mobile Connectivity
3. Public Internet Access Programme
4. E-Governance- Reforming Government through Technology
5. E-Kranti- Electronic delivery of services
6. Information for all
7. Electronics Manufacturing
8. IT for jobs
9. Early Harvest Programme

SUGGESTIONS

1) To provide better government services on websites.
2) Lower the cost of doing business in the country.
3) Create a space for start-ups and innovations to thrive.
4) Make sure connectivity.
5) Government must pen the market to buy from similar companies rather than gets tender from big companies because in almost all government there the terms and conditions are rigged by consultants.

FINDINGS
Invest 8 billion in the next 5 years to consolidate connectivity infrastructure also launching mobile wallet.

- Produce made in India reduces costs.
- Technology will by play prime role in realizing the dreams of maximum governance.
- Invite start-up to come formed and contribute the nation growth.
- Connecting Jammu & Kashmir through Fiber Network.
- Commit to spent in excess Rs. 100000 crore inn next 5 years. We will take 4G to the masses.

CONCLUSION
The Indian economy grow faster than China & other country after 2014 but according to Amartya Sen Opinions variety of services indicators. It is decade behind the China.

After 1991 India has become faster economy upliftment. The denouement India will be no different. The middle class range is expanded in India by 1 to 3 % through the measurement of middle class members is contentious, even other assessments, like that of the centre for global development.

The hollowness of digital India Start-Up India cannot bring louder for those who will access the internet, start business & produces goods but do not provide basic facility to human beings. India ranked 55 out of 76 countries in the global hunger index last years. Half of the Indians lives in small houses and worked as casual manual labor. Hon. Prime Minister explain that “technology us advancing citizens empowerment and democracy that constitutional.

Hence technology might be an instrument. Government and corporation have the most important information about people Private Public lives.

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A REVIEW OF MICROSTRIP PATCH ANTENNA

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ABSTRACT
For wireless communication antenna is an essential thing. Antenna is a transducer which is used to convert the electrical power flowing into the transmission line to electromagnetic radiation and vice versa. The function of antenna is to receive the electromagnetic waves and radiate the electromagnetic waves to free space. There are various types of antenna presently being used for several applications. Out of them here the rectangular microstrip patch antenna is our matter of concern.

Keywords: Charge distribution, Electric field, Dielectric, Current density, Admittance.

1. INTRODUCTION
Microstrip patch antenna is formed by overlaying a conducting plane upon the ground plane and a dielectric material sandwiched between them. Microstrip antenna is used where size, cost, weight and ease of installation are of prime concern. This antenna is a low profile antenna which can be built in any shape and is also very simple to manufacture and at the same time quite cheap in cost. Microstrip antenna gives a very stable output. It becomes mechanically robust when manufactured on a printed circuit board. It is very easy to form a large array of antenna and even light in weight. These antennas are very flexible in terms of resonant frequency, pattern, impedance and polarisation. If a load is added between the ground plane and the patch, a radiating element with variable resonant frequency, pattern, impedance and polarisation can be designed. Microstrip antenna is generally designed to have a broadside radiation pattern, giving maximum radiation along the direction normal to the patch[1].

For a microstrip patch to resonate at a certain resonance frequency the length of the patch (L) generally lies in the range of $\lambda/3<L<\lambda/2$, where λ is the wave-length[2]. Various dielectric substrates can be used while designing a microstrip patch having dielectric constant (K) in the range of $2.2\leq K\leq 12$. There are also some limitations of patch antenna as it has low efficiency, low power handling and low bandwidth. However, there are methods to improve the efficiency and bandwidth such as increasing the height of dielectric substrate but these result in increase in surface waves which are generally undesirable because they degrade the antenna polarisation property and pattern[3].

2. DESIGNING
Microstrip patch antenna can be designed in various shapes as shown below.

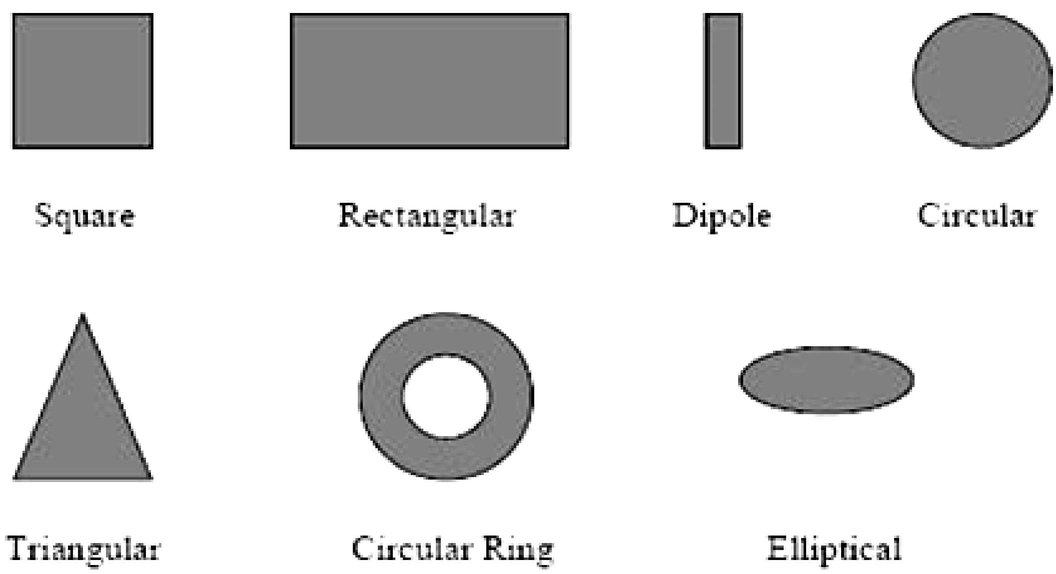

Figure-1: Different microstrip patch antennas

Out of all these designs here the rectangular antenna is our matter of interest. A rectangular microstrip patch antenna is a widely used antenna because they are very suitable for thin substrate and also easy to manufacture. However, some parameters should be considered before designing such an antenna. The rectangular patch antenna can be modelled as either transmission line model or cavity model[4].

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Transmission Line Model: In transmission line model a rectangular microstrip antenna is assumed to have two radiating slots with a low impedance transmission line between them[5]. This can be viewed as follows.

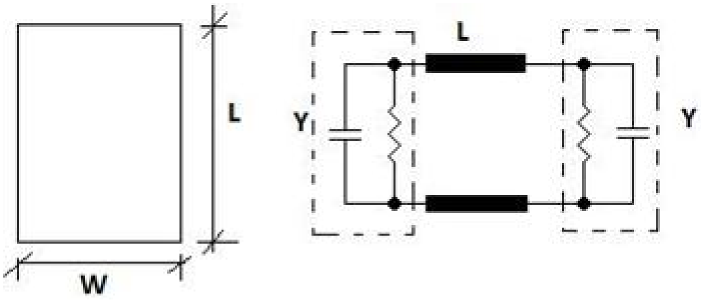

Figure-2: Transmission line equivalent of an unloaded microstrip rectangular patch

When a microstrip line is fed at the input, it generates an electric field. The microstrip patch antenna has finite length and width. Because of this the field undergoes fringing at the edges of patch. This fringing depends upon the dimension of the patch, height of the substrate and its dielectric constant[6]. Such fringing of electric field can be reduced if the ratio of length of the patch to the height of dielectric is very high. However, this may also affect the resonance length. Due to this fringing a microstrip line seems to be wider compared to its real physical dimension[7]. To achieve correct resonant frequency the effective length and effective width should be considered because due to fringing the dielectric constant changes to effective dielectric constant and this changes the actual length of the patch.

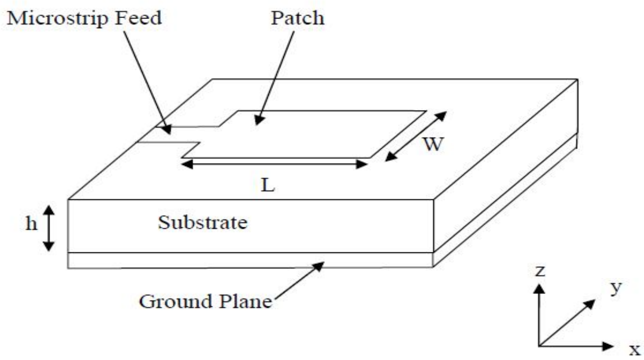

Figure-3: Microstrip line on a dielectric substrate

Cavity Model: For an antenna the transmission line model is easy to design but it ignores the field variation in the radiating patch[8]. A different approach of analysis concludes the leftover part in transmission line model. This approach is the cavity model. In cavity model the interior of dielectric substrate is considered to be a cavity bounded by electric walls on the top and bottom when the substrate height is very thin (h<<□). When the microstrip patch is energised, charge distribution takes place as shown in Figure 4.

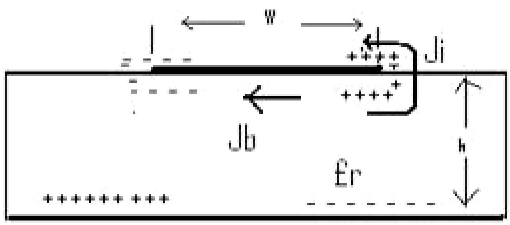

Figure-4: Charge distribution and current density in microstrip patch

The distribution of charge is controlled by two mechanisms e.g. attractive mechanism and repulsive mechanism[9]. The attractive mechanism is in between opposite charges which lie below the microstrip patch and on the ground plane. The repulsive mechanism is in between like charges on the bottom of the patch. This repulsive mechanism tries to push some charge to the edges and also to the upper surface of the patch. Hence, small current flows at the top surface of the patch. This flow of current can be minimised to zero if the width to height ratio is decreased. This does not create any tangential field on the edges of the patch. Thus this makes the four sides of the substrate to be modelled as perfect magnetic walls that do not disturb any electric or magnetic field below the patch. However, in practical consideration, there is always finite width to height ratio and this leads to tangential magnetic field at the top surface of the patch. If the walls of the cavity and materials were lossless, the cavity would not radiate.

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Thus to address loss in cavity model a parameter called *loss tangent* (tan δ) is introduced. This value is appropriately chosen to consider the losses due to cavity. It is inversely proportional to the quality factor of an antenna.

