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Research Papers

A STUDY ON IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BUYING BEHAVIOR WITH RESPECT TO NERAL

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ABSTRACT
With the introduction of Internet, consumers nowadays are depending on social media for information and updates about various brands. Marketing which is done through social media is called Social media marketing. Consumer behavior is the study of individuals or groups and all the activities associated with the purchase, use and disposal of goods and services. In recent years Social media marketing has become an important aspect for business to reach target customers easily, effectively and instantly. In this era of Globalization and to face this cut through competition only traditional methods of marketing is not helpful, Business should adapt Social media marketing methods to sustain in market. Social media marketing also helps to increase the customer data base. This paper discuss about the impact of social media marketing on buying behavior of customers in Neral.

Keywords: Consumer Behavior, Social Media Marketing, Internet, Competition, Globalization

INTRODUCTION
American Marketing Association defined marketing is the motion, set of association and processes for create, communicate, deliver and exchange aid that have value for customers, clients, allies, and society at large. Digital media marketing has been considered a new form of marketing and provided new opportunities for companies to do businesses. Marketing activities conducted via digital channels enable advertisers to directly communicate with potential customers. Digital media marketing has been recently referred as one of the best means to cut through the mess and interact directly with the consumer.

Indian mobile market is one of the fastest growing markets due to the increase in the number of middle-income consumers, and is forecasted to attain millions of users in the upcoming decade. The development and widespread use of internet technologies have transformed the way society communicates both in their daily and professional life. One of the for the most part important indicator of this transformation is emergence of new communication tools. New communication tools emerging with the development of technologies are called "digital media marketing". When we talk about digital channels, what comes to intellect are Facebook, Twitter, Instagram and similar social networks that are used online and virtual platforms like web sites, micro blogs and search engines. Thus, use of digital media marketing would impact greatly on the way business is done.

REVIEW OF LITERATURE
- **Dr. Ashok Kumar Chandra, Monal Deshmukh (Nov,2015)** This study aims to determine the impact of social media marketing on business exposure and customer response of educational institutes of Chhattisgarh. Business Exposure and Customer Response are considered as the dependent variables & social media marketing is considered as the independent variable. A survey-based exploratory and causal research design was used. A research instrument of 28 items was generated comprising of 17 items for three antecedents of independent variable i.e. peer communication, perceived product informativeness and product involvement and 6 items for dependent variable i.e. business exposure and 5 items for customer response. The data was collected from prospect customer i.e. students and their parents of selected educational institutes of Chhattisgarh through structured questionnaires. Factor analysis with principal component extraction method with promax rotation was used to determine the validity and cronbach? Coefficient alpha to determine the reliability of the instrument. Regression analysis was used to determine the causal relationship between the independent and dependent variables. The study also aims to suggest strategies to increase the Business Exposure and Customer Response of the Education Institutes.

- **Dr. M. Thirumagal Vijaya(Jan,2015)** Social media is a group of Internet-based applications that allows individuals to create, collaborate, and share content with one another. Practitioners can realize social media? untapped potential by incorporating it as part of the larger social marketing strategy, beyond promotion. Social media, if used correctly, may help organizations increase their capacity for putting the consumer at the center of the social marketing process. The evolution of social media proves how technology is ever-changing in order to fit the needs of its users. Social media can help companies market to other businesses or consumers. Some of these social platforms include Face book, YouTube, Twitter, LinkedIn and Google.

- **Dr. Veena R. Humbe (July,2014)** The Indian handloom products have a distinct place in the world of fabrics. It provides employment for 12 million people and it is the second largest sector in the employment generation stands only next to agriculture. It provides direct employment to 6.5 million people in the country. Marketing is essential to boost the sale of handloom products. Marketing has been recognized as being central to the growth and development of the handloom industry. In last few years the idea of buying and selling has tremendously changed. The Internet has overtaken television as the largest advertising market, as banner and pop-up advertisements showcase a vast array of products and services. The total population of India is 1,283,810,000. Out of which 13% use social media and spend approximately 2 hours 26 minutes daily. The use of social media by mobile users is 57% of total population and time spend is 2 hours 36 minutes per day. Social media marketing is one of the most important types of online marketing where small businesses are marketing their products/services and brands on social media websites like Facebook, Twitter, LinkedIn, Google+, etc. It enables individuals and communities to co-create, share, and modify content in an interactive, Internet-based environment. The use of social media in marketing can benefit the handloom industries by developing the awareness and benefits of the handloom products, reducing marketing expenses, increasing the sales, providing the details regarding the marketplace to purchase the handloom products and exposure towards handloom products.

OBJECTIVE

- To study the term Social Media Marketing and Consumer Behavior.

- To study the impact of social media marketing on consumer buying behavior.

- To study whether social media marketing influence purchasing decision.

- To study the benefits and problems faced by consumers.

- To understand the consumer satisfaction level towards social media marketing.

SCOPE AND LIMITATIONS OF THE STUDY:

- This study is limited to the 50 consumers of Neral.

- The consumer include the one who uses Social Media Marketing for buying purpose.

- This study is helping us to understand consumers' preferences, experience and interest towards Social Media Marketing.

GAP ANALYSIS

As many research has been done on Social Media Marketing on consumer buying behavior, but no research is done on impact of Social Media Marketing on consumer buying behavior in Neral.

HYPOTHESIS

H0 : Social Media Marketing has no Significant Impact on Consumer Buying Behavior.

H1 : Social Media Marketing has Significant Impact on Consumer Buying Behavior.

RESEARCH METHODOLOGY

This covers the following aspects:

Collection of data

- **Primary Data**

The data was collected based with the help of Standard Questionnaire.

- **Secondary Data**

Research material from Web Media, literature on social media marketing on customers buying behavior, through various books, research reports, magazines, journals, newspapers, etc.

- **Research design and sampling**

This research is based on the questionnaire and survey conducted to study the impact of social media marketing on consumers buying behavior. The survey was restricted to the consumers in Neral.

- **Sample size**

The size of data selected for the survey was 50 consumers from Neral.

DATA ANALYSIS, FINDINGS AND INTERPRETATION

For our Research, we surveyed 50 consumers from Neral, and our findings are from their preference and choice of answers. Following are the Analysis and Interpretation of our findings.

1. **Are you on Social Media?**
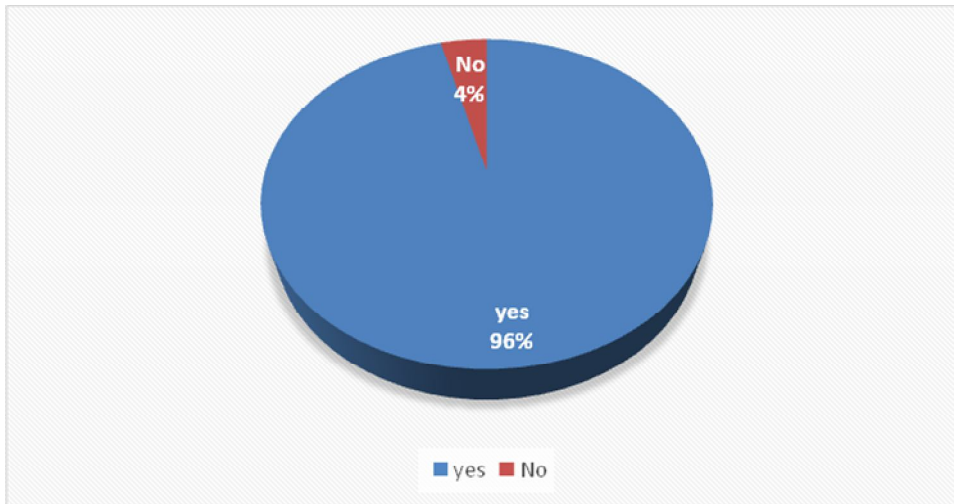
(Source: Primary Data)

➢ It is found that, 96% that is 48 consumers are on social Media and 4% that is 2 consumers are not on social media.

2. **Which Social Media Application you use the most?**
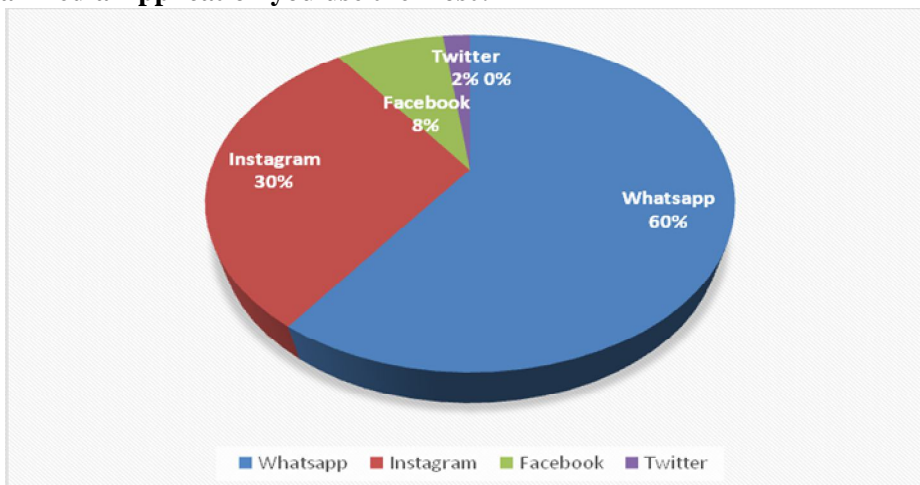
(Source: Primary Data)

➢ It is found that, 60% that is 30 consumers use Whatsapp, 30% that is 15 consumers use Instagram, 8% that is 4 consumers use Facebook and 2% that is 1 consumer use Social Media Application the most.

3. **Do you follow Brands on Social Media?**
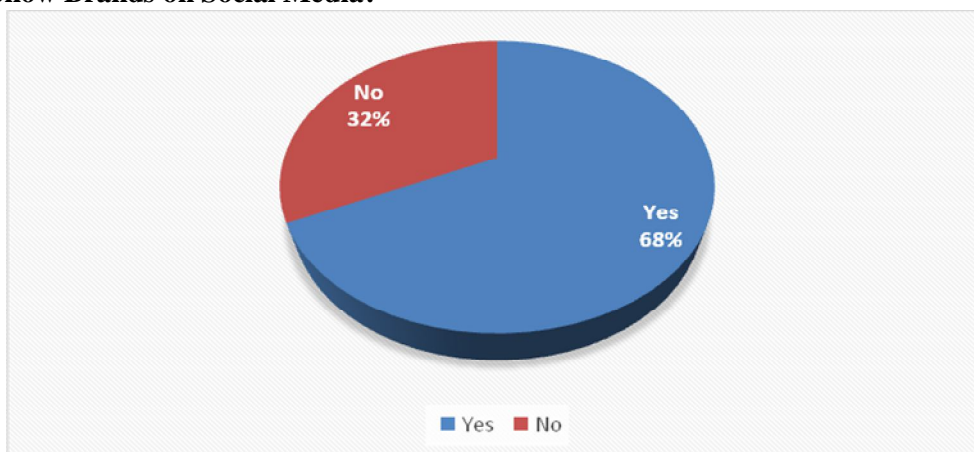
(Source: Primary Data)

➢ It is found that, 68% that is 34 consumers follow and 32% that is 16 consumers don't follow brands on Social Media.

4. **Do you think Social Media Marketing help customers to choose the right product?**
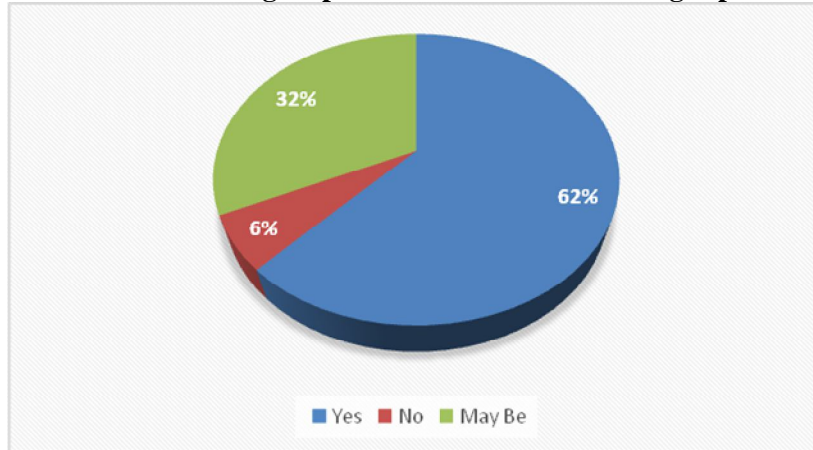
(Source: Primary Data)

➢ It is found that, 62% that is 31 consumers thinks Yes, 6% that is 3 consumers thinks No and 32% that is 16 consumers thinks May be Social Media Marketing help consumers to choose the right product.

5. **Do Social Media Marketing influence your Purchasing Decision?**
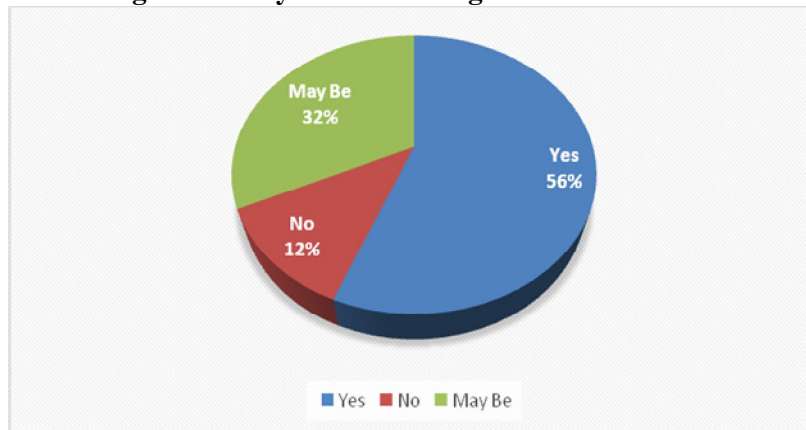
(Source: Primary Data)

➢ It is found that, 56% that is 28 consumers thinks yes, 12% that is 6 consumers thinks No and 32% that is 16 consumers think Maybe Social Media Marketing influence their Purchasing Decision.

6. **Have you ever purchased from such Sites?**
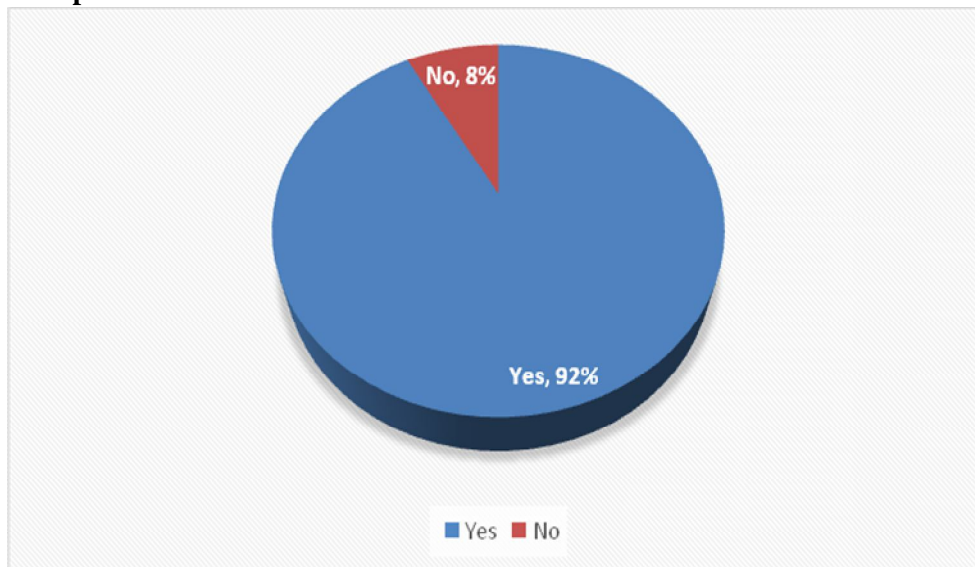
(Source: Primary Data)

➢ It is found that, 92% that is 46 consumers have purchased and 8% that is 4 consumers have not purchased from such sites.