3. MEASUREMENTS

A microstrip patch antenna consists of a radiating element, a ground and a dielectric substrate sandwiched between them. The radiating patch consists of finite edges and hence fringing occurs. Fringing is dependent upon dimension of patch, height of dielectric substrate and dielectric constant. It can be observed from Figure 6 that for the microstrip line the electric field lies both in air and dielectric material. Thus when $W/h \gg 1$ and $K \gg 1$, the field will be mostly accumulated in the substrate. This makes the microstrip line look electrically longer. The effective dielectric constant almost remains the same for low frequency but as the frequency increases, the dielectric constant also increases. Thus at UHF the dielectric constant has a finite effect. The effective dielectric constant is given as[6]

$$K_{eff} = \frac{K+1}{2} + \frac{K-1}{2}\left[1 + 12\frac{h}{W}\right]^{-\frac{1}{2}}.$$

The width of the microstrip patch is calculated by[6]

$$W = \frac{1}{2f_r\sqrt{\varepsilon_0\mu_0}}\sqrt{\frac{2}{K+1}}.$$

Due to fringing the length of the patch increases electrically. Such increase in length is given by[6]

$$\Delta L = 0.412h\frac{\left(K_{eff} + 0.3\right)\left(\frac{W}{h} + 0.264\right)}{\left(K_{eff} - 0.258\right)\left(\frac{W}{h} + 0.8\right)}.$$

The length is increased on both sides of the microstrip patch. So, the effective length is given as[6]

$L_{eff} = L + 2\Delta L.$

$$\therefore L = L_{eff} - 2\Delta L = \frac{1}{2f_r\sqrt{\varepsilon_0\mu_0 K_{eff}}} - 2\Delta L$$

The resonant frequency for the microstrip antenna is given by

$$f_r = \frac{1}{2L\sqrt{\varepsilon_0\mu_0 K}}.$$

When the fringing has finite impact, the effective length and effective dielectric constant are to be considered. In that case the resonant frequency can be computed by

$$f_{rc} = \frac{1}{2L_{eff}\sqrt{\varepsilon_0\mu_0 K_{eff}}}.$$

Resonant Input Resistance: The radiating slot in microstrip patch antenna is represented as parallel equivalent circuit with admittance Y such that[6]

$Y = G + jB.$

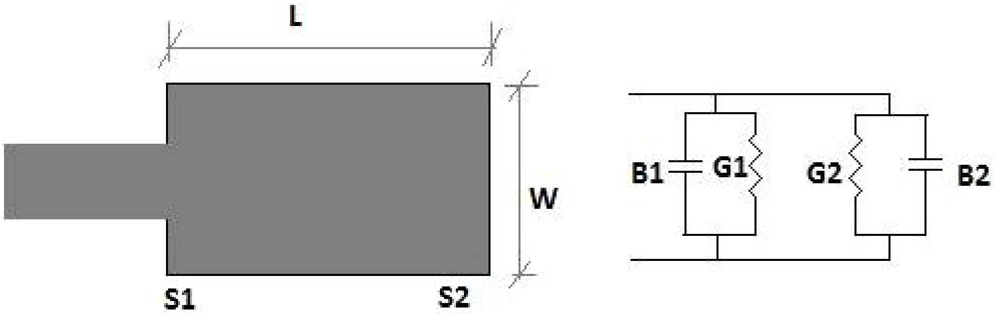

Figure-5: Microstrip patch with equivalent circuit model

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The two radiating slots should be separated by a distance of λ/2. This is not possible because the patch length becomes electrically longer due to fringing. Thus a length of patch should be chosen such that 0.48λ< L< 0.49λ. The total input admittance is obtained by transforming the admittance at slot 2 to slot 1. Thus the transformed impedance is given by[9]

$$Y_2' = G_2' + jB_2',$$

where $B_1 = B_2'$ and $G_1 = -G_2'$.

At resonance the reactive part cancels and the total admittance is given as

$$Y_{in} = Y_1 + Y_2 = 2G_1,$$

where $G_1 = \frac{1}{2R_{in}}$.

When the mutual effects between the slots is considered, the resonance input resistance is obtained as[6]

$$R_{in} = \frac{1}{2(G_1 \mu G_{12})},$$

where G_1 is the conductance of single slot of the radiating patch antenna and G_{12} the mutual conductance of the radiating slot.

Here R_{in} is the value of the resonant input resistance at a distance Y=0. This is not a matched input resistance because the characteristic impedance of transmission line is different from R_{in}. The resonant input resistance can be changed by introducing an inset feed at a distance from the point Y=0. On doing so the resonant input resistance is varied and hence a perfect matching of radiating patch with the transmission line can be achieved. The resonant input resistance at a distance Y_0 is obtained by[6]

$$R_{in}(Y = Y_0) = \frac{1}{2(G_1 \pm G_{12})} \cos^2 \frac{\pi}{L_0} Y_0.$$

From the last two equations we find

$$R_{in}(Y = Y_0) = R_{in}(Y = 0) \cos^2 \frac{\pi}{L_0} Y_0.$$

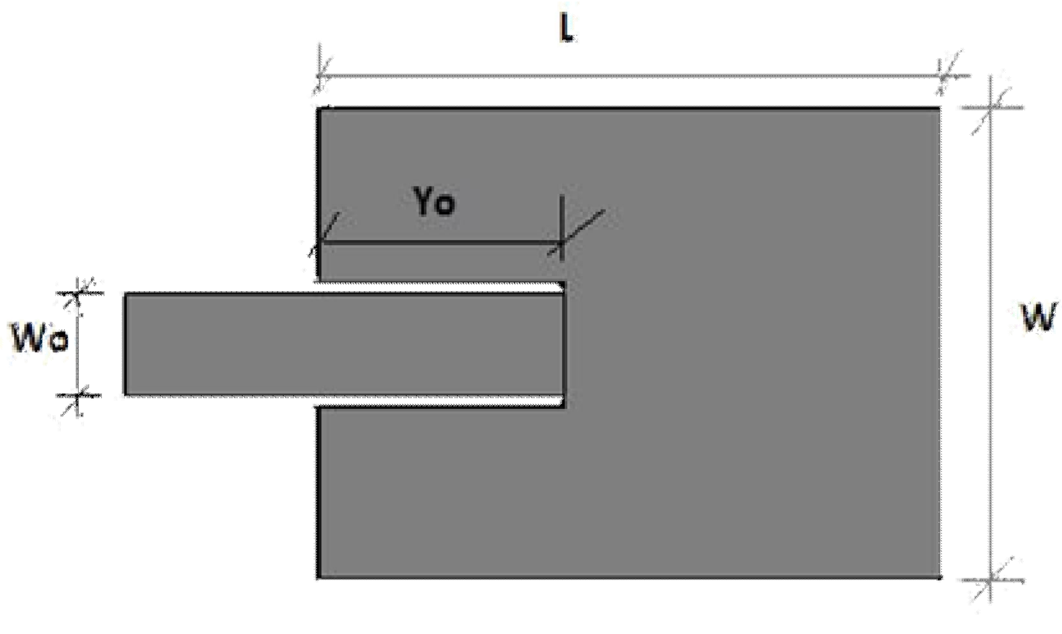

Figure-6: Inset feed microstrip patch resonating at a distance Y_0 with the resonant input resistance $R_{in}(Y=Y_0)$

4. CONCLUSION

The last part of the last century was undoubtedly the electronics era. The current century is also no exception to that. Telecommunication is a major function of this electronics era. From this point of view no one can ignore the role of antenna. The present paper is a glimpse of this vital device.

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WIRELESS BANKING

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ABSTRACT

Banking online is nothing new. Banks haave taken advantage of the latest technologies to develop innovative new products and services for their customers. With the rapid advance of the Internet, together with mobile telephony, bank customers can access their accounts whenever they want.. It has reached a point where most banks offer products and services that are very similar and the only differentiating factor is the bank's branding.

This was an opportunity in the making for banks to provide a new banking experience in the industry, and for its customers. Here the banks introduced the new feature called wireless banking.

This paper emphasizes on wireless banking, its need and emerging features. This paper is further covering application areas of wireless banking, associated risk and security issues, risk management techniques and finally conclude.

Keywords: wireless, 3G, M-banking, Encryption protocols.

Wireless banking occurs when a customer accesses a financial institution's networks through cellular phones, pagers, and personal digital assistants (0r similar devices) via tele communication companies' wireless networks. While wireless services can extend the reach and enhance the convenience of an instituion's banking products and services, wireless communications currently have certain limitations that tend to increase the associated with this delivery channel.

Both online and traditional products and services have become increasingly commoditized. And in the move to put even more services online over the past few years, the local bank branch often became a 'casualty' in the drive towards high-tech banking services, with many offering exactly the same across-the-counter services they have for years.

Yet,customers still have a need to visit the local branch, but product delivery and service levels in the typical bank branch were still in the 'dinosaur age' whilst off-branch services were rocketing off to' space age'.

Wireless banking is a delivery channel that can extend the reach and enhancing the convenience of Internet banking products and services. Wireless banking occurs when customers assess a financial institution's network(s) using cellular phones, pagers, and personal digital assistants (or similar devices) through telecommunication companies' wireless networks.

Wireless devices have limitations that increase the security risks of wireless-based transactions and that may adversely affect customer acceptance rates. Device limitations include reduced processing speeds, limited battery life, smaller screen sizes, different data entry formats, and limited capabilities to transfer stored records. These limitations combine to make the most recognized Internet language, Hypertext Mark-up Language (HTML), ineffective for delivering content to wireless devices. Wireless Markup Language (WML) has emerged as one of a few common language standards for developing wireless device content. Wireless Application Protocol (WAP) has emerged as a date transmission standard to deliver WML content.

Manufacturers of wireless devices are working to improving device usability and to take advantage of enhanced " third-generation" (3G) services. Device improvements are anticipated to include bigger screens ,color displays ,voice recognition applications, location, identification, technology (e.g. Federal Communications Commission (FCC) Enhanced 911), and increased battery capacity. These improvements are geared towards increasing customer acceptance and usage. Increased communication speed and improvements in devices during the next few years should lead to continued increases in wireless subscriptions.

As institutions begin to offer wireless banking services to customers, they should consider the risks and necessary risk management controls to address security, authentication, and compliance issues.

With Wireless banking you can

1. View a summary of your account balances
2. Check the balance and activity of your checking, savings Line of Credit and Visa account

3. Pay bills and schedule post-dated bill payment
4. Add, modify and delete company payees
5. View previous payments
6. Transfer funds between your accounts-including transfers between banking and brokerage accounts
7. Transfer money to another customer's account.

M-banking

Financial Institutions should base any decision to implement M-banking products and services on a thorough analysis of the costs and benefits associated with such action. Some of the reasons institutions offer M-banking services include:

1. Lower operation costs
2. Greater geographic diversification
3. Improved or sustained competitive position
4. Increased customer demand for services, and
5. New revenue opportunities Mobile (Wireless) Banking would be enabled when the customer is able to assess the financial institution's networks through a cellular phone or personal digital assistant (or similar device) via wireless networks provided by telecommunication companies.