7. **If yes, how often you make the purchases?**
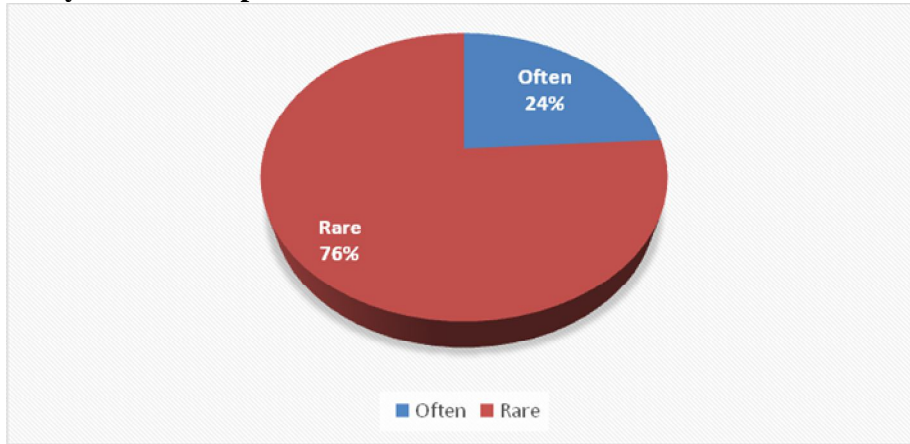
(Source: Primary Data)

➢ It is found that, 24% that is 12 consumers often make purchase and 76% that is 38 consumers rarely make purchase.

8. **How was your experience, rate it on Scale of 1-3.**

(Source: Primary Data)

➢ It is found that, 10% that is 5 consumers had Poor experience, 50% that is 25 consumers had Good experience and 40% that is 20 consumers had best experience when they make purchase.

9. **Do you think Social Media Marketing is a strong platform for Marketing of Goods?**
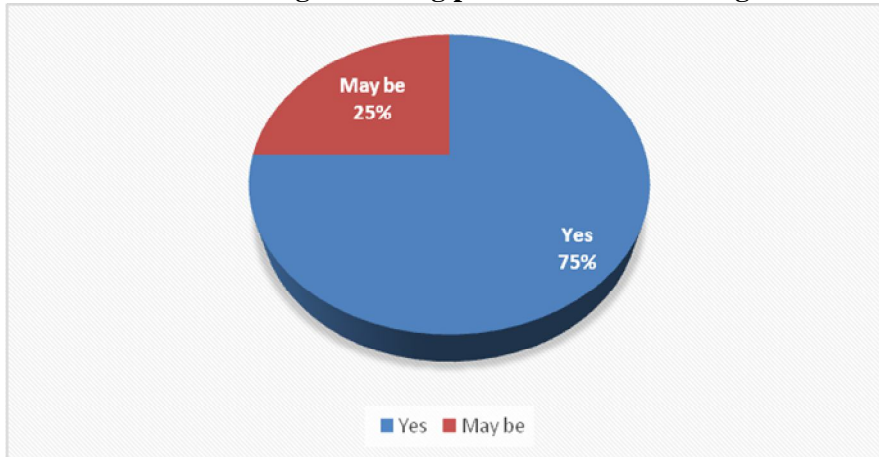
(Source: Primary Data)

➢ It is found that, 76% that is 36 consumers think that Yes Social Media Marketing is a strong platform for Marketing of Goods and 24% that is 12 consumers think that May be Social Media Marketing is a strong platform for Marketing of Goods.

10. Do you get all the updates and information about various Brands from Social Media?
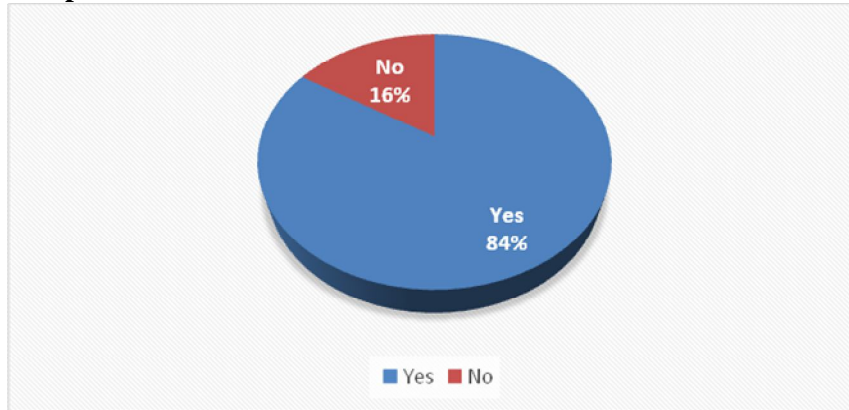
(Source: Primary Data)

➤ It is found that, 84% that is 42 consumers get all the updates and information about various Brands from Social Media and 16% that is 8 consumers don't get all the updates and information about various Brands from Social Media.

11. Do you think Social Media Marketing is more Interesting and informative than Traditional Marketing?
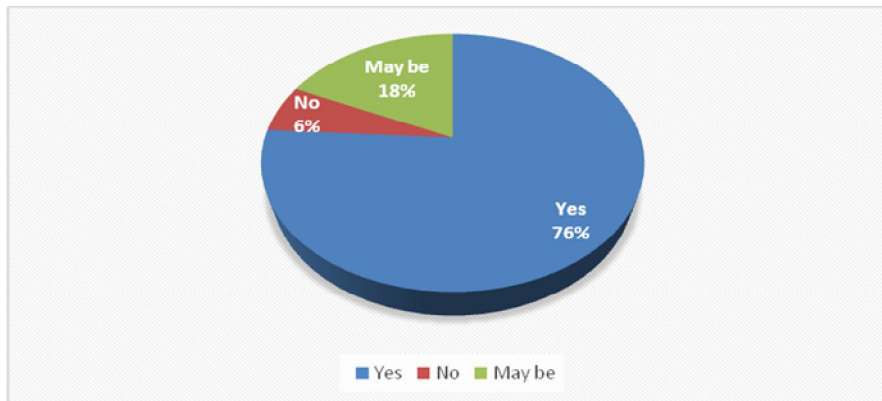
(Source: Primary Data)

➤ It is found that, 76% that is 38 consumers think Yes, 6% that is 3 consumers think No and 18% that is 9 consumers think Maybe Social Media Marketing is more Interesting and informative than Traditional Marketing.

12. What are the Benefits of Buying through Social Media?
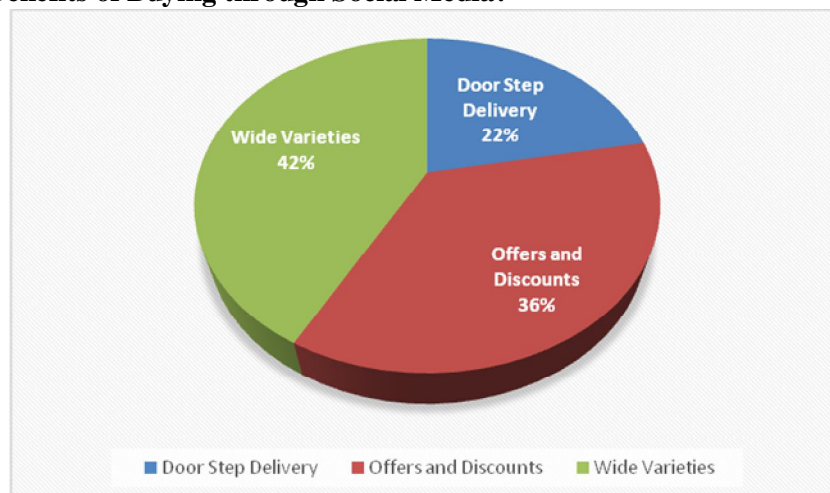
(Source: Primary Data)

➤ It is found that, 22% that is 11 consumers think Door step Delivery are the Benefits of Buying through Social Media, 36% that 18 consumers think Offers and Discounts are the Benefits of Buying through Social Media and 42% that is 21 consumers think Wide Varieties are the Benefits of Buying through Social Media.

13. What are the Problems you face while buying through Social Media?
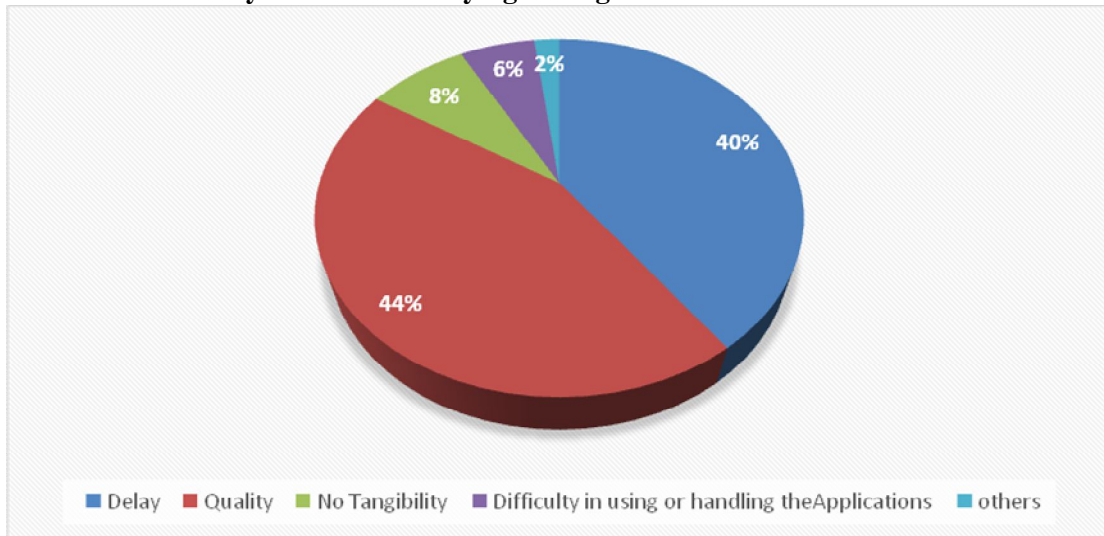
(Source: Primary Data)

➢ It is found that, 40% that is 20 consumers think Delays in Delivery are the Problems they face while buying through Social Media, 44% that is 22 consumers think Quality are the Problems they face while buying through Social Media, 8% that is 4 consumers thinks No tangibility are the Problems they face while buying through Social Media and 6% that is 3 consumers think Difficulty in handling are the Problems they face while buying through Social Media and 2% that is 1 consumer thinks there are others Problems they face while buying through Social Media.

14. Are you satisfied with your Online Purchases?
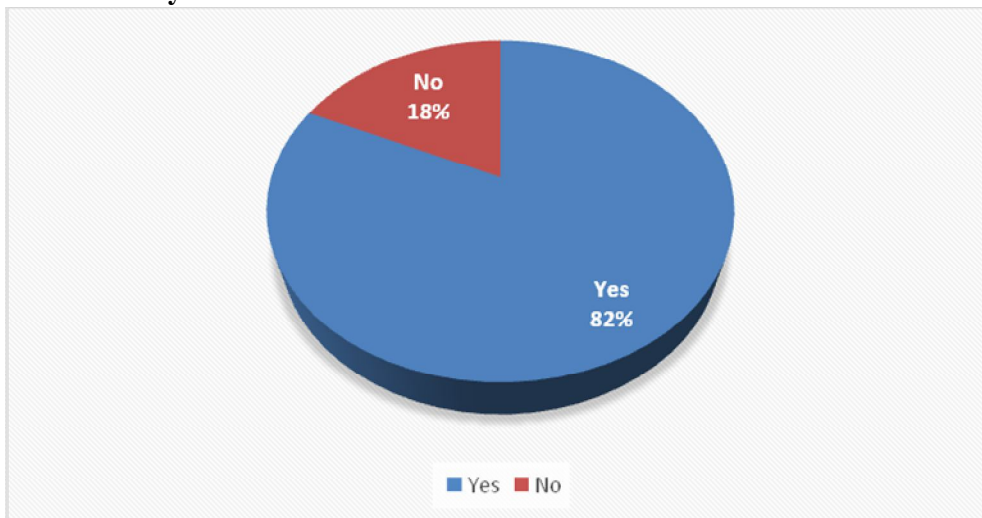
(Source: Primary Data)

➢ It is found that, 82% that is 41 consumers are satisfied with their online purchase and 18% that is 9 consumers are not satisfied with their online purchase.

SUGGESTIONS
- Delay in delivery of products can be eradicated by having ware houses in nearby areas.
- For Quality issues, they should work more on Quality.
- They should design their applications in local languages so that consumers will have ease in handling the applications.

CONCLUSION
As a technology is growing the social media has become the routine for each and every person. Business uses social media marketing to enhance their performance in various ways such as achieving the business objectives, increasing annual sales, increase their visibility, enhance relationships, establish two-way communication with

consumers, provide forum for a feedback, and improve the awareness and reputation of the business. For these reasons, social media websites have become an important platform for business. As business "focus on effectively leveraging social media platforms, there are a few critical things to keep in mind". Business must first develop a comprehensive social media communication strategy and then incorporate best practices in the implementation of that strategy. Following this guide can help the business effectively and successfully derived maximum benefit from their social media initiative. Use of social media is beneficial but should be used in a limited way without getting addicted.

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GENDER DIVERSITY: THE RISE OF WOMEN AT MALE WORKPLACE

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ABSTRACT

Women constitute almost 50% of the world population. The economy cannot progress unless there is equality between men and women in every sphere of life. While India Inc hiring more women across functions and businesses, companies have begun to increasingly hand over the reins of entire units to female staffers. The percentage of industry's assets handled by women has gone up to 15% from 11% a year ago.

Gender diversity numbers may not be statistically balanced yet. However women today are not only seen to be breaking age-old patriarchal doctrines but also raiding male bastion as well. Women are in commanding positions in many areas of private and public life in our country. Even in rural India women greatly empowered through their presence and positions outside the four walls of their homes. Initially this change needed support but now it is on an auto mode.

The present study is done to know and understand the fields where women are breaking stereotypes and the reasons for change. To study and know the jobs, traditionally men-dominated, are estimated to have been replaced by women.

Keywords: Gender diversity, women friendly workplace

INTRODUCTION

Women constitute almost 50% of the world population. The economy cannot progress unless there is equality between men and women in every sphere of life. Women constitute a significant untapped source of human capital. With the advent of information technology and enhancement of educational infrastructure, more qualified women are venturing into jobs previously considered suitable for men. The urge and aspiration among the women today is for dignity and freedom. Since it is crucial for companies to attract and retain their employees in the highly competitive environment, creating women friendly workplace has been receiving due attention from top management.

Since men and women have different viewpoints, ideas, and market insights, a gender-diverse workforce enables better problem solving. A study done in 2014 by Gallup finds that hiring a gender-diverse workforce allows the company to serve an increasingly diverse customer base. This happens because a gender-diverse workforce eases the process of accessing resources, such as multiple sources of information or credit, and industry knowledge. Studies show that higher diversity in the workforce is expected to bring higher returns.

Gender diversity numbers may not be statistically balanced yet. However women today are not only seen to be breaking age-old patriarchal doctrines but also raiding male bastion as well.

OBJECTIVE OF THE STUDY

1. The present study is done to know and understand the fields where women are breaking stereotypes and the reasons for change.

2. To study and know the jobs, traditionally men-dominated, are estimated to have been replaced by women.

3. To know why gender diversity is good for business.

RESEARCH METHODOLOGY

The study is based on secondary data which is collected through various books, research papers, newspapers and websites.

DIVERSITY

The term diversity is commonly used to capture all types of differences in the workplace which includes differences in social identities such as gender, race, ethnicity, sexual orientation, class, nationality and religion and difference in individual characteristics such as attitudes, values, cognitive styles and preferences. Gender diversity can also be defined as the consideration of the difference skills and potentials of male and female employees as equal resources. In the context of work setting, gender diversity refers to the proportion of male and female employees in the workplace that may influence the way people ommunicate and work with each other in that area and affect the firm's performance.

REASONS WHY GENDER DIVERSITY IS GOOD FOR BUSINESS.

1. A wider talent pool
Companies that don't encourage women to join them are missing out on the talents and abilities of half the population. Tapping into these can make a huge difference to your productivity and your bottom line.

2. Different perspectives
Having both women and men in your teams means you benefit from the different points of view and approaches that come from different life experiences.

A multiplicity of perspectives can spark creativity and innovation, and help organizations spot and seize new opportunities. It can also encourage organizations to challenge gender stereotypes.

3. Enhanced collaboration
Having women on teams can help improve team processes and boost group collaboration. Researchers have observed that women have stronger skills reading non-verbal cues. They also conclude that groups with more women were better at taking turns in conversation, which helps them make the most of the groups combined knowledge and skills.

4. Improved staff retention
Having an inclusive culture in your workplace boosts morale and opportunity. Inclusive workplaces tend to have lower employee churn rates – which represents big savings in terms of time and money spent on recruitment.

5. A better reflection of your customers
Customers come from all walks of life. The more the make-up of your organization reflects your customers the more likely it is you'll communicate effectively with them.

6. Improved recruitment and reputation
Having an inclusive workplace is a powerful recruiting tool. Female millennials look for employers with a strong record on diversity, according to research by PwC, with 85% saying it's important to them.

A reputation as an inclusive employer will also demonstrate your positive company values and that will enhance your reputation in the recruitment marketplace.

7. Greater profitability
According to McKinsey, the most gender-diverse companies are 21% more like to experience above-average profitability.

FIELDS WHERE WOMEN ARE BREAKING STEREOTYPES
On 8th march 2019, an international women's day, A study by teamlease services done exclusively for times of India, reveals 12-15% of traditionally male dominated jobs are estimated to have been replaced by women. These include:

1. Train/Bus driver

2. Mining engineers

3. Truck mechanics

4. Disc jockey

5. Private detective

6. Railway gate keeper

7. Station controller

8. Auto Rickshaw driver

9. Barber

10. Security guard etc.

EXAMPLES
1) For the first time, Maharashtra will hire women to drive its state transport buses. The total application received in their recruitment drive was 932 and 809 have appeared for selection. Out of which 743 have passed the tests. Women drivers will be trained at depots close to their homes for a year. They will be deployed at a depot close to home so that they can be with their families during the one year training period.

2) Kirloskar Brothers' pump manufacturing factory in Coimbatore,Tamil Nadu, is operated by 204 women. Rama Kirloskar, Executive director, says,"Women as a group tend to be more focused on assembly line functions,which translates into higher efficiency rates.

3) Some of the lines at Mahindra & Mahindra's (M&M's) manufacturing plants are run 100% by women. In automobiles, M&M has increased the strength of women on the shop floor from 33% in FY14 to 301 till the first half of FY19. M&M chief of manufacturing (automotive division) Vijay Kalra said, "From looking under the hood of the car to repairing them, our women employees are working on a par with their male counterparts. They have broken all stereotypes and created their own pathway in fields dominated by men.

[The times of India, Mumbai, Friday 8th march 2019]

REASONS FOR CHANGE

1. Level of dedication shown by females:

Women are more dedicated compare to men. They are more punctual, more likely to stick to a job and more disciplined than men.

2. Companies changing mindset against discrimination:

There are an estimated 40% women in tourism and hospitality sector as bartenders and chef managers. ITC Hotels said the number of women in the food and beverage departments increased 41% in three years. Some the the lines at Mahindra & Mahindra's(M&M's) manufacturing plants are run 100% by women. This shows that companies changing mindset against discrimination.

3. Multitasking capability of women :

Women are better at Multi-tasking as it can also be said that they are inborn with these capabilities. Starting from the homemaking to the office she fits her selves in all scenario without letting making any compromises. She knows how to handle things in pressure without letting down the targets.

4. Better availability of efficient women leaders in pipeline:

In today's politically charged atmosphere, representation matters. Yet, as we know, politics is largely a male-dominated sphere. Yet many incredible Indian women are exemplars of strength, intelligence, and resilience. They have risen to the top in their fields and are not only reminders of the legacy that they leave behind, but also beacons of hope for future generations. Such examples are **Dr. Muthulakshmi Reddy, Vijaya Lakshmi Pandit, Indira Gandhi, Sushma Swaraj, Jayaram Jayalalithaa.**

CONCLUSION

"Men tend to be aggressive and at times are difficult to manage. Also, men have hygiene issues, like they chew paan or betel leaves and spit. Women staff have a positive impact on productivity, especially in male-dominated sectors such as logistics.

PV Sheshadri CEO, future supply chain solutions

Teamlease services co-founder and executive VP Ritu-parna Chakraborty said, "Traditionally, occupations with a very poor representation of women are found in sectors like construction, manufacturing and engineering." On the other hand, women have made great inroads into banking& financial services, consumer goods & durables, automotive, insurance, pharma and healthcare.

We know achieving gender equality requires more than just changes to laws. The laws need to be meaningfully implemented and this requires sustained political will, leadership from women and men from society across.

Women to enjoy the fruits of good education and satisfying careers, government must reach out to their families, ensure they are on board while formulating state policies.

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THE MENACE OF COOKED FOOD WASTAGE IN GOA: NEED FOR WASTE CONTROL AND MANAGEMENT (A CASE STUDY OF FOOD BANK IN GOA)

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ABSTRACT

Food is one of the basic needs for every living being's survival. Without food, the mere survival of any human being is in danger. However, there are many people out on the streets who struggle every day to get their daily food. On the other hand, as per the survey conducted, around two crores worth of food is said to be wasted every year in our very own little Goa. The amount of food wastage not only poises a problem for environment but it is a major loss for the economy as well. The resources being scarce are simply wasted in the form of cooked food. The management of cooked food is critical as it is highly perishable in nature. The present study highlights about menace of cooked food wastage in Goa. Every day in every household the food is cooked for the people to consume for the day satisfying their hunger. If the food is consumed in total there is no problem of wastage. But it is not happening as decided and the leftover food is thrown in dustbin without even realising the worth of it. Similarly in restaurants, canteens, Wedding party's, Birthday party's, etc. the phenomenon is same. This food waste is collected by municipalities and dumped on landfill sites. There is an utmost need to control and manage this cooked food wastage. The research paper focuses on developments of food banks in Goa to curb food wastage. These banks collect the leftover cooked food and store it in refrigerators, which are then served to the poor and needy people at free of cost.

Keywords: Food banks, cooked food wastage, waste management

INTRODUCTION

Wastage of cooked food is a major problem all over the world. A farmer works really hard under the sun throughout the year to produce grains. A lot of water, manpower, agricultural tools, electricity, logistics, distribution costs, deforestation, etc. is required before those grains reach our plate in the form of a rice or chapati. And if we throw it in dustbin without consuming it, everything that goes into processing this food is wasted. According to the reports, the actual worth of the food wasted in India annually is estimated at a massive of Rs. 58,000 crore. As per the survey conducted, around two crores worth of food is said to be wasted every year in our very own little Goa. The amount of food wastage not only poises a problem for environment but it is a major loss for the economy as well.

SOME FACTS ABOUT FOOD WASTAGE IN INDIA

- About 1.3 billion tonnes of food produced for human consumption, i.e., US $1 trillion in monetary terms is wasted every year globally.

- From the year 1990 to 2005, the number of hungry people in India has increased by 65 million.

- A child dies approximately every five seconds as a result of hunger and malnutrition in India.

- Hunger and malnutrition took the lives of about 7 million children in 2012.

- 20 crore Indians go to sleep hungry on any given night, according to a survey conducted by 'Bhook' in 2013.

- 300 million barrels of oil and more than 230 cubic kilometres of fresh water are used to produce food that ultimately gets wasted.

- Food wastage generates 3.3 billion metric tonnes of Carbon dioxide, which accelerates global climate change.

Hence, from the above facts it can be noted that food wastage not only leaves people hungry but also affects the nation's economy and environment at a macro level as well. Assessing food loss and waste of cooked food and developing effective policies can help solve the food waste problem and thus contribute towards food security and sustainability. Wasting food means wasting a secure future. Small but concentrated efforts against food waste are the need of the hour. Transforming the food system in India will help to transform our future, as food waste includes wastage of natural capital. Implementing the right strategies will help halve per capita global food waste at the retail and consumer levels, and reduce food losses along production and supply chains, including post-harvest losses. Achieving this target is crucial as it would reduce the number of hungry people

and ease the pressure on natural capital. Setting up a network of food waste innovation incubators with dedicated support would help nurture innovations in reducing food loss and waste. India Food Banking Network (IFBN) is trying to bring together the government, private sector and NGO's to fight hunger and malnutrition in the country by channelizing the leftover cooked food to the needy and hungry people.

Separation of waste would be instrumental in accurately evaluating the impact of waste in key areas such as emissions of greenhouse gas and resource recovery. The present study highlights about menace of cooked food wastage in Goa. The leftover cooked food is thrown in dustbin without even realising the worth of it. Similarly in restaurants, canteens, wedding party's, birthday party's and other social and family functions, the phenomenon is same. This food waste is collected by municipalities and dumped on landfill sites. There is an utmost need to control and manage this cooked food wastage. The research paper focuses on developments of food banks in Goa to curb food wastage. These banks collect the leftover cooked food and store it in refrigerators, which are then served to the poor and needy people at free of cost.

LITERATURE REVIEW
Nisha Harchekar (2008): The size of the processed food industry in world is projected around US $ 3.6 Trillion and which accounts for three forth of the global food sales (US $4.8 Trillion). India with its major strength of abundantly available natural resources like raw material and growing technical knowledge base has strong relative advantages over other nations in the food sector for the future.

Giridhari Jabir Ali, Surendra P. Singh (2009): According to the article consumers have reacting to the qualitative changes of food intake and are now more sensible with concern to nutrition, health, food safety and other issues.

Tom Vierhile (2010) In current scenario, people are getting more health conscious than ever and there is tremendous change for the demand of the packaged food. Since now the consumers are more cautious about their eating habits, the amount of food wastage increased.

FAO (2011) presented a report on global food losses and food waste, its reasons and probable ways to prevent them.

Carlos A. Monteiro (2012) defines food processing is a series of operations by which unprocessed foods are converted into foodstuffs to prolong their duration, i.e. shelf life. It also explains that most of the unprocessed food are highly perishable and cannot be stored for a long time and also require strong cooking processing to make food safe and secure for consumption.

The available literature on food waste does not provide in-depth analysis of the various facts like reduce and reuse of cooked food.

OBJECTIVES
1. To analyze cooked food wastage in Goa.

2. To find out how food banks can help control of cooked food wastage.

3. To understand the need and importance of cooked food waste management.

4. To justify the role of food banks operated by NGO's in management of leftover cooked food.

RESEARCH METHODOLOGY
The required information for the study was collected from two basic sources, namely, the primary source and the secondary source. The primary data was collected by means of interview with the help of a questionnaire. Secondary data was collected through books, booklets periodicals, reports published by different government institutions, newspapers, journals and internet websites. For the purpose of the study, food bank in Goa, started by Mr. Donald Fernandes has been selected.

FINDINGS AND CONCLUSION
According to the report in the journal, up to 40 per cent of the food produced in India is bound to get wasted. About 21 million tonnes of India's entire wheat produce are wasted. Such a situation raises a concern that food never reaches the needy and hungry people. India ranks 63 among 88 countries in Global Hunger Index (GHI, UN data). Wastage of food is not only indicative of hunger or pollution, but also of many other economic anomalies in the economy, such as inflation. Price rise of the necessities may keep many stomachs hungry as they lack purchasing capacity in the inflationary trend. Moreover the society blames only government policies which are not fully responsible for any such wastage. In India, the bigger the wedding, the larger the party and the more massive the waste is expected to be. Primarily, family occasions and social events are more

responsible for the cooked food wastage in Goa. The traditional culture of cooking unlimited food during these occasions leads to extreme waste of food. Today people are more health and food conscious, which prevents them in eating enough. This is one of the cause for food wastage. Besides, the tastes and preferences, likes and dislikes and the consumption pattern for certain type of food also resulted in food waste. While we may not be able to reduce food lost during production, we can certainly reduce food wastage at our personal level. Traditional food preservation techniques like fermenting and pickling are still used by Goans to protect food being getting wasted. Pickling, a type of preservation method using brine or vinegar, may have been used as far back as 2400 BC. Pickling, drying, canning, fermenting, freezing and curing are all methods you can use to make food last longer, thus reducing waste. It saves the food as well as money spent on it. Freezing food is one of the easiest ways to preserve it, and the types of food that take well to freezing are endless.

A CASE STUDY OF FOOD BANK IN GOA

This bank is a group of volunteers from Sangolda, Goa, that provides free cooked food to the needy. A Social entrepreneur, Mr. Donald Fernandes along with his wife, from Sangolda started this service on May 28, 2017 and is presently having 25 volunteers who are helping him in this good cause. Under this food bank, there are locations where they have installed fridges. One of the locations is Sangolda where the fridge is installed and cooked food is made available for the people on streets. Any person on the streets and left abandoned can avail of this food and also drink filtered water for 24 hours. The service of this food bank is for 24x7 days. As per survey conducted by them, they claim that more than 10 tonnes of cooked food gets wasted per day in Goa. Buying food and wasting it has become a habit or so called fashion with the well to do people. On the other hand, there are people who are starving and dying of hunger in Goa itself. This group of volunteers is not only helping to reach out to the people in need but also makes sure that it reaches to genuinely needy people. This group collects around 500 kg of leftover cooked food every day from different hotels, restaurants, cafes and distributes it to orphanages, old age homes, churches, differently abled schools and many other institutions. Mr.Donald says the idea is to collect extra food from different restaurants, hotels, social and family occassions and bring it to food bank. They then warm the food in the evening, pack it up and distribute it to different locations where required. Sometimes they don't even collect the food but directly let the food move from one place to other. They also have a full-fledged kitchen where they warm the food with proper licence from the Goa Government. This group covers areas in Calangute, Mapusa, Porvorim, Panjim in North Goa and distribute the food within 24 to 48 hours after collection. Sometimes people take food in bulk, says Fernandes, and distribute it to places where required. Most of the time, people contact him directly informing that excess food is left and they can collect it. Don't waste food is the message given to all Goans by Mr.Donald Fernandes. He has installed 28 fridges in various parts of Goa to collect and store the highly perishable food. The climate of Goa is more of humid nature which poses a trait for taking utmost care of cooked food. For this reason he has kept the fridges at many different places based on the calls received for collection of leftover food. All this excellent and hard work has been done only using social media like Facebook and Whatsapp. So much so that they have requested that people do not call, instead, Whatsapp messages on +91 8380097564 are more than welcome. Donald himself responds to these. The food bank has a Facebook page too.