Wireless services can extended reach and enhance the convenience of an institution's banking products and services , provided risks associated with the delivery channel can be managed/ mitigated.

Banking Services

The following type of services could be made available through Mobile

Banking Solution

- Push: This is a purely one-way interaction and helps the bank to inform customers about various transactions related to his/her account. The alerts that can be sent include but not limited to credit/debit information, salary credit information bounced Cheque alert, balance below alert.etc.
- Push-Pull: This requires two –way interaction. Bank-customers, usually from the retail segment ,can send requests for the services listed in succeeding paragraphs.

This is based on a pre-decided menu and they would receive information on demand like balance enquiry, last three transaction, Cheque clearance status enquiry etc. List of possible services (subject to bank's preference).

Enquiries

Balance Inquiries

- Daily Balance
- All Debit Balances
- Debit Balance Over x a Amount
- Debit Balance Below Amount
- Credit Balance only
- Credit Balance Over Amount
- Credit Below Amount

Transaction Inquiries

Other Inquiries

- Inward Remittances
- Salary Credit
- Other Bank's Cheque Cleared
- Other Banks's Cheque Returned

- Your Cheque Cleared
- Your Cheque Returned

Where Amount refers to any amount specified by the account owner

- Trasactions
- Funds Transfer
- Between own accounts
- From own account to third party account (intra bank)
- From own account to third party account (inter bank)
- From/ To Credit Card

Payments

- Utility Bills
- Loan Repayment
- Insurance Premiums

Payments Options

- Pay through credit card
- Pay through debit card
- Wire from account

Purchase

- .In house products and services
- Third party products and services
- Deployment Architecture

At a very high level

1.For the user's mobile hand set, a custom designed user interface(representative snapshots shown below) would be created based on the bank's business logic, transactions work flow and the services that the bank seeks to provide to users. This interface would use a technology for enabling SMS based mobile transactions.

2. On the server side the Enterprize server application would be integrated into the bank's application server to enable the appropriate notifications / transactions after successful verify the digital signature and validation of data integrity, followed with decryption of encrypted user's data,

3. The Enterprise Server would be integrated into the banking application of the bank (within its own premises- to provide complete control over security). The Server would handle the entire mobile application distribution, application downloads, key management, transaction validation and user authentication.

The bank would have to purchase a shortcode form the telecom carrier. This would appear as the sender of all the messages mentioned above. It can either be only digits say 1111 or alphanumeric, say XYZ Bank. The existing SMS protocol shall be used for the encrypted message transactions. No customized or proprietary protocols would be used for communication between mobile device and bank's server. All mobile networks viz. GSM, EDGE AND CDMA would support the system provided they support 2 ways text based (Short Message Service) protocol communication.

5.The settlements with the merchant and or other banks would need to be made using the existing infrastructure and protocols/ framework that is already been used for online/ non-branch transactions.

Handset Coverage: Banking application –level encryption typically requires customers to load the banking application and its encryption /decryption protocols on their wireless device. Since not all wireless devices provide application-loading capabilities, application level encryption may limit the number of customers who can use wireless services. In contrast, Mobile Banking applications work on Symbian and J2ME based smart phones which cover more than 93% of all smart phones in the market currently. All users with compatible smart phones would be able to use the wireless services.

Security Management

Security Management of wireless-based technology solutions , although similar to other electronic delivery channels, involves unique challenges created by the current state of wireless services and wireless devices. Some of these special considerations and how mobile technology addresses all requirements of security in banking are discussed below.

Financial Institutions must comply with regulatory requirements and industry best practices in order to:

1. 1.Ensure the security and confidentiality of customer information;
2. 1.Protect against any anticipated threats or hazards to the security or integrity of such information; and
3. 2.Protect against unauthorized assess to or use such information that could result in substantial harm or inconvenience to any customer.

The elements of security that add up to ensure protection for the Mobile solutions from the origin, i.e customer's handset to the transacting bank include-

1. Transaction message Encryption
2. Transaction Message Integrity
3. Device Related Issues & Security Risks
4. User & Device Authentication
5. Password Security On The Device
6. Initial and Existing Users Authentication –Non Repudiation using Digital Signature,
7. Secure Inter Bank Settlement.

Wireless Banking Scenario and Mobile Strengths

Wireless encryption that occurs as part of the data transmission process is based upon the device's operating system. A key risk-management control point in wireless banking occurs at the wireless gateway-server where a transaction is converted from a wireless standard to a secure socket layer (SSL) encryption standard and vice versa. Wireless network security reviews should focus on how institutions establish, maintain, and test the security of systems throughout the transmission process, from the wireless device to the institutions ' systems and back again. For ex, known wireless security vulnerability exists when the Wireless Application Protocol (WAP) transmission encryption process is used.

WAP transmissions deliver content to the wireless gateway server where the data is decrypted from WAP encryption and re-enctrypted for Internet delivery. This is often called the "gap-in-WAP" (e.g., wireless transport layer security (TLS) to Internet –based TLS).

This brief instant of decryption increased risk and becomes an important control point, as the transaction may be viewable in plain text (unless encryption also occurred in the application layer). The WAP Forum a group that oversees WAP protocols and standards, is discussing ways to reduce or eliminate the gaping-WAP security risk. The Banks must ensure effective controls are inplace to reduce security vulnerabilities and protect data being transmitted and stored. Under the financial regulatory requirements and guidelines, institutions considering the implementation of wireless services are required to ensure that their information security programme adequately safeguards customer information.

M-banking Security

- XMS Mobile Banking Solution employs application level encryption undertaken at the device (point of sale /transaction) thus eliminating the need for protocol driven decryption and encryption (wireless transport layer security (TLS) to Internet based TLS) steps.
- .The Mobile uses the very strong authentication mechanisms using the time tested PKI technology (on SMS this is the only known implementation) and digital signatures.
- A "Key based" approach to authentication eliminated the need for the bank to issue and send PINs or passwords. It also eliminated the requirement on part of the user to remember bank issued PINs or passwords.
- Very strong encryption (256 bit key length) works to provide an appropriate safe guard to meet stringent customer information confidentiality requirements.

- Processing the message through an industry standard hassing algorithm provides the message integrity essential for all financial transcations.
- Every time the user needs to use the application or any of its features he/she has to enter the unique password (known only to him/her not even the bank). This prevents misuse of the application or the handset/ PDA.

Risk Implications for Wireless Banking

Wireless Banking Services can significantly increase a financial institution's level of transaction/s operations and strategic risks. Some of the unique factors associated with wireless banking that may increase a financial institution's strategic ,transaction, reputation, and compliance risks.

Transaction/Operations Risks: Wireless services create a heightened level of potential operations risk due to limitations in wireless technology. Security solutions that work in wired networks must be modified for application in a wireless environment. The transfer of information from a wired to a wireless environment can create additional risks to the integrity and confidentiality of the information exchanged.

Strategic Risk: Financial institutions considering wireless services should carefully evaluated the significant strategic risks posed by this service delivery channel. Standards for wireless communication are still evolving, creating considerable uncertainty regarding the scalability of existing wireless products. Financial institutions should exercise extra diligence in preparing and evaluating the cost –effectiveness of investments in wireless technology or in decisions committing the institution to a particular wireless solutions, vendor or third-party service provider.

Risk management of wireless –based technology solutions, although similar to other electronic delivery channels may involve unique challenges created by the current state of wireless services and wireless devices. Some of these special considerations are discussed below;

Message Encryption

Encryption of wireless banking activities is essential because wireless communications can be recorded and replayed to obtain information. Encryption of wireless communication can occur in the banking application ,as part of the data transmission process, or both.

Transactions encrypted in the banking application (e.g., Bank-developed for a PDA) remain encrypted until decrypted at the institution. This level of encryption is unaffected by the data transmission encryption process. However, banking application-level encryption typically requires customers to load the banking application and its encryption /decryption protocols on their wireless device. Since all wireless devices provide application loading capabilities, requiring application level encryption may limit the number of customers who can use wireless services.

Wireless encryption that occurs as part of the data transmission process is based upon the device's operating system. A key risk-management control point in wireless banking occurs at the wireless gateway –server where a transaction is converted from a wireless standard to a secure socket layer (SSL) encryption standard and vice versa..

Wireless network security reviews should focus on how institutions establish maintain, and test the security of systems throughout the transmission process, from the wireless device to the institutions' systems and back again. For e.g. a known wireless security vulnerability exists when the Wireless Application Protocol (WAP) transmission encryption process is used. WAP transmissions deliver content to the wireless gateway –server where the data is decrypted from WAP encryption and re-encrypted for Internet delivery. This is often called "gap-in-WAP"(e.g. Wireless transport layer security (TLS) to Internet-based TLS) . This brief instant of decryption increases risk and becomes an important control point, as the transaction may be viewable in plain text (unless encryption also occurred in the application layer). The WAP Forum, a group that oversees the WAP Protocols and standards is discussing ways to reduce or eliminate the gap-in-WAP security risk.

Institutions must ensure effective controls are in place to reduce security vulnerabilities and protect data being transmitted and stored. Under the GLBA guidelines, institutions considering implementing wireless services are required to ensure that their information security programme adequately safeguards customer information.

Password Security

Wireless banking increases the potential for unauthorized use due to the limited availability of authentication controls on wireless devices and higher likelihood that the device may be lost or stolen. Authentication solutions for wireless devices are currently limited to user name and password combinations that may be entered and

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stored in clear text view (i.e., not viewed as asterisks "****"). This creates the risk that authentication credentials can be easily observed or recalled from a device's stored memory for unauthorized use.

Cellular phones also have more challenging methods to enter alphanumeric passwords. Customers need to depress telephone keys multiple times to have the right character displayed.

This process is complicated if a phone thus asterisk password entries, as the user may not be certain that the correct password is entered. This challenge may result in users in selecting passwords and personal identification number that are simple to enter and easy to guess.

Standards and Interoperability
The wireless device manufacturers and content and application providers are working on common standards so that device and operating systems function seamlessly. Standards can play an integral role in providing a uniform entry point to legacy transaction systems. A standard interface would allow institutions to add and configure interfaces, such as wireless delivery, without having to modify or re-write core systems. Interoperability is a critical component of mobile wireless because there are multiple device formats and communication standards that can vary the users ' experience.