The cooked food waste increases the garbage menace or makes biodegradable compost, instead it is better it is consumed by empty and hungry stomachs. Mr. Donald has come up with a novel idea of starting a food bank where people can donate their extra, leftover, yet still-edible food. His team of volunteers pick up the food from Panaji, Mapusa, Porvorim and Calangute, and go on the streets to feed the poor whenever he requests. But he is facing the problem of volunteers. He wants more people to join him in this cause. He has also arranged frozen vehicles to pick food in bulk especially when there are functions like weddings, etc and has cold rooms to hold all types of food. His mission is to serve the needy people by eliminating food waste in Goa.

CONCLUSION

Wasting food is normal for any ordinary person but for someone who hasn't eaten anything for the number of days, it's a treasure. Only hungry stomachs know the importance of it. By wasting food we are not only playing around with their lives but we are also depleting our own environment and natural resources. Hence, in every way, it is a true menace to society. Being responsible citizens, it is our responsibility to act more proactively and minimise food wastage. We can bring a huge change and make the world a better place to live if we reduce our cooked food waste. There are endless ways one can reduce, reuse and recycle the food waste. By thinking more about the food your household wastes every day, you can help create positive change to conserve some of the earth's most valuable resources. Even minimal changes to the way one shop, cook and consume food will help reduce the impact on the environment.

All the social functions in Goa for instance, weddings, social and family functions, households, etc. throw out so much food into dustbins. Composting leftover food is a beneficial way to reuse food scraps, turning food waste into energy for plants, but everyone does not have a place for an outdoor composting system. An outdoor composter may work well for someone with a large garden, while a countertop composter is best for city dwellers with houseplants or small herb gardens. Food loss and waste is an area in the food and agriculture sector where adaptations to climate change are important. Food loss and waste generates about 8 per cent of global greenhouse gas emissions. Waste dumps have adverse impacts on the environment and public health. Open dumps release methane from decomposition of biodegradable waste. There are also problems associated with odour and migration of leachates to receiving waters. Foul smell is also a serious problem faced due to dumping of food waste on landfills. In Goa, each municipal council has selected their own landfill sites or areas where open dumping of food waste is done. The wet food waste is collected by this municipality everyday from the households, hotels and restaurants and just dumped on these landfills. Thus it is a need of the hour to have many such food banks like Mr. Donald's where the wastage of cooked food can be prevented and such edible food can really satisfy the hungry people on streets. It requires a voluntary effort from individuals, NGO's and many other organisations to save the wastage of cooked food.

SUGGESTIONS
The paper has researched the problem of leftover cooked food menace in Goa. Both Government and NGO's intervention is highly valuable in controlling the edible cooked food waste in Goa. The study further suggests the following:

1. If you happen to cook a lot and you regularly have leftovers, designate a day to use up that have accumulated in the fridge. It's a great way to avoid throwing away food.

2. There is a need to have a food bank network in each town in Goa to begin with eradicating hunger and saving avoidable wastage of cooked food.

3. Many people are required to join their hands to capture hungry communities and distribute food accordingly within 24 hours of collection.

4. Food banks should develop efficient and safe processes in the collection and distribution of food. Basically utensils used to collect food, require proper cleaning each time to maintain edibility and safety of food.

5. Volunteers should address the people on various issues like health, hygiene, food waste and resource utilisation.

6. Transparency and accountability should be focused on to strengthen the network of food banks.

7. Lastly, nevertheless the waste is to be recycle to manage food waste into compost or energy or biogas production or diversion as animal feed. Other uses can include organic manure for household consumption.

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INFLUENCE OF VISUAL MERCHANDISING ON IMPULSIVE BUYING

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ABSTRACT

Visual Merchandising plays a very important role in attracting towards entering a shop and making purchases of products which they did not have any intention to. Attractive window display, interiors, store design and layout plays an important part in attracting the customers towards making purchases. This can be proven as beneficial to the retailers in today's era of online shopping. Customers gets attracted towards an attractive display, tends to enter the shop and can turn up to make impulsive buying.

Keywords: Visual Merchandising, attractive window display, impulsive buying, stimuli.

INTRODUCTION

According to retailers, important factors influencing customers decision-making process in today's competitive environment includes store image and atmosphere Basically, visual merchandising can be described as "everything the customer sees, both exterior and interior, that creates a positive image of a business and results in attention, interest, desire and action on the part of the customer" (Bastow-Shoop et al., 1991, p.1). Apart from this, visual merchandising is a powerful marketing tool and works as an external motivator in the consumer's impulse buying behavior. Indeed, impulse buying is Influence of Visual Merchandising which includes window displays, interiors, and outside displays, colourful signs, creative window displays, store layout and design, lighting, carpeting, brightly painted walls, etc serves as elements of a total visual merchandising program. Although it is usually associated with retail businesses, it is also part of the promotional mixes of other types of businesses that market goods or services. Shopping malls and Branded outlets, retailers know that these places are a popular hangout places for young people. India is on the lines of becoming a society driven by its consumers, populated by one of the fastest growing middle classes in Asia. Here the philosophy of Mahatma Gandhi "Consumer is the King" has to be the guiding force. Window shopping, mall hopping, eating out, conspicuous consumption, moving and shopping in groups are best time pass now for buyers. In view of this trend the Visual Merchandising, in India, is emerging fast as a lucrative and much sought-after profession. Therefore, this research aims to be a complement to the existing studies on this area. This research briefly discusses about visual merchandising practice in retail apparel stores, its impact of impulsive buying and the need of visual merchandising on online websites.

VISUAL MERCHANDISING IN RELATION TO IMPULSIVE BUYING

Basically, the phenomenon of impulse buying can be alternatively described as an unplanned buying. Any purchase that a shopper makes and has not been planned in advance. Consumer's impulse buying behavior is responses made by being confronted with stimuli that urges a desire which ultimately makes a consumer to make an unplanned purchase decision on entering the store. The more the store stimuli, for e.g. visual merchandising, serves as the aid for shopping, the more likely is the possibility of or need arising and finally creating an impulse purchase. Window display has received the minimal attention in the literature in relation to consumers buying behaviour. However, physical attractiveness of a store affects the consumer's choice of a store and they get influenced by the same, it can be suggested that window display may influence, at least to some degree, consumers' choice of a store when they do not go out with specific purpose of visiting a particular store and purchasing a certain item. The initial step to get the customers to make purchase is to get them in the door. Visual merchandising is the merchandise presentation to attract potential customers and to motivate them to make a purchase. Visual merchandising processes an important role in the fashion retailing, demonstrating the look and the feel of the brand, improving sales and increasing brand awareness. However, in recent years, when e-commerce has stepped in the field, along with the rise of different online channels such as websites and social media sites, online visual merchandising has been showing its effectiveness in e-tailing.

REVIEW OF LITERATURE

Ebster & Garaus (2011) in their Journal "Store Design and Visual Merchandising, Creating Store Space That Encourages Buying" define visual merchandising as the art and science of presenting products in the most visually appealing way, emphasizing on the communication with the customers through images and presentations. They say that visuals can be remembered for a long period of time and a better communication is possible as more can be done with images and proper presentations. Images can communicate what the brand wants to say.

According to Hyun Hee Park, Jung Ok Jeon & Pauline Sullivan (2015) in their article "How does visual merchandising in fashion retail stores affect consumers' brand attitude and purchase intention?" Favorable attitudes toward visual merchandising directly transfer to favorable brand attitudes that are positively Influence of Visual Merchandising on Impulsive Buying.

According to Shona Kerfoot, Barry Davies, Philippa Ward (2003) "Visual merchandising and the creation of discernible retail brands" we understand that it is not necessary that if the buyers are aroused by the display and the presentation of products, they will make a purchase. The purchase process has steps that a consumer takes in consideration. But an attractive display makes the intention of buying more likely.

Youn, S. and Faber, R. J , in the article "Impulse Buying: Its Relation to Personality Traits and Cues," authors believe that the person's only focuses on glorifying the desire of purchasing product that they want to rather than fixing any problem or satisfying their pre-requisite need.

Mehta and Chugan, (2012) "Visual merchandising: Impact on consumer behavior" had studied the contact of visual merchandising on shopper impulse buying behavior. Window display tempts the shopper to create a good mental image about the shop. However no significant relation was found between form display and impulse buying but floor merchandising shows direct relation.

GAP ANALYSIS
Many researches have been made on impact of visual merchandising on impulsive buying, but no research has been done specifically on the Ulhasnagar region.

METHODOLOGY
a) OBJECTIVES
1. To study the different dimensions of visual merchandising.

2. To study the impact of window display on impulse buying behaviour of consumers.

3. To investigate the role of in store form/mannequin display on consumer impulse buying.

4. To find the impact of window display on consumer impulse buying.

b) SAMPLE DESIGN, METHODOLOGY AND DATA COLLECTION

The data is collected from 100 persons belonging to the age category of (14-60) with the use of online questionnaire and it is based on random sampling belonging to the region of Ulhasnagar.

ANALYSIS AND INTERPRETATION OF DATA
a) Classification on the basis of , if respondents tend to enter a store when they are attracted by an eye-catching window display.

100 responses
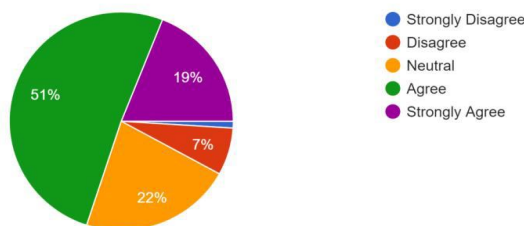
From the above figure, 51% of the respondents always pay attention to the window display, 19% strongly agree, 27% are neutral, 7% disagree and 1% strongly disagrees.

b) Classification on the basis of whether in-store Merchandise and Mannequin display promotes impulsive buying?

100 responses
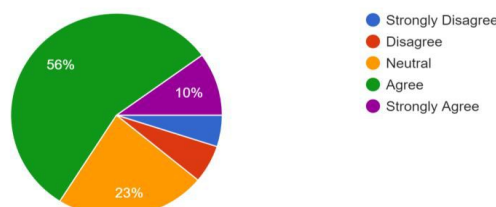
5% of the buyers strongly disagree that mannequin display promotes impulsive buying, 6% disagree, 23% are neutral, 56% of the shoppers agree and 10% firmly agree that they shop impulsively after looking at the mannequin display.

c) Classifications on the basis of elements of visual merchandising were the respondents highly influenced to shop impulsively?
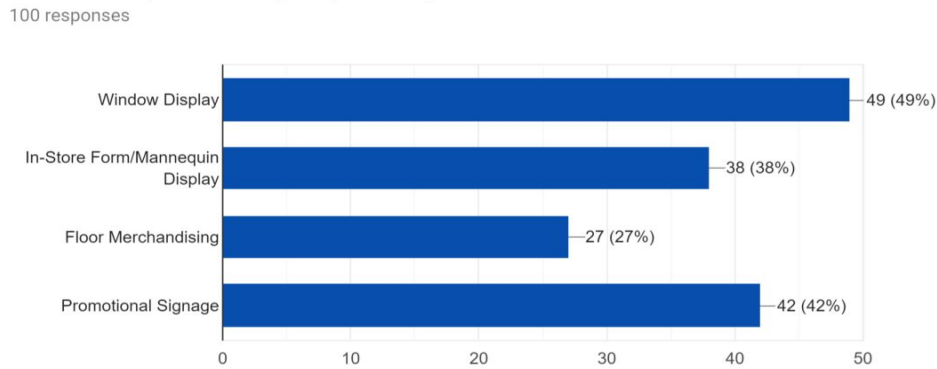
From the above figure, window display is the highest influencer with 47% Promotional signage influences the shoppers with 42%, 38% in store-form/mannequin display and 27% floor merchandising.

d) Classification on the basis of elements that influence the respondents for online impulse buying?
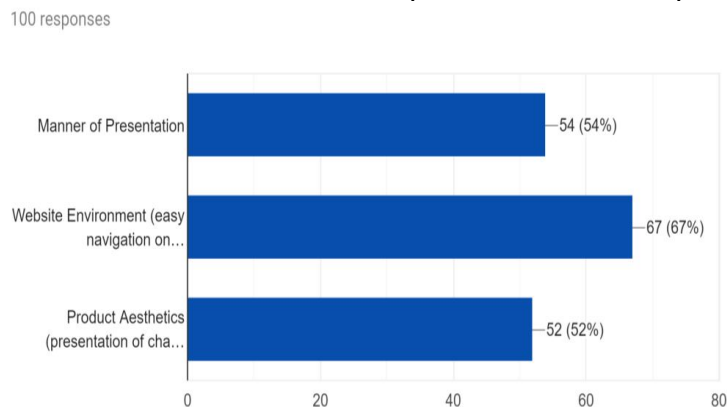
54% of the respondents feel that manner of presentation is important element, 67% believe that website environment is important, 52% feel that the way the product has been described, influences them to shop impulsively on online websites.

SUGGESTIONS

1) Firms should make a strategic plan in order to use the visual merchandising techniques.

2) Window display is the first touch point of store with the customers. So, it should be made attractive and should be able to generate impulse buying.

3) Mannequin display and promotional signage should be very effective.

4) Feedback should be taken from consumers. Conduct market research every year or twice a year.

CONCLUSION

As it is said, "First impression is the last impression and lasts too long". In order to make Visual Merchandising more powerful, the retailer uses Visual Merchandising for developing a powerful store-image. Visual Merchandising helps the retailer to understand the brand, and also to increase the sales by attracting the customer towards purchasing a product and it also teaches that how product should be displayed. It not only attracts the customer for making a purchase but it also creates a good feeling about the specific product and retailer. Impulse buying is a sudden and immediate purchase with no prime intentions of either purchasing a specific product or to fulfil any unfulfilled desire. Researchers have tried to make an attempt for determining any common personality traits in consumers those who are frequently engaged in impulse buying.

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BROWSER FORENSICS: MOZILLA FIREFOX

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ABSTRACT

Internet is network of network. A network which connects geographically distributed people. Use of internet is growing day by day hence the user. People are using internet in their day to day life from sending single email, to social media, to performing bank transaction and any other financial service. As the necessity increases the crime too increases, which we basically call cyber crime. User may use any device from mobile phone to personal computer, they can access internet with the help of web browser. A web browser which holds history, cookies, cache file, searches etc, and these browser artifacts helps investigator for finding crime evidence. There are number of Web Browser available but this paper describes the forensics of Mozilla Firefox using browser History Examiner tool. The result obtained from this will be fruitful for performing cyber forensic investigation.

Keywords: Cyber Forensic, Cyber crime, Investigator, Browser forensics, Mozilla Firefox, Browser History Examiner.

INTRODUCTION

1. Cyber Forensic

Cyber forensics deals with acquiring, analyzing, validating digitally stored evidence, Which is the image of confiscated device through which the crime has been committed.

2. Cyber Crime:

Crime committed through internet and computer basically by using any telecommunication network to harm victim is known as Cyber Crime. Following image shows Complaint of Cybercrime from January 1, 2014, to March 31, 2019 in Chandigarh.

ATM CARD CLONING, CHEATING CASES TOP

Cases	2015	2016	2017	2018
Card Cloning	228	256	462	510
Fraud by asking OTP	449	450	510	556
Abusive calls/ messages	122	122	255	207
Hacking	249	256	465	434
Online job scam	72	82	159	130
Data theft	8	8	8	6
Winning online lottery	37	37	83	71

COMPLAINTS DOUBLE IN FOUR YEARS

	2014	2015	2016	2017	2018	2019*
Complaints	1,169	1,412	1,480	2,242	2,202	811
FIRs registered	37	95	40	43	35	2
Solved cases	32	69	33	41	9	0
Accused held	18	28	35	30	15	0

(Till March 31)

3. Investigator

These are IT Professionals. The job of the forensic investigator is to recover data from damage device, analyze computer, gather evidence, preparing report, testifying in court etc.

4. Browser Forensics

Most reported crimes are Internet crime. Browser forensic helps in analyzing the web browser by extracting all information from web browser it may be cookie, search, cache file and so forth with the help of forensic tool available.

5. Browser History Examiner

Browser history examiner is forensic tool for analyzing the mozilla internet history from main desktop browser; it may be from local machine or remote machine on a network. It analyses history of Google Chrome, Firefox and Internet Explorer. We will be focusing on Firefox forensic.

Features provided by Browser History examiner are listed below.

Sr. no	Sqlite File
1	Website Activity Timeline
2	Advanced Filtering
3	Remote data capture
4	Recover deleted History
5	Cached image gallery
6	Cached web page viewer
7	Search history
8	Email address
9	URL category Filte
10	JSON Viewer
11	Report builder and data Export
12	Time Zone and DST configuration

6. Mozilla Firefox

Firefox is one of the most popular web browser amongst others. The following Bar Chart shows the number of active client of Firefox in a year.
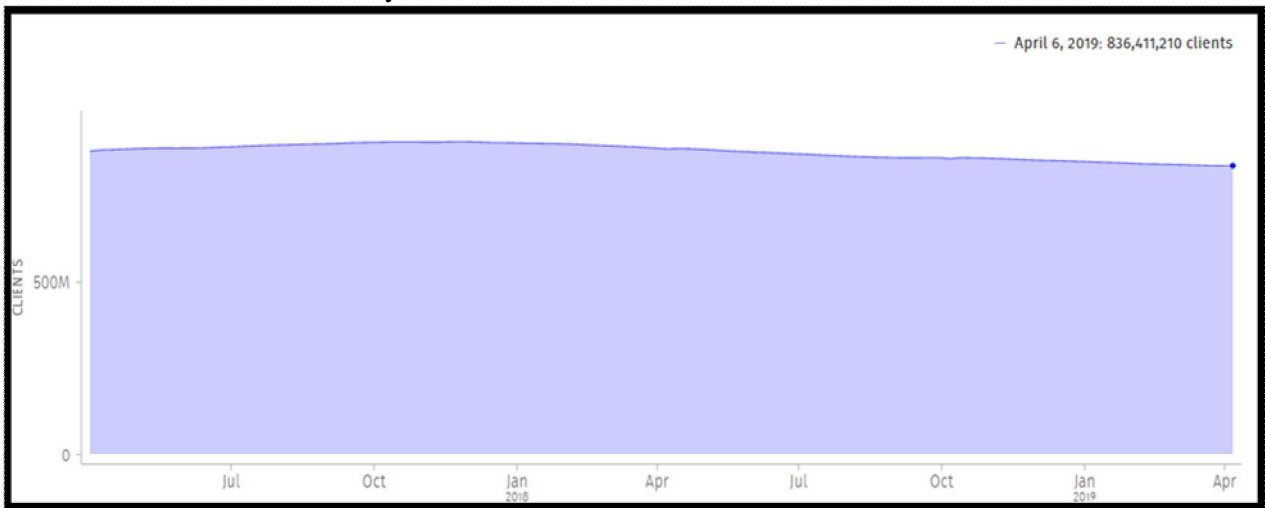
Firefox uses Sqlite database to store data. It contains different file for each different function such as place visited, favicons, download etc. It has following Sqlite files.

Sr. no	Sqlite File
1	Content-prefs.sqlite
2	addons.sqlite
3	signons.sqlite
4	cookies.sqlite
5	downloads.sqlite
6	extensions.sqlite
7	formhistory.sqlite
8	favicons.sqlite
9	search.sqlite
10	permissions.sqlite
11	chromeappstore.sqlite
12	webappstore.sqlite

Path for these file is given below.

C:\Users\username\AppData\Roaming\Mozilla\Firefox\Profiles\ .default

These files are very crucial for investigator for browser forensics.

METHOD

Using browser History examiner I have analyzed three different devices browsers as shown in below images in result section.

RESULT

From First device. (Laptop)

a. **Extracting data**
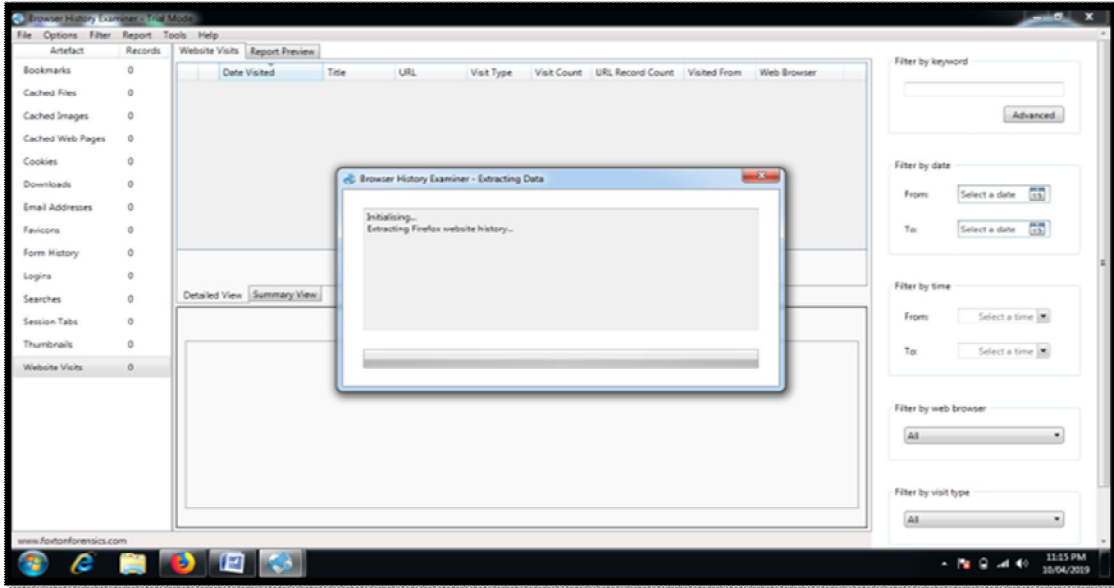
In the above image browser history examiner is capturing the data from local machine.

a. **The list of Web site Visited**
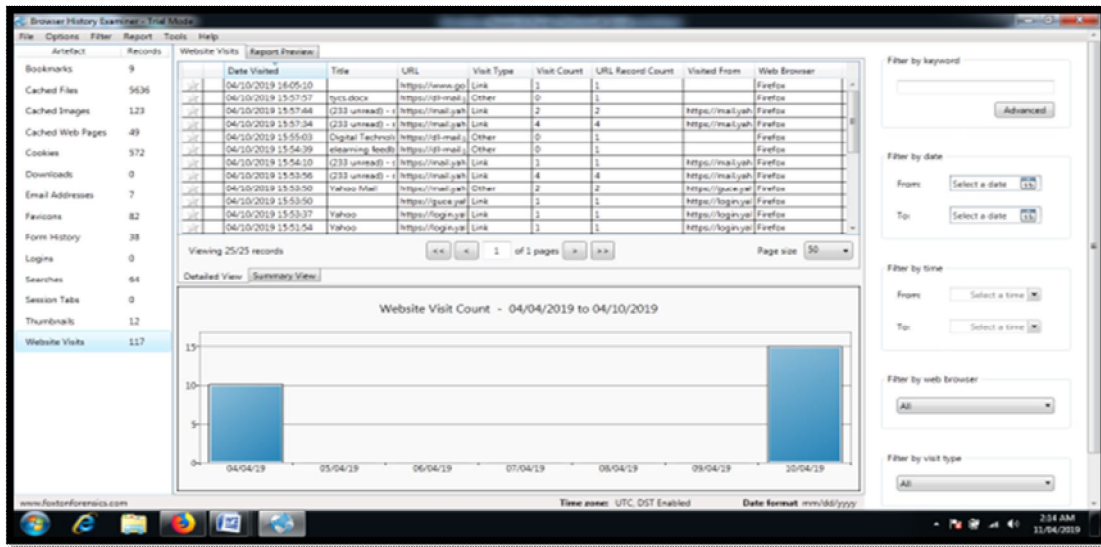
a. **Cached images.**
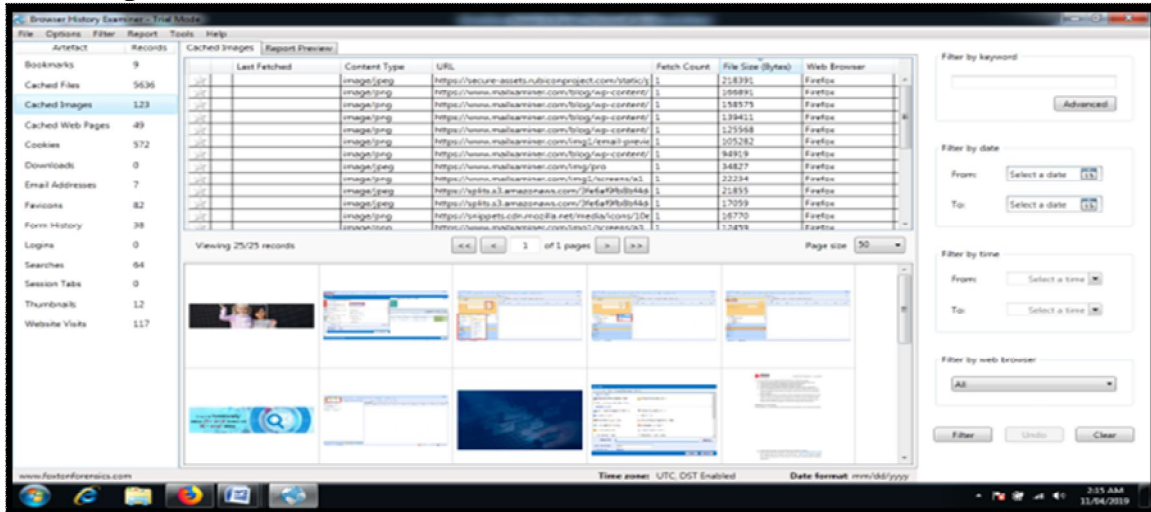
a. Cached Web Pages.
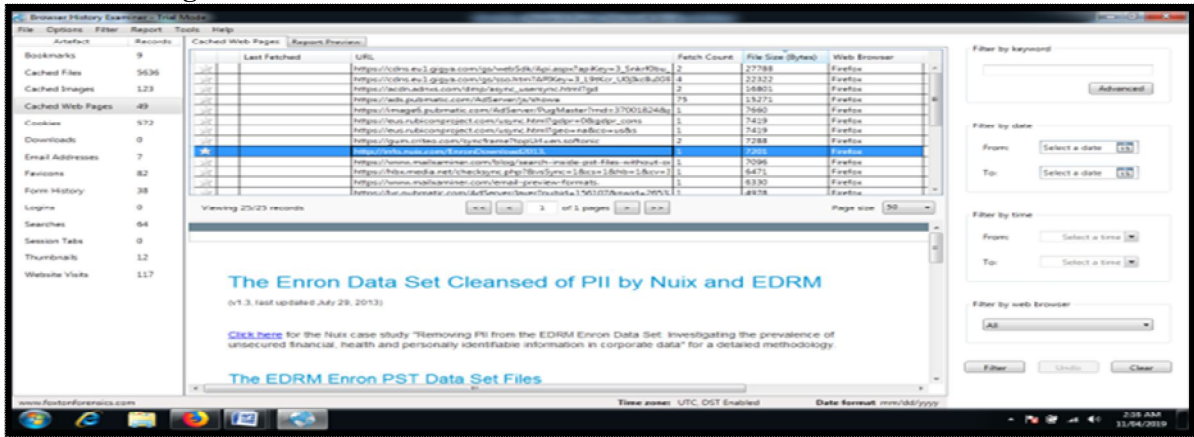
a. Favicons.
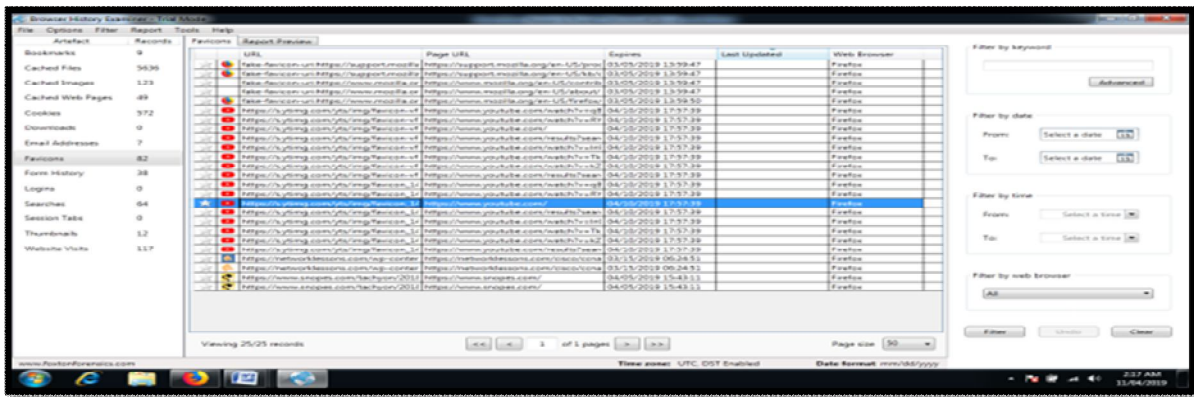
FROM SECOND DEVICE. (PERSONAL COMPUTER)

a. Cookies

b. BookMark.

c. Email Addresses

From third device. (Another Laptop)

a. Extracting data from Local Machine.