Wireless Vendors
Institutions typically rely on third –party providers to develop and deliver wireless banking applications. Reliance on third parties is often necessary to gain wireless expertise and to keep up with technology advancements and evolving standards. Third-party providers of wireless banking applications include existing Internet banking application providers and as well as new service providers specializing in wireless communication. These companies facilitate the transmission of data from the wireless device to the Internet banking application. Outsourced services may also include managing product and service delivery to multiple types of devices using multiple communication standards. Institutions that rely on service providers to provide wireless delivery systems should ensure that they employ effective risk management practices.

Product and Service Availability
Wireless communication"dead zones"- geographic locations where users cannot assess wireless systems-expose institutions and service providers to reliability and availability problems in some parts of the world. For some areas the communications dead zones may make wireless banking an unreliable delivery system. Consequently, some customers may viewed the institution as responsible for unreliable wireless banking services provided by third parties. A financial institution's role in delivering wireless banking includes developing ways to receive and process wireless device requests. Institutions may find it beneficial to inform wireless banking customers that they may encounter telecommunication difficulties that will not allow them to use the wireless banking products and services.

Disclosure and Message Limitations
The screen size of wireless devices and slow communication speeds may limit a financial institution's ability to deliver meaningful disclosures to customers. However, use of a wireless delivery system does not absolve a financial institution from disclosure requirements. Moreover, limitations on t he ability of wireless devices to store documents may affect the institution's consumer compliance disclosure obligations. Additionally, any institution that opts to rely upon voice recognition technology as a means to overcome the difficulty of entering data through small wireless devices should be aware of the uncertain status of voice recongnition under the e-Sign Act.

Wireless banking may expose institutions to viability under the Electronic Fund Transfer Act (Regulation E) for unauthorized activities if devices are lost or stolen. The risk exposure is a function of the products , services, and capabilities the institution provides through wireless devices to its customers. For example, the loss of a wireless device with a stored assess code for conducting electronic fund transfers would be similar to loosing an ATM or Debit card with a personal indentification number written on it. However, the risk to the institution may be greater depending on the types of wireless banking services offered (e.g., Bill pay, person-to-person payment) and on the authentication closes used to assess wireless banking services.

Wireless Application Protocol
WAP is the emerging connectivity method that gives your customers secure wireless access to a wider array of information from the World Wide Web.

Recognizing the need for standardization of mobile technology , several leading manufacturers, wireless network operators and soft ware providers now known as the W@P Forum TM, created WAP as a wireless specification for multiple phone technologies, pagers , two –way radios smart phones and communicators.

WAP is a major achievement and for the first time defines an open, standardized architecture and set of protocols for wireless information and telephony services on wireless devices independent of vendor and airlink. Innovative use of WAP technology enables a greater level of accessibility and portability through the mobile phone than any internet –based pc allows today.

Ways to Bring Back the Lost Luster

Despite all odds, financial services institutions can still experiments with wireless and mobile technology to boost their top – and bottom-lines by adding revenues, increasing their customer base and thus developing a more friendly and intimate bond with their customers.

This billion-dollar industry does have the potential to drive the wireless industry if it utilize the right combination of technology, application and target markets.

Applications that can drive user adoption, solid infrastructure that can support numerous user-friendly, cost-effective and high –functionality services for wireless retail banking and brokerage can boost the industry.

The financial institutions should re –examine their current wireless strategies should take the following actions:

1. Firms that currently do not offer wireless services should not think of investing in the future.
2. Those that currently offer wireless services can think of cancelling wireless services entirely if there is a small user base or insignificant transaction volume.
3. Those firms that have already decided to invest should ensure that the spending levels are controlled.
4. All institutions should look at their current core retail systems and ensure that they are multi-channel and cross –product solutions in order to minimize reliance on unproven, unstable vendors providing pure-play wireless services.

CONCLUSION

We know that every action has an equal and opposite reaction. In the same way , the evolution of any new technology wave creates lots of hype and hope but at the same time may bring some adverse side effects too.

However, financial institutions have been known to be very enthusiastic in accepting any new technology i.e around. They have tasted what wireless and mobile technology is all about. And the industry has a lot more expectations with the banking implementations.

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FIGHT FOR THE RIGHT OF INDIAN GORKHAS- DEMAND FOR SEPARATE STATE "GORKHALAND"

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ABSTRACT

India is facing an issue in reorganisation of India's union state. Approximately 8 regions in India are trying to be an independent state. By questioning the governmental authority and sovereignty over claimed areas, such movements do not only touch issues such as minority representation, India's dealing with its cultural diversity, governance systems, decentralisation, or the working of autonomy and federalism, but also raise broader questions regarding state–society relations, and forms of political authority.

Darjeeling district in Northern part of West Bengal, started the agitation of separate state in 1907. People from Darjeeling protest programmes to press for the creation of "Gorkhaland".

Gorkhaland is a proposed statehood demand by the people of the hill regions of district Darjeeling Kalimpong and Duars. I am going to discuss about the issue of demand for Gorkhaland, which is knocking the head of each Indian Nepali who are known as brave Gorkhas but are fighting for their identity in their own land.

Keywords: Darjeeling, Gorkhaland, Separate State, Protestors, Agitation, Gorkhas.

INTRODUCTION:

Gorkhas are considered to be the bravest of the brave regarding to which Gorkha regiment is formed in the Indian Army. Indian Gorkhas also known as Nepali- Indian they are Nepali language speaking Indians. The term "Indian Gorkhas" differentiate the Gorkhas of India from the Gurkhas of Nepal.

Indian Gorkhas who belong to Darjeeling town and its adjoining hills Kalimpong, Kurseong, and other hilly districts of West Bengal. The people belonging to these areas have ethical, cultural and language differences with the Bengali of community of West Bengal. Prior to 1780's the area was ruled by Chogyal of Sikkim. In 1814, Anglo Indian war broke out which ended with Treaty of Segoulee, in 1815 as per the treaty British took all the territory that Gorkha annexed from Chogyal of Sikkim. In 1817, through Treaty of Titalia British gave back the province to Sikkim though in 1835, through Deed of Grant, they took possession of the hills of Darjeeling from Sikkim. British added Bengal Duars and Kalimpong to Darjeeling hills in 1864 via Treaty of Sinchula, signed between the British and Bhutan. Thus the present district of Darjeeling came into existence in 1866. After independence of India in 1947, Darjeeling was merged with the Indian state of West Bengal. (Alok Singh, 2017)

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When we talk about Indian Gorkhas we still take them as the immigrants of Nepal. Gorkhas from India are unable to feel their belongingness in their own country, taking this into consideration Hillmen's Association of Darjeeling submitted a memorandum to Minto- Morley reforms demonising separate administrative setup for the identity of Indian Gorkhas.

LITERATURE REVIEW

The demand of Darjeeling as a separate administrative region dates back to 1907 by the Hillmen's Association Darjeeling. But, the term "GORKHALAND" was coined in the 1980's when Subhas Ghishing, the founder of Gorkha National Liberation Front (GNLF) demanded of creation of separate state and the areas to be covered Duars, Kalimpong, Siliguri terai contiguous to Darjeeling. (Sarah Besky, 2017). These regions are famous for its tea and beauty, which are the main source of income for the people living there and the government.

The Demand started on the ground that Indian Gorkhas are culturally, ethnically different from West Bengal. From 1986 to 1988, the region observed a violent movement for Gorkhaland under the leadership of Subash where they held strike for 40 days and over 1200 people died. This movement culminated with the formulation of Darjeeling Gorkha Hill Council (DGHC) in 1988. DGHC administered Darjeeling for 18 years with some degree of autonomy. In 2005, the same party signed an in-principle memorandum of settlement to include Darjeeling in Sixth Schedule of the Indian constitution, which address the administration of tribal areas. Calling 'the Sixth Schedule' a betrayal Bimal Gurung formed Gorkha Janmukti Morcha Party (GJM) raising the demand of Gorkhaland in 2007. The same year witnessed a rise in agitation for the separate Gorkhaland demand. Bimal proclaimed that in contrast to 1986 movement, this movement would be democratic nonviolent and Gandhian. On 8th February 2011 three Grokha Janmukti Morcha activists were shot dead by the police as they tried to enter Jalpaiguri District on padhyatra led by Bimal Gurung from Gorubathan to Jaigaon. This led to violence in the Darjeeling hills and an indefinite strike was called by GJM that lasted 9 days. In the West Bengal state assembly section, held in 18 April 2011, GJM candidate won 3 Darjeeling hill assembly seats, proving that the demand for Grokhaland was still strong. (Alok Singh, 2017)

Despite his promise not to divert from the statehood agenda, after a four- year long agitation the GJM signed a deal with the newly elected Trinamol Congress government in West Bengal and the central government for the establishment of a new autonomous council, the GTA which was signed on 18 July 2011 (Mirriam Winner, 2015). A bill for the creation of GTA was passed in the West Bengal Legislative Assembly on 2 September 2011. In July 2012 Bimal was elected chief of the council. This did not go for long after the announcement of Telangana and Gurung's temporary resignation on 30 July 2013 added fire to the agitation, as well as the other present parties suggested that autonomous council is not a durable solution to the crisis. Following a 3 days bandh, GJM announced an indefinite bandh form 3rd august 2013. Peaceful agitation took place with armed West Bengal government with Calcutta high court considering bandh as an illegal, the government toughened the situation by deploying 10 companies of paramilitary force to quell any violent protest and arresting prominent GJM leaders and workers. In response GJM announced unique form of protest 'Janta Bandh', in which with no picketing or the use of force, the people in the hills were asked to voluntarily stay inside their houses on 13 and 14 August. This proved to be an embarrassment for the government. (Alok Singh,2015)

After 'all party meeting' convened by GJM on 16 August at Darjeeling, the pro Gorkhaland parties informally formed 'Gorkhaland Joint Action Committee'.

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There was another agitation in Darjeeling between June and September 2017. Protest started after the West Bengal CM Miss Mamta Banerjee announced on 16 May that Bengali language should be a compulsory subject in all schools from I-IX across the state (SW staff Sept 27, 2017). This was interpreted as imposition of alien culture by GJM as the majority of the people speak Nepali.

Heavy handed response from the state leading to the death of protestors worsened the situation. Attempt made by All India Trinamool Congress (TMC) the ruling party of West Bengal to gain hold in Darjeeling municipal election 2017 unfortunately TMC won only 1 seat while GJM held 31 seats. GJM took it as a right opportunity to raise its importance by motivating agitation.