b. Cached File

c. Thumbnails
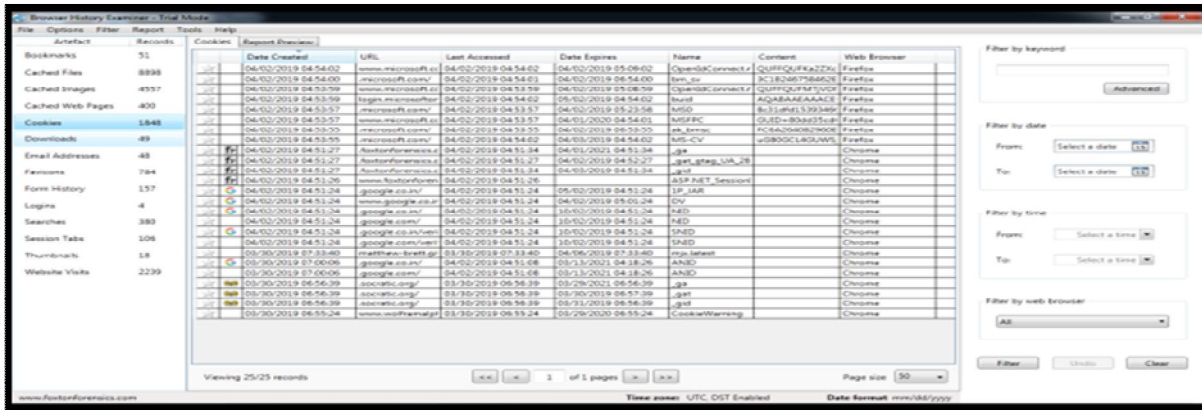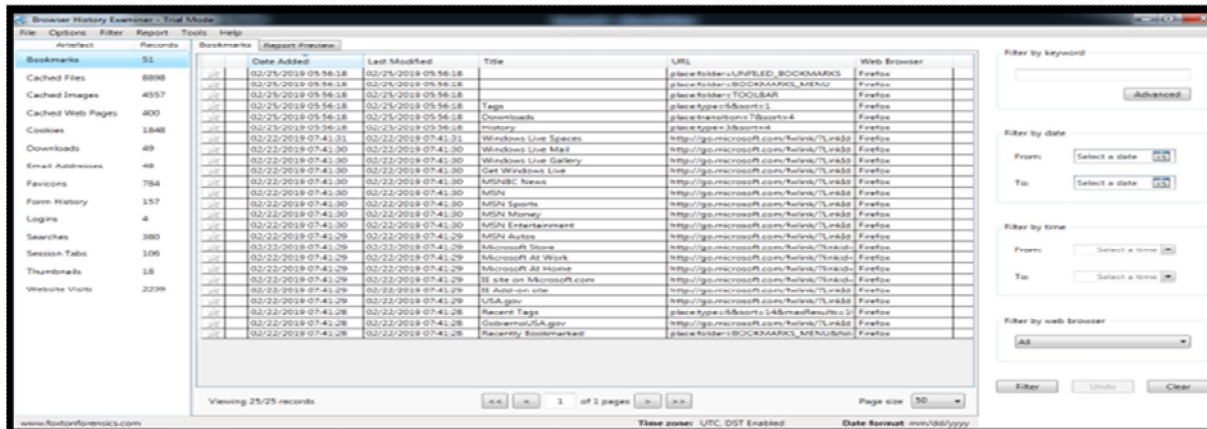
Report

After completion of browser forensic report is generated this contains the truth found in digital forensic. Report is generated in PDF and HTML format and data is exported in Excel from all three devices. One of the report and exported data is shown in below image.

Report save in PDF format.
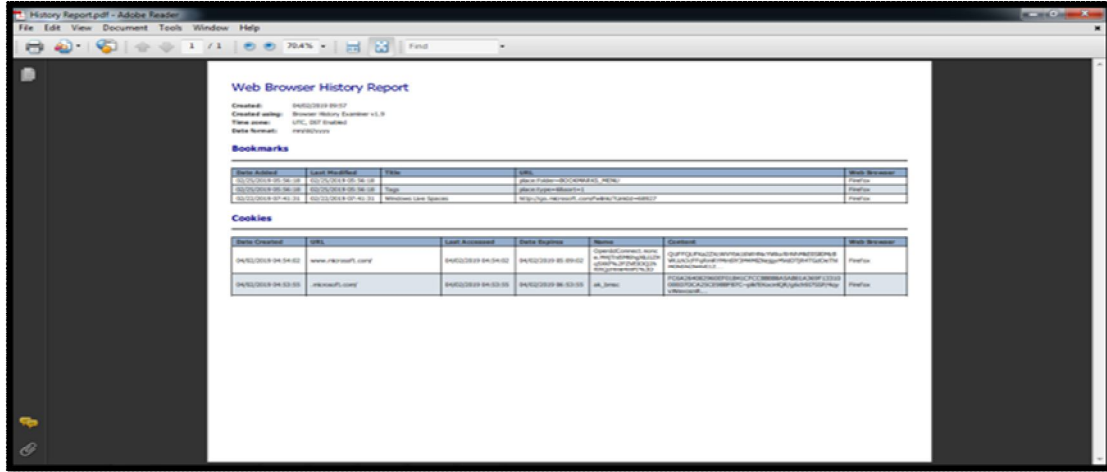
Report save as HTML
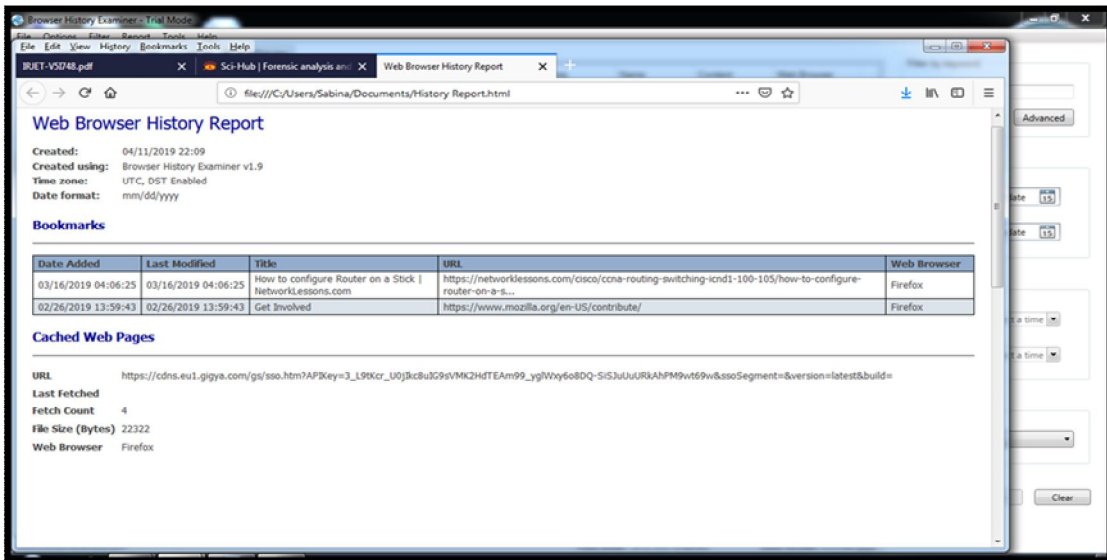
We can also export data in Microsoft Excel. As shown below.

Exported data in Microsoft Excel
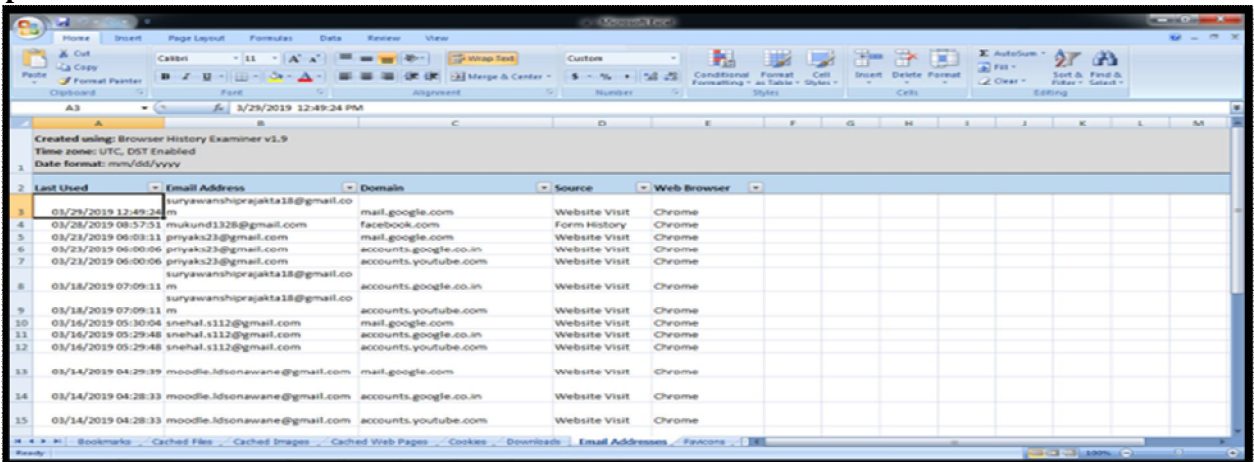
All the above extracted information is helpful for any investigator for solving any internet crime.

CONCLUSION

Browser Forensic done as described in the method section using Browser History Examiner, which provides useful information for investigating internet related crimes. The cached file, cached image provides direct evidence in cybercrime. We can use URL of visited website for further investigation. This type of forensic is helpful for investigating many types of crime from social media to financial services. It detects the suspicious activity of the user based on evidence collected. Thus Browser forensic is important in Cyber Forensic.

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IOT AND DRONE BASED LOGISTIC MANAGEMENT SOLUTION

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ABSTRACT

In today's world, managing warehouse is biggest challenge. Using Internet of Things (IOT) and drone we can simplify many things like manage technology trends in logistics very easily. Also using RFID (Radio Frequency Identification) technology we can find status of inventory and also to manage real time control and data. This paper contains new approach to investigate and manage logistics. It reduces cost of inventory checking and mismatch of real world and cyber world.

Keywords: RFID, IOT, Logistics, inventory checking.

1. INTRODUCTION

Drawbacks of traditional warehouse management systems

Now day's typical warehouses are very large as fifty thousand and more square feet on an average. That means large amount of ground space will be covered also as per height wise also long and huge. To keep a track of Inventory inside warehouse is very major task. Currently warehouse management systems engage their labor's by intensive methods that consume hundreds of man hours for repetitive tasks alone such as stock counting and tracking of inventory. Processing of finding inventory also time taking for counting of stock manually, it will take about a month to complete statistics and due to that large amount of operation cost also increases. Again major issue is human errors. We cannot neglect human errors in inventory management system like misplaced items, inaccurate count, loss of product and worst. Using IOT and drone, all the management systems and tracking stuffs are more accurate and faster in operation.

RFID- Radio Frequency Identification

RFID is wireless system which uses radio – frequency waves to transfer data. Now a day's many companies adopt RFID technology to monitor and manage inventory in district manor. Using RFID tag's it is easy to track and manage inventory. RFID reads tag and cross verified with reader. [1]Using this we can collect same type of inventory in particular location. Also, using this human error's can be easily removed. A stock investigation using RFID works in relatively small space, but has some difficulty in inventory management where companies reduce companies produce large volume products. There are many ways to apply RFID in inventory yard. The first is that an inspector checks and store RFID tagged stock using portable reader while stock entering into yard. Now a day's, inspector have to go around whole yard. And check tags using portable device .So it requires a lot of time for stock investigation. In this case, the inspector should store entry of goods i.e. tags store entry. So it require less time than old method. We can also fix the reader at the entry level it-self. It is very easy to data entry and manage inventory at the beginning.
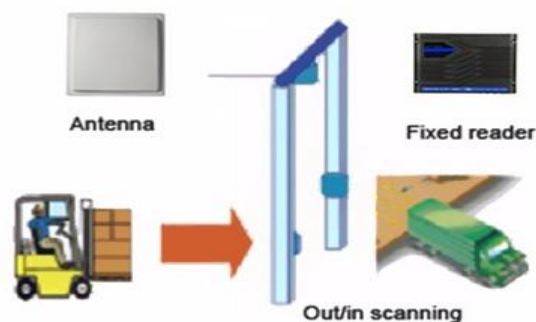
Fig: RFID scanning methods

Drone

Drone also known as unmanned aerial vehicle. This is aircraft without a human pilot. These drones are mainly used in military applications, scientific, agricultural, racing, aerial photography etc. These unmanned aerial vehicle used for mission which are too dull, dirty or dangerous for human.[2]In this paper, a new propose for stock investigation using drone and RFID to overcome some limitations. Recently, drones are considered a better solution to rapid investigation, and many more delivery systems. Now a days various major companies expressed their interest in drone delivery, example Amazon with their service "Prime Air", DHL with "Parcelcopter" and Google with "Project Wing". Similarly for tracking and investigating purpose drone are easy solutions. Also cost and time consumption reduces.

2. IMPLEMENTATION

Drone implementation

The main operation of drone in this to hang on long distance till last racks and read tags for statistics. Also to observe the things using camera. The Main part in this module is computing module. Raspberry-Pi is best option for this computing unit. Raspberry pi is low cost, credit card size hand held computer. Programming language for pi is python. Raspberry Pi and has following features: 1.2GHz 64bit quad core ARM V8 CPU, It has inbuilt Wireless LAN, it also has inbuilt Bluetooth 4.1 and BLE Bluetooth Low Energy.4 USB ports, 40 GPIOs, HDMI port, Ethernet Port, Camera Interface, Display Interface, Micro SD card slot and other things. Also connectivity through GSM module is also easy. For further development, Pi module is easy to use.

RFID is a wireless identification technology that uses radio waves to identify the presence of RFID tags. Just like Bar code reader, RFID technology is used for identification of people, object etc. presence. In barcode technology, we need to optically scan the barcode by keeping it in front of reader, whereas in RFID technology we just need to bring RFID tags in range of readers. Also, barcodes can get damaged or unreadable, which is not in the case for most of the RFID.

RFID Reader has transceiver which generates a radio signal and transmits it through antenna. This signal itself is in the form of energy which is used to activate and power the tag. When RFID tag comes in range of signal transmitted by the reader, transponder in the tag is hit by this signal. A tag draws power from the electromagnetic field created by reader. Then, the transponder converts that radio signal into the usable power. After getting power, transponder sends all the information it has stored in it, such as unique ID to the RFID reader in the form of RF signal. Then, RFID reader puts this unique ID data in the form of byte on serial Tx (transmit) pin. This data can be used or accessed by PC or microcontroller serially using UART communication.

There are various RFID readers available according to their frequency are shown as follows,

Frequency	Range	Different modules	Applications
120-150 kHz	5-20 cm	EM-18, ILA-12, etc.	Factory data collection, identifying animals etc.
13.56 MHz	10 cm – 1m	MFRC522, SM130	Smart cards

Table: RFID Ranges

With this RFID, camera module also can be attached to Pi module. Using this camera, it is easy to track and record real time video and store in SD card, also through internet we can easily share those videos. RFID reader reads tag which placed on inventory, and that code also send through internet to control room for stock management. Drone is basically to capture the video and also to read tags which are placed in complex areas. Using drone this operation is easier. Central room is basically for management purpose. Central room can provide facility of Indoor positioning, visualization , capturing and managing utilization of material handling equipment, efficiency of warehouse, safety, how inventory moving from one place to another on screen and manage things i.e aggregate position of individuals, track traffic patterns of forklifts and scanner using heat map. According to that we can make changes on that for safety. Also replay of activities can be done on fingertip. Manager can easily handle the operation on fingertip by use of IOT.
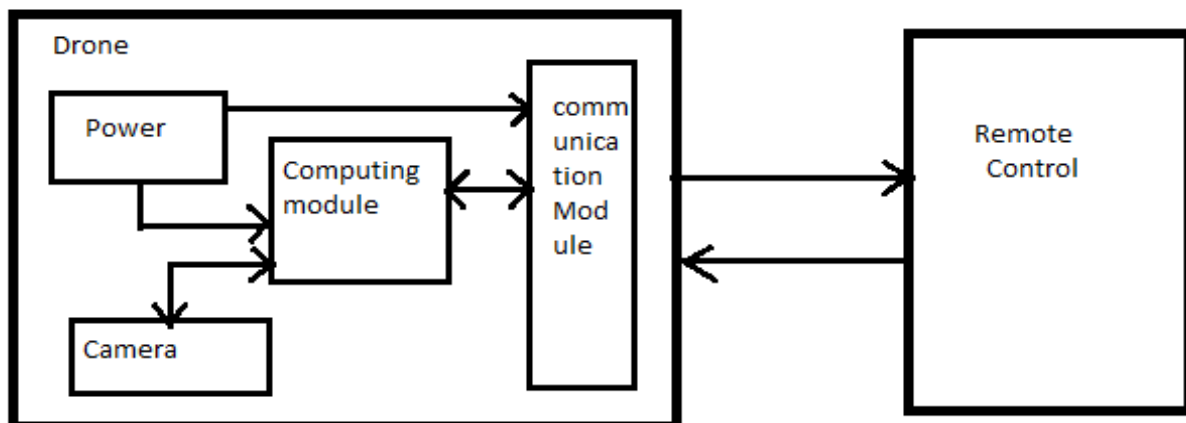
Fig: drone module

Fig: operation of module

3. ADVANTAGES

Using drone and IOT with help of RFID accuracy of work increases also processing and operation speed also reduces.