On 15th of June, 2017 GJM called for indefinite strike. This time the strike went for 104 days. During this agitation 3 Gorkha protestors were killed and many injured during alleged police firing (Pramod Giri, 18 June, 2017). Gorkhaland supporters reached New Delhi on July 9 2017 and marched from Raj Ghat to Jantar Mantar (SW staff, Sept 27, 201). However as the shutdown continued without any positive outcome. Cracks emerged with the hill parties and even among GJM leaders. Seizing the opportunity, Banerjee announced sops for the people of the hills and appointed Binay Tamang former general secretary of GJM as head of Board of Administrators for carrying out development activities in the hills. On 27 September, 2017 GJM called off the indefinite strike (SW Staff Sept 27, 2017). Even after the strike was called off, there were few stray incidents of violence and protest in region. On 27 October, Supreme Court directed the centre to withdraw 7 of 15 central armed forces deployed in the region (PTI, Oct, 2017). The agitation came to hold on October 2017 through the fire was still burning inside the hearts of each Gorkhas.

PROS

- It may create stable and responsible government in Darjeeling.
- It will end one of the longest agitation in India
- Its stability will create India’s strategic and economic interest of nation.
- Darjeeling is a tea tourist hotspot with the capability to become the economic engine of the East with sustainable economic model.

CONS

- It may endorse violence as a way to meet demands.
- It can lead to division of India.
- The rise of agitation with the rise of new outfits shows that politics plays the vital role. The division would be an extreme measure for a problem that can be resolved by political consensus like done in 1988 and 2011.
- Division of state should be done on the criteria set by State Reorganisation Commission. Any diversion would only create a more dispute than the solution.

CONCLUSION

The demand for separate statehood in India have been there even before India’s Independence. After the state reorganisation in 1956, there were demands from various corners of country for creation of separate state only some of the regions were held back from fulfilling their demand. Linguistic, cultural, ethnic and economic distinctions can be traced as the core reasons behind these demands.

The solution lies in pleasing the population rather than the parties and their leaders because if public can make the country they can break it too. Gorkhaland is one of the oldest movement in India. If the demand is granted Gorkhaland can become an example of decentralisation or a failed divided state it depends on the people who are protesting for it.

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DEMONETISATION: AN EMPIRICAL STUDY OF IMPACT OF DEMONETISATION ON BUSINESS AND ECONOMY

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ABSTRACT

The Government of India took a bold decision of demonetisation on 8th November, 2016.In this project; we have utilized the opinions of general public and experts. This paper is an attempt to understand the thinking of the people about demonetisation in India. It helps us to understand the meaning and reasons of demonetisation. This study adopts a descriptive analytical approach based on primary and secondary data to find out the positive and negative effects of demonetisation on business and economy in the last two years.

Keywords: Currency, Demonetisation, Business, Indian Economy.

INTRODUCTION

Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency. The current form or forms of money is pulled from circulation and retired, often to be replaced with new notes or coins. Sometimes, a country completely replaces the old currency with new currency.

Recent demonetisation in India

On 8th November, 2016, the government of India withdrew the legal tender of all Rs 500 and Rs1000 banknotes of the Mahatma Gandhi series. The same was announced by our Prime Minister Shri Narendra Modi. In India, it is commonly referred to as 'NOTEBANDI' translated into English meaning 'closure of currency'.

Impact of Demonetisation on Indian economy

In a country where 85% of transactions take place by cash, cancelling the legal tender character of two high denomination banknotes arouse a lot of questions. The service sector in the country that depends mostly on cash transactions was adversely hit because of Demonetisation. Not to mention, the consumption activity of India came to a screeching halt. This drop in economic activity lasted for a few months and as a result, GDP fell significantly from the previous year's values.

According to RBI report; on 31st march 2016, Rs 500 and Rs 1000 bank notes accounted for around 86% of total cash circulation in the economy having value of Rs 15.44 lakhs crore.

The Reserve Bank of India on August 30, 2017 released its report on demonetisation. In the report, it said 99 per cent of the banned notes came back into the banking system which trashes all claims of Narendra Modi that the move will flush out the black money and counterfeit currency.

With 99 per cent currency back in the system, the failure of demonetization hints two things, either the black money held in cash was very low or the government failed to implement the demonetization efficiently and all the black money held in Rs. 500 and Rs. 1000 bank notes laundered back to the banking system.

Reasons of Demonetisation

The reasons given to us by government were:

1. To counter attack all black money in the economy.
2. To reduce the cash circulation in the country resulting in less corruption in our country.
3. To destroy fake currency which have been used by people with wrong intentions like terrorist groups.
4. To tackle the problem of counterfeit currency

Demonetisation and personal finance

Piggy banks have been transformed to savings accounts people turn towards increasing bank balances instead of stashing emergency cash in different corners of the house. People finally began to trust the digital payment systems; because that was the only option they were left with. Demonetisation proved that Indians can strive and adapt to any change and made people financially aware about the different spending options. The government's effort to revamp the currency system provided people with a boost to use cash that was lying around and invest it in a more productive way. The more native and conservative people also opened up towards the era of plastic cash and made several Indians tech friendly.

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Demonetisation and Black money

One of the most important point that pushed people to support demonetisation was its associating with bringing an end to black money problem in Indi. However, almost 99% of money was deposited back into RBI. The statistics revealed that either the hoarders found way to legitimize their black money or did not hold them in the form of cash. But this was known by many before the RBI reports as well. Black money hoarders do not hold the money in cash according to several finance experts and when this point was highlighted time and again, other important effects of demonetisation were publicized by the government, like the role of demonetisation on curbing terrorism

Demonetisation and Terror funding

The second reason to support demonetisation was its role in curbing terrorism by increasing the obstacles in terror funding. The income tax department seized Rs 474.37 crore in new and old currency from November 9 2016 to January 4 2017 (Demonetisation period). However there are no reports if the money seized had any association with terror funding.Inspite of these numbers, there is no doubting the cash reserves of several terror groups were severely hit in early days of demonetisation.

Demonetisation and digital India

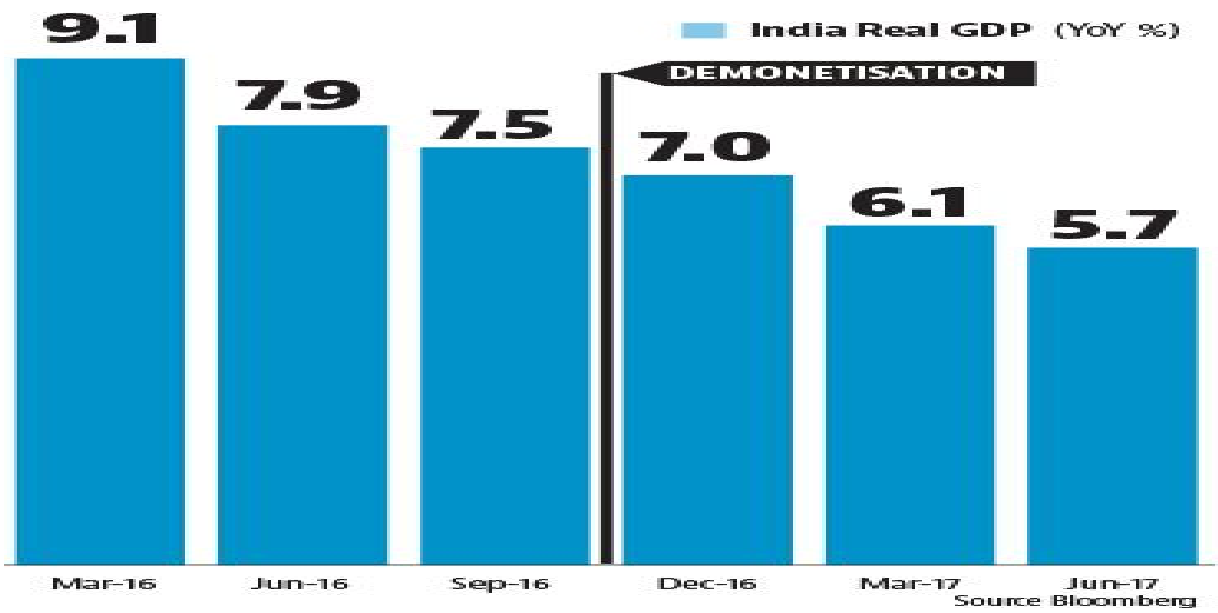
Pushing India towards becoming cashless economy was another reason that demonetisation was publicized for. People turned towards digital transactions for everything including paying utility bills during the time of demonetisation. However as the flow of cash into the economy began to increase, the use of these apps and digital wallets saw a slide once again.

Demonetisation and tax payments

Pushing Indians to deposit and count the cash lying in their house also meant rise in the tax payments. According to government reports, the income tax payers saw a record increase in the post demonetisation era. Around 9.1 million tax new tax payers were added to the slab which was an 80 % rise over the typical yearly rise. This increase in the number of taxpaying citizens in the country has been credited to demonetisation.

Demonetisation and GDP

The ban on old notes is being cited as one of the key contributors to the economic slowdown . With the gross domestic product (GDP) for the April- June quarter slipping to 5.7%, the reality of the economic slowdown could not be ignored. The world bank has reduced the Indi GDP growth forecast to 7 % for 2017-2018 owing to demonetisation and GST.



Demonetisation and MSMEs

Demonetisation had a lasting effect on MSMEs (medium, small and micro enterprises). Various medium and small enterprise turned towards digitalization, however, the micro industries were effected. Many micro industry workers returned back to villages and the growth rate of these companies went as low as 1%. The MSME sector has been recovering from the drastic changes and its impact on the revenue but demonetisation forced the MSME sector to be friendly and more accommodating towards the digital arenas and towards change.

LITERATURE REVIEW

SR NO	TITLE OF BOOK/JOURNAL	AUTHOR	DATE OF PUBLICATION	ISSN
1	The Impact of Demonetisation on India and Indians	Sagar Burse	January 2018	2250-3153
2	Impact of demonetisation on Indian Economy	Alka Chaudhary	June 2017	2347-5404
3	Demonetisation and Gold : A study of India	Manpreet Kaur	January 2018	2348-3083
4	A study on impact of demonetisation on various class of society	Akhil Swami and Isha Jain	October 2017	2347-5005

RESEARCH METHODOLOGY

OBJECTIVES

1. To find out other positive and negative impacts of demonetization on Indian Economy
2. To analyze and find out whether government objectives of demonetization has been fulfilled.
3. To suggest measures to reduce negative impacts and increase positive effects

RESEARCH METHODOLOGY

Sources of data collection

1. Primary source of data collection

- ✓ Sampling Design
- ✓ Number of respondents is 82
- ✓ Data is collected by questionnaire and interview techniques
- ✓ Sample questionnaire is attached below
- ✓ Data is analysed by way of data processing

2. Secondary source of data collection

Journal Newspaper Books Internet

Limitations

- ➢ Time limit
- ➢ Financial constraint
- ➢ The study is limited to the area of Navi Mumbai.
- ➢ And also the sample size is restricted to 82 students only.
- ❖ Data Analysis Tools – the Data has been analyzed manually and the detail has been tabulated with the Graphical Representation of the same.
- ❖ Data Interpretation- The manually analyzed data were finally interpreted to draw the conclusions and reported with the objective of the study in view.

RESEARCH ANALYSIS

DATA PROCESSING

SR NO	RESEARCH STATEMENT	YES	NO
1	Do you have an idea about Demonetisation	74	6
2	Do you think that Demonetization was properly implemented by our Government	35	45
3	Do you think Demonetisation led to removal of black money	56	24
4	Do you think Demonetisation slowed GDP growth	47	32
5	Do you think Demonetisation caused inconvenience	55	25
6	Do you think Demonetisation curbed funding of Terrorism	43	34
7	Do you think Demonetisation has led to promotion of cashless economy	69	10

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8	Do you think Demonetisation has reduced corruption in the economy has reduced Corruption	31	48
9	Do you think Demonetisation has curbed the problem of fake currency	44	35
10	Do you think Demonetisation was necessary for economic development	48	30
11	Do you think Demonetisation has increased tax collection	53	25
12	Do you think Demonetisation had a bad impact on stock markets	62	15
13	Do you think Demonetisation had a negative impact on tourism sector in India	58	20
14	Do you think SME's were badly affected by Demonetisation	70	7
15	Do you think Demonetisation initiative was a good move	55	23

RESULTS

1) 74 respondents have an idea about Demonetisation and 6 respondents do not.
2) 35 respondents agreed that Demonetisation was properly implemented and 45 disagreed.
3) 56 respondents agreed that Demonetisation led to withdrawal of black money and 24 respondents disagreed.
4) 47 respondents agreed that Demonetisation slowed down GDP growth and 32 respondents disagreed.
5) 55 respondents agreed that Demonetisation caused inconvenience and 25 respondents disagreed.
6) respondents agreed that Demonetisation curbed funding of terrorism and 34 respondents disagreed.
7) respondents agreed that Demonetisation promoted cashless economy and 10 respondents disagreed.
8) 8.31 respondents agreed that Demonetisation has reduced corruption and 48 respondents disagreed.
9) 44 respondents agreed that Demonetisation has curbed the problem of counterfeit currency and 35 respondents disagreed.
10) 48 respondents agreed that Demonetisation was necessary for economic development and 30 disagreed.
11) 11.53 respondents agreed that Demonetisation increased tax collection and 25 disagreed.
12) 12.62 respondents agreed that Demonetisation had a bad impact on stock market and 15 disagreed.
13) 58 respondents agreed that Demonetisation had a bad impact on Indian tourism sector and 20 disagreed.
14) 70 respondents agreed that Demonetisation badly affected SME's and 7 disagreed.
15) 55 respondents agreed that Demonetisation was a good initiative by PM Modi and 23 respondents disagreed.

RECOMMENDTIONS & SUGGESTIONS

- The Demonetisation in India was not for the first time in history of India. So it is not rational to troll the current government for that.
- The Indian government took the initiative of Demonetisation for the welfare of Indians and Indian Economy. It would not have been possible without the co-operation of general public, so the government should obey their promise that they have made to the public.
- The critics of demonetisation should stop criticising and blaming the government about their decision rather they should give suggestions to fix the problems they think that has arisen due to demonetisation.
- The government should formulate the policies to help the diseased person who lost their lives directly or indirectly due to demonetisation.
- The government should make effective planning to handle the effects of these kinds of decision implementations. For that they should formulate special committee consisting of experts from various sectors.

CONCLUSION

The move by the government to demonetise old currency and replacing it with the new one has taken the country by surprise. The move was an effort to handle the threat of illegal money, corruption, terror funding and counterfeit currency. The decision regarding demonetising the old currency was considered as a surgical strike

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against the undeclared money in the history of Indian Economy, it may be a move towards the cashless economy. The demonetisation is followed by a liquidity crunch in the country, banks and ATMs across the country faced severe cash shortages with detrimental effects on various small business, agriculture and transportation. Currency ban by the government of India created chaos in short-term as most people with old currency notes faced difficulties exchanging them in long queues outside banks and ATMs across India. The total value of old currency notes in the circulation was to the tune of Rs 14.2 trillion, which constitute about 86% of the total value in circulation. The black money has either been accounted by paying heavy taxes and penalties or has reached the bank accounts through direct or indirect channels. Demonetization would bring a positive impact on Indian economy as it encourages the digital mode of payment like E-wallets and apps, online transactions using E-banking, usage of plastic money etc Demonetization is beneficial for the economy in the medium to long-term.

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DIGITAL MARKETING: AN INDIAN CONTEXT

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ABSTRACT

Digitalized marketing, in recent times, has emerged as the basis in many industries (small or large) for creating the integrated relationship between firm and customers. Due to continuous growth in recently in internet and technological advancement the environment has become competitive. So in order to respond to competitive pressures companies need to know and understand the new movements in digitalized market. This article focuses the emerging trends of digitalized market in current scenario, and it provides broader awareness of digital marketing concepts. It addresses this need, by critically reviewing the current status of digitalized market in Indian context.

Keywords: Digital, social media, internet, technology, customers, marketing

INTRODUCTION

Digital marketing (also known as data-driven marketing) is an umbrella term for the marketing of products or services using digital technologies, mainly on the Internet, but also including mobile phones, display advertising, and any other digital medium.

Using the internet, social media, mobile apps, and other digital communication Technologies has become part of billions of people's daily lives.Digital Marketing Industry in India is at the peak right now and will go on with to growth. People are exposing themselves to more and more digital and social media. This is for many purposes, including in their roles as consumers as they search for information about products purchase and consume them, and communicate with others about their experiences.

Marketers have responded to this fundamental shift by increasing their use of digital marketing channels. In fact, by 2017 approximately one-third of global advertising spending is forecast to be in digital channels a survey reveals. Thus, future consumer marketing will largely be carried out in digital settings, particularly social media and mobile.Mobile has revolutionized the way we live today, lost cost handset, internet access through mobile and the speed has changed the way how even we watch You Tube,

With so much of funding, Digital India initiatives, open mind set the digital marketing landscape plays a vital role today. The future of digital marketing will grow and we will also see internet and digital marketing playing an important role too.

BACKGROUND OF THE STUDY

Digital Marketing Industry in India

Digital Marketing industry in India is spread to almost all the business sectors. Some of the applications of E-Marketing are shopping and order tracking, online banking, payment systems and content management.

The power of digital marketing allows geophysical barriers to disappear making all consumers and businesses on earth potential customers and suppliers. It is known for its ability to allow business to communicate and form a transaction anywhere and anytime.

In 2011, the digital marketing statistics revealed that advertising via the mobile phone and tablets was 200% lower than that of the following years. During this year, the net worth was $2 billion. The growth was in a geometric progression as it rose to $6 billion in 2012. The competitive growth demands for more improvement in the career works and professionals are being added to the field.

From 2013 to March 2015, the investment total increase was 1.5 billion dollars over the preceding years. There has been an impressive growth up till this present moment.

The International Journal of Advanced Research Foundation revealed that summarized that India is getting to see the golden period of the Internet sector between 2013 to 2018 with incredible growth opportunities and secular growth adoption for E-Commerce, Internet Advertising, Social Media, Search, Online Content, and Services relating digital marketing.

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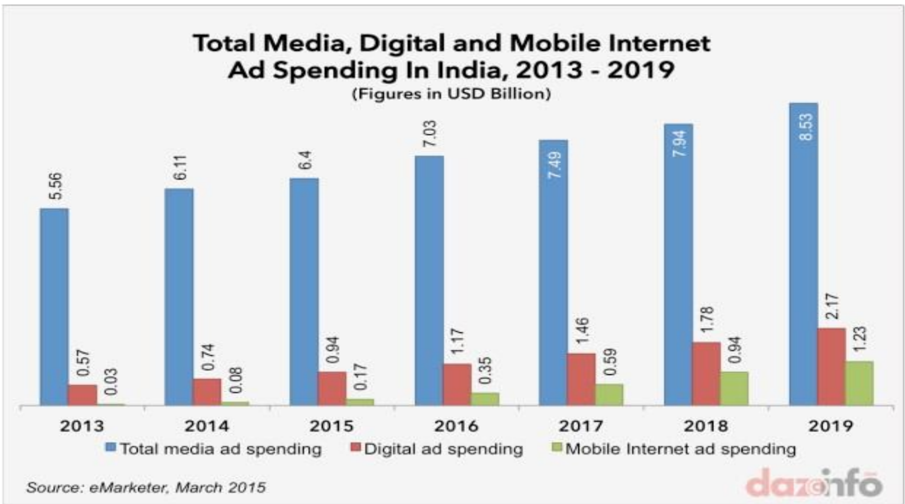

Today, digital marketing industry in India is growing at its peak, and is still continuous. Many factors are responsible for this growth. The use of communication tools has greatly changed in the year past. No one ever thought to have a credible deal online. The above figure indicates the digital marketing statistics.

In 2017, 80% businesses will increase their digital marketing budget which may surpass the IT budget. Only the illiterates could not access the potentials of the digital marketing because of the accessibility to computing devices and computer education. Many of the people in this category still don’t trust the method of an online payment and they lack training in English Language and other foreign languages to market online in global markets.

PUBLIC-PRIVATE COMMITMENT

There is a greater role for governments to play in emerging markets, particularly as catalysts for essential infrastructure projects. Public-private partnerships are a time tested method of getting big infrastructure projects off the ground, although it is important to ensure that the capabilities and experience of private market players are not lost and that public sector involvement does not lead to market distortions. Several emerging economies are using this tool to build out digital infrastructure and increase internet access. Even India is applying this PPP (public private partnership) model.

Public and private sector players in India have come together to develop and implement a plan for boosting digital penetration and use by building out infrastructure coverage and raising service quality. Smart policy has led to a well functioning marketplace.

The following are the channels that are playing an active role in the development of digital marketing industry in India.

1. Display Advertising

This channel involves designing graphical advertisements and placing them next to content on websites, e-mails and other digital format, and instant messaging applications. The advertisements can be text, images, audio or video clips, animation, or other interactive content.