Real time control and data storage- Using cloud connectivity over 4G/LTE which gain real-time control of drones and access warehouse. Also tracking of stock will made easier.

Navigation- Programmed drone automatically navigate and carve path using path detection or other detection techniques.

Autonomous Operations- Drones manage and operate fleet real time using a web based dashboard.

Precision landing and hover- Drone can precisely land or hang at certain height and distance so while making stock report it is more easy.

Zero Human causality- Instead of sending an employee 20-30 feet above the ground on forklift and risk a casualty for trivial task such as scanning barcode it is far safer to fly up a drone and drastically reduces risks of human causalities.

Quicker and cheaper operation- Drone can do inventory checking operation on their own. Save their data on cloud so data can be accessible from anywhere and control room can manage those things very easily.

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PROJECTING A NEW VISION OF SELFHOOD AND BLACK AESTHETICS IN TONI MORRISON'S SULA

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We want everything said about us to tell of the best and highest and noblest in us. We fear that the evil in us will be called racial, while in others, it is viewed as individual". (Du Bois, 55-56)

W.E.B. Du Bois expressed his desire for the idealized literary representation of the blacks in these words, in his essay "Negro Art" published in the 'Crisis' in 1921. Similar views have been expressed by Langston Hughes' and other vanguards of the Black Aesthetic movement who demanded for a respectable image of the black self in literature. Their demands are based on the dominant Afro American critical assumptions that the world is divided into black and white, where race determines the identity, subsuming sexual difference and literature has the power to unify and liberate the race. Sula, written in 1973, by Toni Morrison offers liberating possibilities as it transgresses all stereotypical notions and binary oppositions.

'Sula' exploits the binary oppositions of good/evil, self/other, virgin/whore but moves beyond them, mingles and blurs these with other binary oppositions. The novel implies paradoxes and ambiguity right from the beginning. The novel is set in the Bottom, which is spatially situated on the top. The novel questions the western fundamental assumption of the unity of the individual self. It establishes that we are always one and the other at the same time, positing Luce Irigaray's viewpoint-

"Day and night are mingled in our gazes. If we divide light from night, we give up the lightness of our mixture. We put ourselves into watertight compartments, break ourselves up into parts, cut ourselves in two. We are always one and the other at the same time." (Irigaray, 79).

The traditional concept of the self has been questioned by Morrison throughout the narrative. By decentering and deferring the presence of Sula, the novelist critiques the concept of a protagonist, hero or major character. The novel introduces Shadrack, Nel, Eva, Helene, Hannah and other characters, before introducing Sula. She is introduced almost after half of the novel is over; hence, her presence is constantly deferred.

The novel's prologue that describes a community's destruction is contrary to the reader's expectations that the narrative is about black's oppression by the dominant whites. The narrative entitle dates to the chapters, but they are hardly related to the plot of the novel. The narrative moves back and forth in time without any reference to real time. Though the first chapter is titled '1919', it begins with a reference to the second world war, then moves regressively to the National Suicide day, instituted in 1920, and then again backwards to Shadrack's plight in World War I. Hence, Morrison destroys the textual unity and gives the novel a fragmentary and elliptical quality to prevent a unitary interpretation. Walter Benjamin writes in this context –

"Actually, it is half the art of storytelling to keep a story free from explanation as on reproduces it. The most extraordinary things, marvelous things, are related with the greatest accuracy, but the psychological connection of the events is not forced on the reader. It is left up to him to interpret things the way he understands them, and thus the narrative achieves an amplitude that information lacks." (Benjamin, 89).

The novel is built around the friendship of Sula and Nel. Despite their friendship and love, they are distinct and compromises with life, take different decisions that eventually led to the breakup of their relationship. Morrison describes the foundation of their friendship in following words-

"So when they met, first in those chocolate halls and next through the ropes of the swing, they felt the ease and comfort of old friends. Because each had discovered years before that they were neither white nor male, and that all freedom and triumph was forbidden to them. They had set about creating something else to be. Their meeting was fortunate, for it let them use each other to grow on. Daughters of distant mothers and incomprehensible fathers (Sula's because he was dead; Nel's because he wasn't), they found in each other's eyes the intimacy they were looking for". (Sula, 52).

Despite their closeness, Morrison develops the character of Sula and Nel as separate adult personalities. Sula's independent nature propels her out of Medallion. Sula, unlike Nel, refuses to accept the conventional boundaries of her race and gender, rejects the mores of outside world and well as of her community and gets isolated. When she returns to Medallion after ten years, she appears younger than her counterparts do. Her grandmother Eva scolds at her, suggesting she needs to get married and have some babies, to which Sula replies –

"I don't want to make somebody else. I want to make myself" (Sula, 92).

She returns to the Bottom with absolutely nothing to do. Her dilemma is explained by Morrison –

"Had she paints, or clay, had she anything to engage her tremendous curiosity and her gift for metaphor, which might have exchanged the restlessness and preoccupation with whim for an activity that provided her with all she yearned for. And like any artist with no art form, she became dangerous." (Sula, 121).

Sula is a man-loving woman, who exists as a sexually desiring subject rather than as objects of male's desire. Sula uses men just like her mother, Hannah did, but with a different spirit.

She frequently goes to bed with men. Whereas, for Hannah, lovemaking was comforting, it was wicked for Sula. Her only purpose in life seemed that of self-gratification. On the contrary, Nel's sexuality is in obedience to a system of ethical judgement and moral virtue. She cannot imagine sex without her husband, Jude. Her sexuality is harnessed to and enacted within the institutions that sanction sexuality for women- marriage and family.

After Nel finds Sula and Jude involve in the act of sexual intimacy, she describes her thighs as "empty and dead….and that it was Sula who had taken the life from them. She is of the view that "both of them left her with no thighs and no heart, just her brain raveling away". (Sula, 110). In the characters of Sula, Eva and Hannah, Renita Weems observes –

"Morrison pays tribute to those women who are doing everything in life but what are supposed to be doing: Creative women – like so many of us and our mamas – without outlets for our creativity." (Weems, 97).

For Sula, sexual expression is not only an act of self-exploration, but it is also associated with creativity seen in the poems she creates while making love to Ajax. However, the community's rigid norms did not absorb Sula's impulses. Morrison writes –

"If Sula had any sense she'd go somewhere and sing or get into show business. Without an art form, her tremendous curiosity and gift for metaphor become destructive." (Sula, 121).

To Nel, such creativity is closed because of her resistance to self-exploration. As a result of her actions, Sula becomes a pariah. She is different from anyone the people of Bottom have ever known. She does not seek money or other material gain as she feels she has no obligation to explain her actions.

Out of her virtue, her only mooring, as any good woman would do, Nel goes to meet Sula on her deathbed. Due to their estranged friendship, their conversation is based on the oppositions of good and evil, right and wrong. Nel questions – "I was good to you, Sula why don't that matter?" to which Sula replies – "Being good to somebody is just like being mean to somebody. Risky. You don't get nothing for it." (Sula, 144-45).

Sula's reply exasperates Nel and as she leaves, Sula has the last word in the form of an uncertainty ----

"How you know?" Sula asked.

"Know what?" Nel still wouldn't look at her.

"About who was good. How do you know it was you?"

"What you mean?"

"I mean maybe it was'nt you. Maybe it was me." (Sula, 167).

Nel contemplates Sula's question for years by doing the 'right thing' (Sula, 167). As a part of her charitable work, she visits Eva in Sunnydale (home for the aged). Eva rants about a long buried childhood incident involving Sula and Nel. She questions Nel as to how she killed the little boy so many years ago. Nel quickly says it was Sula who threw the boy into the river. Eva says—

"You. Sula. What's the difference?" (Sula, 168).

Nel, on hearing this, leaves immediately. Holding her coat tight against the winter wind, she begins her long walk home. Suddenly she stops. The Gray fuzzy ball, which had covered Nel's heart since Jude's departure, now begins to break up. This is the moment when Nel realizes that she is not missing Jude, rather Sula----

"All that time I thought, I was missing Jude….O Lord, Sula, she cried, 'girl, girl, girlgirlgirlgirl'. It was a fine cry- loud and long- but it had no bottom and it had no top, just circles and circles of sorrow". (Sula, 174).

Nel's cry prepares her for what Sula strained to experience throughout her life: a process of remembering and looking back that creates an intimacy with the self. Nel's self develops from static conception of self to a fluid one, that was embraced by Sula.

Holloway is of the opinion that Nel is "Everywoman". " She carries the additional burden of shadow that white culture projects onto black people. But she is still typical of most women in western culture". (Holloway, 80).

Eva's reiteration of the idea that Sula and Nel are one, forces Nel to a self recognition because Nel cannot refute Eva's details. Eva jolts Nel into remembering that she did in some way enjoy the excitement of that incident of killing the boy---

" All these years she had been secretly proud of her calm, controlled behaviour when Sula was uncontrollable. Now it seemed that what she had thought was maturity, serenity and compassion was the only tranquility that follows a joyful stimulation." (Sula, 146).

Nel's self image is shaken after this realization. However, revisiting Suls's grave provides her the psychic impetus necessary to her self recognition and acceptance---

"Leaves stirred; mud shifted; there was the smell of overripe green things". (Sula, 146).

Nel breaks out of the conventional vision of goodness, which in its preoccupation with propriety, fails to nurture truthfulness necessary to relationships that clarify the self.

During their childhood days, Sula's and Nel's antithetical strengths and weaknesses assure them mutual dependency on each other. Morrison through their relationship establishes that development of individuality is necessary to moral maturity—

"In the safe harbor of each other's company they could afford to abandon the ways of other people and concentrate on their own perception of things". (Sula, 47).

In Sula's ten years absence, Nel developed a conventional feminine role, and Sula, in contrast learned to take care of herself and take responsibility for her actions. Sula's unconventional behavior made Nel join with the community and view her as a pariah. Presenting these modes of perception of self, Morison refuses to sentimentalize or deny their inherent limitations. Necessary to self-authenticity, they remain in their isolated states, destructive to both themselves and their community.

By creating an unforgettable story of friendship, Morrison allows the readers to enter the community of the Bottom, which she sees as a pariah community. There are "several levels of pariah figure in her writings" (Tate, 129). She continues---- "Black people are pariahs. The civilization of Black people that lives apart from but in juxtaposition to other civilizations is a pariah relationship" (Tate, 129). Morrison explains that the people of the community considered Sula as a pariah, they thought "evil had a natural place in the universe; they did not wish to eradicate it. They just wished to protect themselves from it" (Tate, 129). The community allowed Sula to exist as a part of natural order of things. They neither encouraged nor discouraged her. Morrison rejects the concept of self as unified. Though Sula and Nel are represented as two parts of a self, those parts are distinct. The relationship of other to self is seen as "different but connected rather than separate and opposed". (Gilligan, 147).

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AN EMPIRICAL STUDY ON DIGITAL BANKING IN INDIA

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ABSTRACT

Banks in India have witnessed a radical change from conventional banking to convenience banking. Today, they are poised for digital banking at a rapid pace. The digital India is the Indian government's flagship programme with a vision to convert India into a digitally empowered country. Faceless, paperless, cashless is one of supposed function of digital India. This paper covers significances of digitalizing rural banking, history and driving factors of digital banking, the different modes and benefits of digital banking and current status of digital banking. The present study is based on secondary data. The data has been extracted from the various sources like research articles, publications from government of India, various bulletins of RBI and authenticated websites. The study found that, digital banking is having enormous potential to change the landscape of financial inclusion. The study also found that, easy use of digital banking can accelerate the integration of unbanked economy to the mainstream.

Keywords: Digitalization, Banking in India.

INTRODUCTION

Digitalization is the process of converting data into digital format. Digitalization means the adoption of technology. Banks are not just part of our lives, but have a significant role in our daily lives. Banks always try to adopt latest technologies to enhance customer experience. Digitalization is not an option for banking industry, rather it is inevitable because every industry is being digitalized and banking sector is no exception. The buzzword in India today is creating a cashless future. The successful acceptance of demonetization, the government of India is now pushing digital transactions. The government has set a target of 25 billion digital transactions through multiple facilities, including platforms like Aadhar Pay, Unified Payment Interface (UPI), Immediate Payment Service (IMPS) and Debit Cards.

Digital banking may be viewed as adoption of various existing and emerging technologies by the banks, in connect with associated changes in internal operations as well as external relationships for providing superior customer services and experiences effectively and efficiently. Today we find ourselves in a digital wonderland, where the milkman accepts wallet payment without a fuss, a man buys a geometry set worth about Rs. 100 using a credit card and the vegetable vendor uses QR code based "Scan and Pay" utility. The new innovative digital technologies and futuristic thought processes have given birth to whole new businesses and social dimensions. As part of its impetus for digital transformation in India, government also encourages technology adoption while providing connectivity with high speed bandwidth to every nook and corner of the country.

Digital banking provides mission critical solutions to bankers for their short term and long term business and technological requirements. Today, aspects like enhances customer satisfaction and value through unified customer experiences, faster output, infinite banking volumes, financial inclusion, operational efficiencies, scale of economy etc. are being sought after by leveraging digital banking and mobile technologies. Becoming a digital bank can improve efficiency and provide a better customer experience.

The digital India is the Indian government's flagship programme with a vision to convert India into a digitally empowered country. Faceless, paperless, cashless is one of supposed function of digital India. As part of government reforms Prime Minister Narendra Modi demonetized the high value currency of Rs. 500 and 1000 in November, 2016 and also launched the digital India initiative in 2015. These initiatives have provided extensive boost up to the digital payment system in the country. The digital payment system has the following phases 1) Registration 2) Invoicing 3) Payment selection 4) Payment confirmation.

OBJECTIVES OF THE STUDY

1. To study the significances of digitalizing rural banking.

2. To study the history and driving factors of digital banking.

3. To study the different modes and benefits of digital banking.

4. To study the current status of digital banking.

RESEARCH METHODOLOGY
The present study is based on secondary data. The data has been extracted from various sources like research articles, publications from Government of India, various bulletins of RBI and authenticated websites.