While surfing the internet or going through your mails, you may often be presented with advertisements of all sorts. That’s exactly what display advertising is, but it’s important for your adverts to be relevant to what people are looking for. That’s because the success of a display advertising campaign is determined by calculating the number of clicks an advert receives given the number of times it was displayed to the consumer or made an impression on him/her.Display advertising can help drive leads and increase brand awareness too.

2. E-mail Marketing

As the name suggests, you market your products or services to your targeted customers via e-mail. E-mail marketing is a great way to gain new customers or improve relationships with existing customers.

E-mail marketing campaigns are good for companies that may not be able to shell out a lot of dough for promoting their business. E-mail marketing also allows companies to promote other marketing channels effectively. However, building customer database and designing newsletters/e-mails can be very time consuming.

3. Social Media Marketing

Social networks like Facebook, pinterest, and LinkedIn, blogs, micro blogging websites like Twitter, forums, wikis or open encyclopedias, content communities like Flickr and YouTube, and podcasts are all forms of social media. All of these forms involve the building of networks or communities by allowing users to interact with each other.

Social media tools encourage users to share opinions, participate in discussions and engage with others in real time. As such, social media marketing can be the best way to market your brand or company, and connect with your customers. However, know that all digital marketing tools have different purposes; you'll need to identify your company's goals and your targeted audience before you get started.

4. Affiliate Marketing

Affiliate marketing is performance-based marketing involving a business owner and one or more websites or affiliates. The affiliate website owners place advertisements on their own websites to market the business owner's goods or services in exchange for a percentage of profits.

Considering an affiliate marketing campaign for your company is generally a good choice; you get mass coverage at no additional costs. You also get more exposure when more websites are affiliated to your business.

Your affiliates can make money in three ways: Pay per Click, Pay per Sale, or Pay per Lead. This means that your brand is advertised for free and you only incur a cost when an agreed action occurs- when a user clicks on your advert on the affiliate's website, or when a user is led from the affiliate website to your website and purchases a product/service or if the user registers on your website.

5. SEO (Search Engine Optimization)

Search engine optimization is an organic method of improving the ranking of web pages and their visibility on various search engines such as google, bing and yahoo etc optimizing search engines vital aspect of digital marketing

6. SEM (Search Engine Marketing)

Search engine marketing another method of increasing visibility of WebPages is through sponsored placement and advertising SEM specialists should know how to run pay per click (ppc) campaigns, how to purchase traffic through paid search listing to maximize visibility of webpage's on search engines

7. Paid Advertising

Getting ranked on the higher pages of search engines organically is no easy task. It may take long for a less established website to get ranked on the first few pages for a given keyword. Until then, you cannot just sit waiting for qualified leads. With paid search in the form of Pay-Per-Click (PPC campaign), Cost per Click (CPC) or Cost Per Impression (CPI) your advertisement appears when anyone looks for your services or products on Google and other search engines.

8. Mobile marketing

More and more people are going mobile smart phones have become very trendy among all age groups mobile marketing provides instant updates, promo offers and information of customer interest, a person needs to be a mobile freak to get into a mobile marketing.

9. Web analytics

Web analytics is very interesting aspect of digital marketing which involves traffic analysisof business and market research and enhancing the website traffic, for instance google analytics gives a great insight into how your website is working

10. Copywriting/blogs

Copywriting is used to create keyword rich content on the website regarding sales page copywriting, website content, blogs, info graphics, e-books, and whitepapers. It includes reaching out to a new relevant audience in the form of guest posting,

INDIAN GOVERNMENT EFFORTS DIGITAL INDIA

Indian government in last 2 years has been putting lot of efforts in making Digital India. The government has been promoting digital mode of getting services, paying through digital payment channels and using digital platforms for all the upcoming new initiatives. Bheem App, UPI and GST are good examples of how the Indian government is trying to bring most people on the internet.

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As you can see with a population of 1300 million people, India has 2/3rd of its population who still has to come on the internet. With 90% of the population still not on Social media, India is poised to a humongous growth in Social Media marketing.

A report in Jan 2017 from Assocham & Resurgent India says 69 Million Indians shopped online in 2016. This number is expected to touch a 100 Million in 2017. This level of growth is not expected in any other industry in India.

With the digital marketing growing at this pace, it's the best time to be a part of this industry.

These are the Reasons to go for digital marketing

1. Internet Users

As per the internet usage statistics, as of July 2016, 40% of the world population is using the internet. (i.e.) 3.42 Billion Users. The total number of users in 1995 was less than 1% of world population. From the above statistics that in next few years more users will be connected to the internet, which gives more scope for digital marketers to reach target audience globally.

2. Mobile Phones

Most of the users globally today use mobile phones for communication. As per a report 4.77 billion mobiles phone users globally, which will increase to 5.07 billion by 2019. Today's majority of mobile phones are smartphones with internet access, which allows to customers to connect with businesses anytime & anywhere. From the above stats that in next few years more users will be connected to the internet, which gives more scope for digital marketers to reach target audience globally.

3. Targeting Audience

In traditional marketing strategies, it is very difficult to advertise to the target audience with specific demographics & details. Most of the marketing methods were aimed at mass marketing of the product. Today with digital marketing we have so many customized & personalized methods to target the audience exclusively.Today we can reach an audience by Location, age, gender, education, interests, personal information etc. In fact, we have many advanced strategies advanced technologies to target very specific audience.

4. Low Cost and High ROI

Most of the small and medium scale companies rely mostly on digital marketing strategies due to its low cost and high return on investment. Easiest entry to global market taking place for the small firms it's because of advanced technology, digital, and internet.

CONCLUSIONS

The impact of digital marketing on business in general will minimize the marketing costs by transforming from traditional/offline marketing to a mix of offline and online marketing with a touch of digitization.

The biggest thing for the future of digital marketing is integration of social networks. Google and Bing have already integrated social networks into their search engines. To get into Digital Marketing, firms need to identify their interests and strengths in order to make a right decision to specialize into a particular area of Digital Marketing.

While all other industries are struggling with a growth rate of 5 to 10 %, digital media industry is booming high with 40% growth rate. The most remarkable point is that this growth rate is not going to be stagnant in the coming years. Every day a new online start up born and they need marketing.

Digital marketing strategies related to SEO, PPC, SMO, SMM and Affiliate Marketing. There is huge scope for organizations in Digital marketing for making their future.

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AN OVERVIEW OF E BANKING AND EMERGING ISSUES IN INDIA

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ABSTRACT

The technology and security standards are of prime importance as the entire base of Internet banking rests on it. It is compulsory for the banking sector additionally that in lieu of the traditional banking it should adopt electronic banking and some incipient strategies in order to magnetize and retain subsisting as well incipient customers. Also the competition has increased to such an extent that the one who is not compatible with the changing environment is not able to survive for long E-banking is changing the banking industry, having the major effects on banking relationships. E-banking is the most pioneering trend among the customers in the present era of thrust for more expeditious and secured financial services. The transfer from the traditional banking to e-banking has been an elevating amendment in banking dealings. Banking is now no longer confined to the branches were one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. In true Internet banking, any inquiry or transaction is processed online without any reference to the branch (anywhere banking) at any time. This research paper is made on the secondary data and gives an outline about the meaning of e-banking, its functions, challenges and opportunities of e-banking.

Keywords: E-banking, internet, financial system, Banks, mobile banking & money transferring.

INTRODUCTION

The speeding up in technology has shaped an unexpected consequence leading our financial system in general has had a particularly profound impact in expanding the scope and utility of financial products over the last ten years. IT has made possible the creation, valuation, and exchange of complex financial products on a global basis and even that just in recent years. Technology will break all boundaries and encourage cross border banking business. E-banking helps us in overcoming the drawbacks of manual system, as computers are capable of storing, analyzing, consolidating, searching and presenting the data as per the user requirements with lot of speed and accuracy. The technology has the latent power to change methods of pricing and distributing financial products and services and cost savings in the form of an electronic, self service product-delivery channel. The technology holds the key to the future success of Banks. Thus, “Electronic Banking” is became the need of the hour.

E-banking is a method of banking in which there is automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. E-banking includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet. Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM), kiosk, or Touch Tone telephone. Hence, it refers to perform the basic banking transactions by customers round the clock through Electronic media.

BACKGROUND OF THE STUDY

E - Banking involves consumers using the Internet to access their bank account and to undertake banking transactions. At the basic level, Internet banking can mean the setting up of a web page by a bank to give information about its products and services. At an advanced level, it involves provision of facilities such as accessing accounts, transferring funds, and buying financial products or services online.

In the 1990s, banks realized that the rising popularity of the World Wide Web gave them an added opportunity to advertise their services. Initially, they used the Web as another brochure, without interaction with the customer. Early sites featured pictures of the bank's officers or buildings, and provided customers with maps of branches and ATM locations, phone numbers to call for further information and simple listings of products.

EVOLUTION OF E-BANKING IN INDIA

Opening up of economy in 1991 marked the entry of foreign banks. They brought new technology with them. Banking products became more and more competitive. There was need for differentiation of products and services. The ICICI Bank kicked off online banking in 1996. 1996 to 1998 marked the adoption phase, while usage increased only in 1999, owing to lower Internet Service Provider (ISP) online charges, increased PC penetration and a tech-friendly atmosphere. To cope with the pressure of growing competition, Indian commercial banks have adopted several initiatives and e- banking is one of them. The competition has been especially tough for the public sector banks, as the newly established private sector and foreign banks are leaders in adoption of e- banking. Indian Banks offer to their customers following e-banking products and services like Automated Teller Machines (ATMs), Internet Banking, Mobile Banking, Electronic Clearing Cards, Smart Cards, Door Step Banking, Electronic Fund Transfer.

CURRENTLY E-BANKING TECHNOLOGY USED IN INDIA

The Reserve Bank of India has divided the internet banking products in India into 3 categories which are as follows:

I. **Information Only System:** General purpose information like interest rates, branch location, bank products and their features, loan and deposit calculations are provided in the banks website. No customer identification is done.

II. **Electronic Information Transfer System:** This system entails provision of customer- specific information in the form of account balances, transaction details, and statement of accounts. Customer identification and authentication is required.

III. **Fully Electronic Transactional System:** It allows bi-directional capabilities. Customers can submit transactions for online update. This system requires high degree of security and control. It comprises technology covering computerization, networking and security, interbank payment gateway and legal infrastructure. Some of them are, Automated Teller Machines (ATMs) Internet Banking, Electronic Fund Transfer, Mobile Banking, Electronic Clearing Services, Smart Cards, Door Step Banking, Electronic Clearing Cards, Online payments, NEFT/RTGS, Electronic Payment Services, E Cheques, E-tax, E-ticketing, Account statement on emails and still new services are emerging.

- Automated Teller Machines: The Automated Teller Machines are installed, now-a-days, at every here and there in most of the cities. These are meant for balance enquiries, cash withdrawals and many other facilities depending upon the policies of the bank. This requires a valid Customer Id and password to log in and is therefore safe to be used. Despite of using ATM cards, Debit cards can also be used in the ATMs.

- Debit Cards: Debit Cards is another advanced technology of the electronic banking, now-a-days. These cards are the multi-purpose cards and can be used in ATMs for balance enquiry and cash withdrawal or can be used for easy shopping at various counters. Debit Cards ensure the automatic deduction of amount from the account just by scratching it on the machine. It makes it easier for the consumers to go for shopping with and even carrying cash with them.

- Credit Cards: Credit Cards, unlike debit cards, provide credit to the consumers. A credit card system is a type of retail transaction settlement and credit system, named after the small plastic card issued to users of the system. A credit card is different from a debit card in that it does not remove money from the user's account after every transaction. In the case of credit cards, the issuer lends money to the consumer. It is also different from a charge card (though this name is sometimes used by the public to describe credit cards), which requires the balance to be paid in full each month. In contrast, a credit card allows the consumer to 'revolve' their balance, at the cost of having interest charged. Most credit cards are the same shape and size, as specified by the ISO 7810 standard.

- Charge Cards: A charge card is a means of obtaining a very short term (usually around 1 month) loan for a purchase. It is similar to a credit card, except that the contract with the card issuer requires that the cardholder must each month pay charges made to it in full -- there is no "minimum payment" other than the full balance. Since there is no loan, there is no official interest. A partial payment (or no payment) results in a severe late fee (as much as 5% of the balance) and the possible restriction of future transactions or even cancellation of the card.

- Smart Cards: A card that is used for storing and retrieving personal information, normally the size of a credit card and contains electronic memory and possibly an embedded integrated circuit. The card can be used to do many tasks: Will verify the carrier of that card in order to access systems, Storing a patient's medical records, Storing digital cash, To use a smart card, either to pull information from it or add data to it, you need a smart card reader, a small device into which you insert the smart card.

FUNCTIONS OF E-BANKING

1. Inquire about information of account: The client inquires about the details of his own account information such as the card’s / account’s balance and the detailed historical records of the account and downloads the report list.

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2. Card accounts transfer: The client can achieve the fund to another person's Credit Card in the same city.

3. Bank-securities account transfer: The client can achieve the fund transfer between his own bank savings accounts of his own Credit Card account and his own capital account in the securities company. Moreover, the client can inquire about the present balance at real time.

4. Foreign exchange transaction: The client can do the real- time transfer and get the feedback information about payment from our bank when the client does shopping in the appointed web-site.

5. Client Service: The client can modify the login password, information of the Credit Card and the client information in e-bank on net.

6. Account Management: The client can modify his own limits of right and state of the registered account in the personal e-bank, such as modifying his own login password, freezing or deleting some cards and so on.

7. Reporting the loss if any: The client can report the loss in the local area (not nationwide) when the client's Credit Card or passbook is missing or stolen.

CHALLENGES, EMERGING NEW RISKS AND LEGAL ISSUES IN E-BANKING
Challenges
1. Implementation of global technology: There is a need to have an adequate level of infrastructure and human capacity building before the developing countries can adopt global technology for their local requirements. In developing countries, many consumers either do not trust or do not access to the necessary infrastructure to be able to process e-payments.

2. Strengthening the public support: In developing countries, in the past, most e-finance initiatives have been the result of joint efforts between the private and public sectors. If the public sector does not have the necessary resources to implement the projects it is important that joint efforts between public and private sectors along with the multilateral agencies like the World Bank, be developed to enable public support for e-finance related initiatives.

3. Confidentiality, integrity and authentication: These three are the very important features of the banking sector and were very successfully managed all over the world before the coming of internet. Communication across an open and thus insecure channel such as the internet might not be the best base for bank-client relations as trust might partially be lost.

4. Customer Satisfaction: In today's competitive world, satisfaction of customers is a major challenge for the banking sector because customers have alternative choices in various types of services provided by banks.

5. Availability of Personnel services: In present times, banks are to provide several services like social banking with financial possibilities, selective up gradation, computerization and innovative mechanization, better customer services, effective managerial culture, internal supervision and control, adequate profitability, strong organization culture etc. Therefore, banks must be able to provide complete personnel service to the customers who come with expectations.

6. Non Performing Assets (NPA): Nonperforming assets are another challenge to the banking sector. Vehicle loans and unsecured loans increases N.P.A. which terms 50% of banks retail portfolio was also hit due to upward movement in interest rates, restrictions on collection practices and soaring real estate prices. So every bank have to take care about regular repayment of loans.

7. Competition: The nationalized banks and commercial banks have the competition from foreign and new private sector banks. Competition in banking sector brings various challenges before the banks such as product positioning, innovative ideas and channels, new market trends, cross selling ad at managerial and organizational part this system needs to be manage, assets and contain risk. Banks are restricting their administrative folio by converting manpower into machine power i.e. banks are decreasing manual powers and getting maximum work done through machine power. Skilled and specialized man power is to be utilized and result oriented targeted staff will be appointed.

8. Handling Technology: Developing or acquiring the right technology, deploying it optimally and then leveraging it to the maximum extent is essential to achieve and maintain high service and efficiency standards while remaining cost effective and delivering sustainable return to shareholders. Early adopters of technology acquire significant competitive advances Managing technology is therefore, a key challenge for the Indian banking sector.

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Emerging New Risks

Internet banking poses risks that are different from those that bank supervisors customarily dealt with in assessing credit, market, or interest rate risk.

- Banks must manage the unprecedented speed of technological change, and assess how it relates to their technology investments and their ability to provide consistently high-quality customer service.
- Banks are increasingly dependent on third parties to provide the necessary information technology. Security is another area of significant risk. So far, relatively few financial institutions have reported being victimized by online security violations.
- Safety situations around ATMs.
- Abuse of bank cards by fraudsters at ATMs.
- Danger of giving your card number when buying on-line.
- Operational risk, also referred to as transactional risk is the most common form of risk associated with E banking.
- Security risk arises on account of unauthorized access to a bank's critical information stores like accounting
- System, risk management system, portfolio management system

Legal Issues

IT Act, 2000 The Internet banking cannot operate properly unless it is in conformity with the Information Technology Act. 2000 (hereinafter referred to as Act). A holistic approach should be adopted, the purpose of which should be to bring uniformity and harmony between the provisions of the Act on the one hand and the guidelines issued by the RBI on the otherIt must be appreciated that in case of conflict between the provisions of the Act and the guidelines, the former would prevail. The following provisions of the Act have a direct bearing on the functioning of Internet banking in India: The authentication of electronic records for the purposes of Internet banking should be in accordance with the provisions of the Act.

- The electronic records duly maintained for the purposes of Internet banking would be recognized as legally valid and admissible.
- The digital signature affixed in a proper manner would satisfy the requirement of signing of a document for the purposes of Internet banking. A digital signature meeting the specified requirements would be deemed to be a secured digital signature for carrying out Internet banking transactions.
- The banking business requires certain documents or records to be retained for a fixed period. In Internet banking such documents or records can be retained in an electronic form. The rules, regulations, order, bye-law, notification or any other matter pertaining to Internet banking can be published in the Official Gazette or Electronic Gazette, as the case may be.
- The Internet banking presupposes the existence of attribution and certainty. If any electronic record is sent by the originator himself, by his agent, or by an information system programmed by or on behalf of the originator to operate automatically, then the electronic shall be attributed to the originator.
- The requirement of acknowledgement of documents sent for the purposes of Internet banking is adequately safeguarded by the Act. The Internet banking may require to determine the time and place of dispatch and receipt of electronic records. This problem can be easily solved by applying the provisions of the Act.
- The Internet banking would require the secured electronic records for its proper working. Where any security procedure has been applied to an electronic record at a specific point of time, then such record shall be deemed to be a secure electronic record from such point of time to the time of verification.

Opportunities of E-banking

1. **Untapped Rural Markets**: Contributing to 70% of the total population in India is a largely untapped market for banking sector. In all urban areas banking services entered but only few big villages have the banks entered. So banks must try to reach all the villages because majority of Indian still living in rural areas.
2. **Multiple Channels**: Banks can offer so many channels to access their banking and other services such as ATM, Local branches, Telephone/mobile banking, video banking etc. to increase the banking business.

3. **Worthy Customer Service**: Worthy customer services are the best brand ambassador for any bank for growing its business. Every engagement with customer is an opportunity to develop a customer faith in the bank. While increasing competition customer services has become the backbone for judging the performance of banks.

4. **Internet Banking**: It is clear that online finance will pickup and there will be increasing convergence in terms of product offerings banking services, share trading, insurance, loans, based on the data warehousing and data mining technologies. Anytime anywhere banking will become common and will have to upscale, such up scaling could include banks launching separate internet banking services apart from traditional banking services.

5. **Retail Lending**: Recently banks have adopted customer segmentation which has helped in customizing their product folios well. Thus retail lending has become a focus area particularly in respect of financing of consumer durables, housing, automobiles etc., Retail lending has also helped in risks dispersal and in enhancing the earnings of banks with better recovery rates.

6. **Indian Customers**: The growing Indian banking sector with its strong home country linkages, seek a unique combination of Indian ethnicity and global standards that offers a valuable nice opportunities for Indian banks. The biggest opportunity for the Indian banking sector today is the Indian costumers. Demographic shifts in terms of income level and cultural shifts in terms of life style aspirations are changing the profile of the Indian customer. This is and will be a key driver of economic growth going forward. The Indian customers now seek to fulfill his lifestyle aspirations at a younger age with an optimal combination of equity and debt to finance consumption and asset creation.

CONCLUSION

Technology innovation and fierce competition among existing banks have enable a wide array of banking products and services, being made available to retail and wholesale customer through an electronic distribution channel, collectively referred to as e-banking. The integration of e-banking application with legacy system implies an integrated risk management approach for all banking activities of a banking institution. With the time, the concept of electronic banking has got attention in the Indian context. Most of the banks have already implemented the e-banking facilities, as these facilities are beneficial to both i.e. banks as well as consumers. There is a paradigm shift from the seller's market to buyer's market in the industry and finally it affected at the bankers level to change their approach from "conventional banking to convenience banking" and "mass banking to class banking". The shift has also increased the degree of accessibility of a common man to bank for his variety of needs and requirements. In years to come, e-banking will not only be acceptable mode of banking but will be preferred mode of banking.

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