REVIEW OF LITERATURE

- **Raghavendra Nayak (2018)** the article entitled "A Conceptual Study on Digitalization of Banking - Issues and Challenges in Rural India". This conceptual research paper is an attempt made to analyze the issues and challenges in the area of digitalization of rural banking and to gain a new perspective in that area. This paper also stresses the importance of usage of digital banking services in rural area and thereby contributing to the growth of the country. The study found that, with the implementation of digitalization to rural banking we can bridge the gap between rural and urban area as it promotes higher level of investment activities.

- **K. Suma Vally and K. Hema Divya (2018)** the article entitled "A Study on Digital Payments in India with Perspective of Consumer's Adoption". The present paper focuses on the analysis of the adoption level of the digital payment systems by customers. Primary data was collected from 183 respondents in Hyderabad. The collected data through questionnaire were analyzed by using chi-square technique. The study found that, the deployment of technology for digital payments have improved the performance of banking sector and able to achieve the motive cash less country.

- **Ipsita Paria and Dr. Arunangshu Giri (2018)** the article entitled "A Literature Review on Impact of Digitalization on Indian Rural Banking System and Rural Economy". The main objective of this paper is to review and summarize various studies which were made by different researcher of different location across India on the impact of digitalization on rural banking system of India. The study found that, digital banking is having enormous potential to change the landscape of financial inclusion. The study also found that, with the features as low cost, easy of use digital banking can accelerate the integration of unbanked economy to the mainstream.

- **Mathangi R., Latasri O.T. and Isaiah Onsarigo Miencha (2017)** the article entitled "Improving Service Quality through Digital Banking - Issues and Challenges". This paper aims to demonstrate service quality improvement through digital banking. The study highlights the steps taken by RBI and government move after demonetization. The study also discusses convergence of technologies through the digital banking for a smooth transition towards a transparent economy. The study found that, reasonable security practices need to strengthen and it is a continuous exercise. The study also found that, specifically in the context of growing digital payments cyber police personnel has to be trained fully.

SIGNIFICANCES OF DIGITALIZING RURAL BANKING

- **Increases efficiency:** Digitalization of banking increases the efficiency in banking sector and enables smoother transactions.

- **Fast and furious:** Digitalization will reduce the time of transaction and thereby encourages easy flow of funds compared to traditional banking.

- **Vast coverage:** Digitalization of banking covers large number of people and has wide coverage.

- **Improves the quality:** Digitalization will improve the quality of service of the banking sector compared to traditional banking.

- **Less human error:** Digitalization of banking maintains proper records of transactions and thereby reduces the human error.

- **Environmental friendly:** As digitalization of banking saves paper and trees it is more of environment friendly.

- **Increases investment:** Digitalization of banking leads to quick and easy access to various banking services and thereby increases the investment activities in the country.

- **Less cost:** Digitalization of banking reduces the cost of printing currency notes as there is no usage of hard cash and less cost in maintaining records as its available online.

HISTORY OF DIGITAL BANKING
The earliest forms of digital banking trace back to the advent of ATMs and cards launched in the 1960s. As the internet emerged in the 1980s with early broadband, digital networks began to connect retailers with suppliers and consumers to develop needs for early online catalogues inventory software systems. By 1990s the internet

emerged and online banking started becoming the norm. The improvement of broadband and e-commerce systems in the early 2000s led to what resembled the modern digital banking world today. The proliferation of smart phones through the next decade opened the door for transitions on the go beyond ATM machines. Over 60% of consumers now use their smart phones as the preferred method for digital banking. The challenge for banks is now facilitate demands that connect vendors with money through channels determined by the consumer. This dynamic shapes the basis of customers' satisfaction, which can be nurtured with Customer Relationship Management (CRM) software. Therefore, CRM must be integrated into a digital banking system, since it provides means for banks to directly communicate with their customers. There is a demand for end to end consistency and for services, optimized on convenience and user experience. The market provides cross platform front ends, enabling purchase decisions based on available technology such as mobile devices, with a desktop or smart TV at home. In order for banks to meet consumer demands, they need to keep focusing on improving digital technology that provides agility, scalability and efficiency.

DRIVING FACTORS OF DIGITAL BANKING

★ **Adoption:** Post demonetization e-commerce and m-commerce success is largely attributed to the phenomenal growth of various digital payment technologies like card payments, electronic fund transfers, payment gateways, e-payments, smart cards, mobile money wallets etc.

★ **Agility:** Today, aspects such as enhanced customer satisfaction and value through unified customer experiences, infinite banking volumes, financial inclusion, operational efficiencies, scale of economy etc. are being sought after by leveraging digital banking and mobile technologies.

★ **Arrival of Players:** Traditional banks should be worried about their very bastions being co-shared by a string of new age players' ex. Payments bank, Fintech culture around. The end customer is the single largest beneficiary with a bouquet of services and service providers to choose from and along with hugely competitive pricing models.

MODES OF DIGITAL PAYMENTS

➢ **Debit/Credit Card:** Suitable for online/offline merchant sale. Transaction limit set by card issuer. Card number details required.

➢ **RTGS/NEFT:** Suitable for high value online transactions. Transaction limits minimum Rs.2 Lakh, no upper limit. Account number, password, beneficiary registration, IFSC code are required.

➢ **Immediate Payment Service (IMPS):** Suitable for instant transfer. Transaction limits up to 2 Lakh per day. Account number, password, beneficiary registration, IFSC code are required.

➢ **Unified Payment Interface (UPI):** Suitable for instant transfer. Transaction limits up to 1 Lakh. Virtual payment ID (VPA) of recipient is required.

➢ **Unstructured Supplementary Service Data (USSD):** Suitable for feature phones without internet connectivity. Aadhar number, IFSC or code allotted by banks on registration is required.

➢ **E-Wallet:** Suitable for small ticket transactions. Transaction limits 20,000 per month (1 Lakh for KYC compliant wallet holders. Login ID is required.

BENEFITS OF DIGITAL BANKING

★ **Customer Service:** With internet freely available everywhere, all the customer needs to access the accounts. It saves time and expenditure. The customer does not have to wait in unending queues. Online services make it possible for the customer to sit in the comfort of his house, office or in a vehicle while travelling and carry out transactions without having to wait for anything.

★ **24X7 Availability:** The customer is able to check his bank records anytime he wishes and a number of banking services are available to him round the clock. Transforming money is easier, quicker and safer.

★ **Time Constraint:** A number of services required waiting for considerable periods. Banks had boards put up at their branches specifying the time required for different services. Even simply cashing a cheque took time, but with digital banking it is instant, with no time constraints.

★ **Online Bill Payments:** This is a feature that saves customers a lot of time and expense. Customers do not have to carry cash and queue up to pay their utility bills or other bills.

★ **Lower Overheads:** Digital banking has drastically reduced the operating costs of banks. This has made it possible for banks to charge lower fees for services and also offer higher interest rates for deposits. Lower operating costs have meant more profits for the banks.

★ **Banking Benefits:** With the increased conveniences of anytime, anywhere banking the number of customers has increased for banks. Human error in calculations and recordkeeping is reduced, if not eliminated. With records of every transaction being maintained electronically, it is possible to generate reports and analyze data at any point and for different purpose.

★ **Improved Competitiveness:** Digital solutions help manage marketing list, allowing banks to reach broader markets and build closer relationships with tech savvy consumers. CRM platforms can track customer history and provide quick access to email and other forms of online communication. It's effective for executing customer rewards programs that can improve loyalty and satisfaction.

★ **Enhanced Security:** All businesses big or small face a growing number of cyber threats that can damage reputations. In February, 2016 the internal revenue service announced it had been hacked the previous year as did several big tech companies. Banks can benefit from extra layers of security to protect data.

CURRENT STATUS IN THE DIGITAL SPACE

Indian government is aggressively promoting digital transactions. The launch of Unified Payments Interface (UPI) and Bharat Interface for Money (BHIM) by National Payments Corporation of India (NPCI) are significant steps for innovation in the payment systems domain. UPI is a mobile interface where people can make instant funds transfer between accounts in different banks on the basis virtual address without mentioning the bank account. Today banks aim to provide fast, accurate and quality banking experience to their customers. Now a day, the top most agenda for all the banks in India is digitalization.
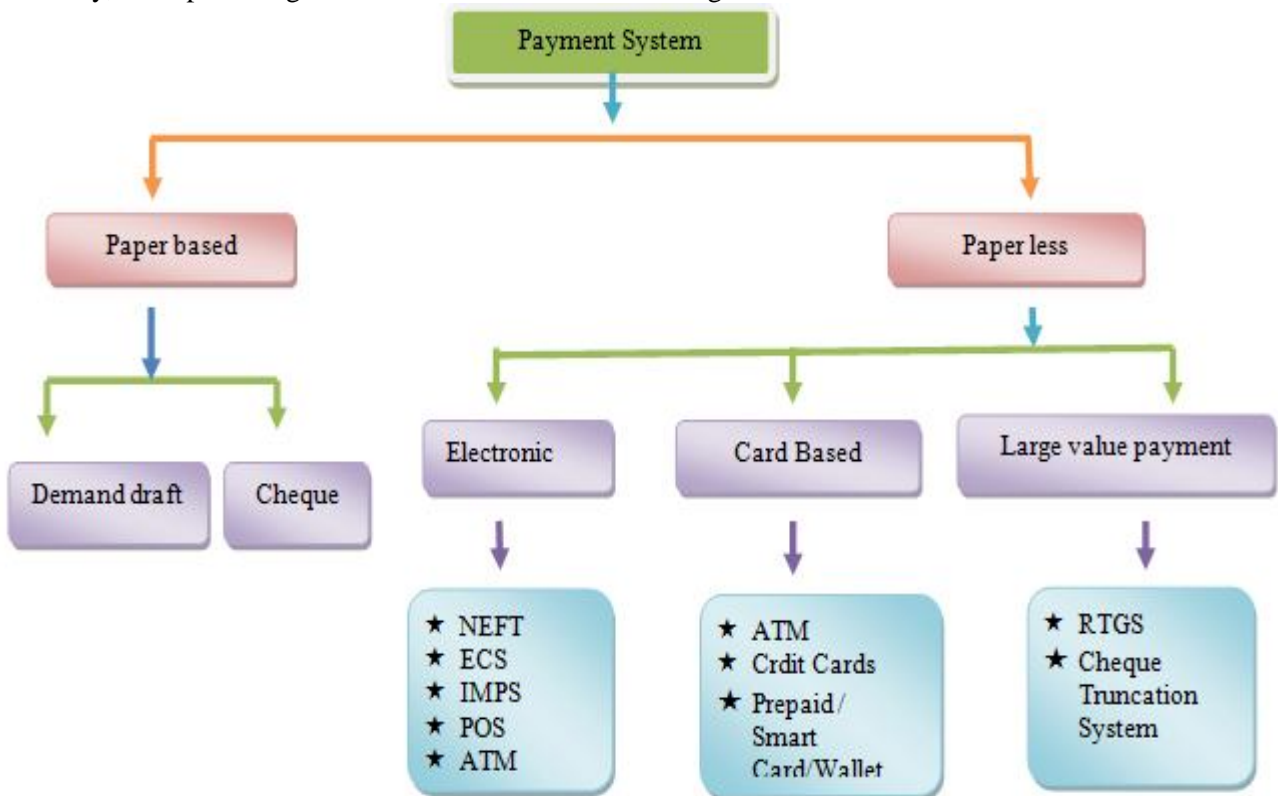
According to the RBI report in 2016-17 there are 2,22,475 Automated Teller Machines (ATMs) and 25,29,141 Point of Sale devices (POS). Implementation of electronic payment system such as National Electronic Fund Transfer (NEFT), Electronic Clearing Service (ECS), Real Time Gross Settlement (RTGS), Cheque Truncation System, Mobile Banking System, Debit Cards, Credit Cards, Prepaid Cards have all gained wide acceptance in Indian banks. These are all remarkable landmarks in the digital revolution in the banking sector. Online banking has changed the face of banking and brought about a noteworthy transformation in the banking operations.

Table 1: Digital Population in India as of January, 2018

Particulars	Number of Users (in million)
Active internet users	462
Active mobile internet users	430.3
Active social media users	250
Active mobile social media users	230

Sources: Internet
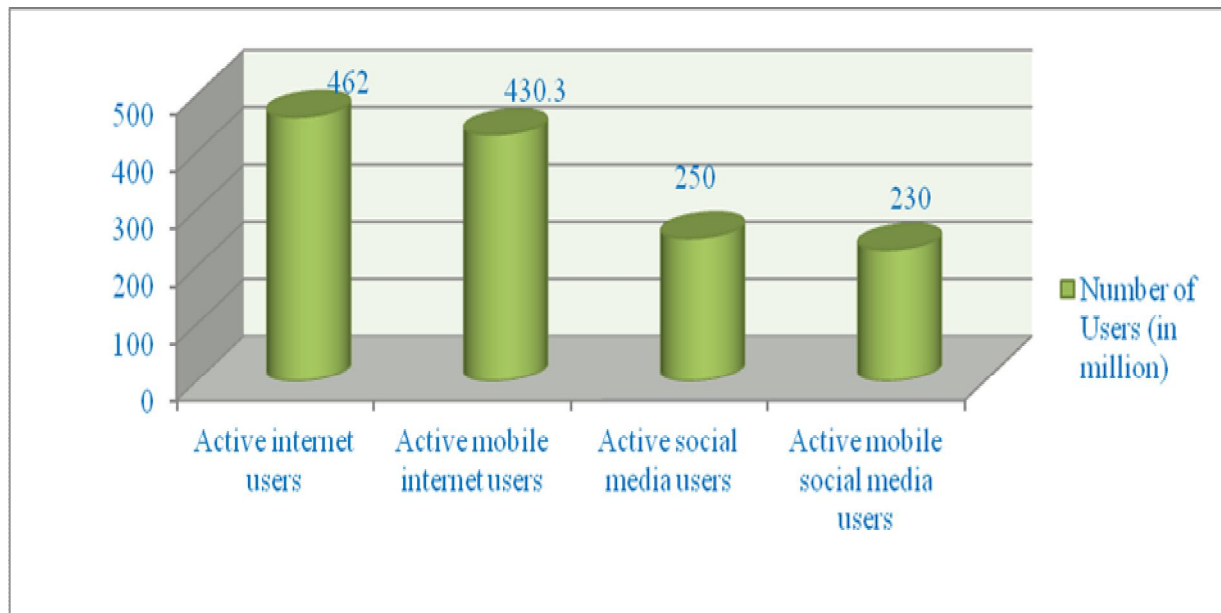
FINDINGS OF THE STUDY

1. Digital banking is having enormous potential to change the landscape of financial inclusion.

2. Easy use of digital banking can accelerate the integration of unbanked economy to the mainstream.

3. Number of customers will be increased for banks because of the increased convenience of banking.

4. With more digital data available with banks, they can take data driven dynamic decisions by using digital analytics. This benefits the both the customers and bank.

SUGGESTIONS

1. It is important for banks to work on not only good website, social media connect and mobile banking etc.

2. Banks must be careful regarding cyber threats; Banks should be prepared to handle cyber attacks.

3. Design with user success as focus, content understandable by anybody, supported with demos and help to reduce intimidation.

4. New regulations constrain banks to adopt their digital offerings, widening the competition form new players.

CONCLUSION

With the increasing usage of smart phones, digitalization of banking sector is inevitable to catch up the increasing expectations of the world. It indeed reduced human errors and increased convenience. With the help of digital banking, most businesses do not have to rely on the bank operation timings. Now the transactions can be made even in the odd hours. There are some transactions like paying bills or making regular payments that can be automated in the digital banking platform. As a result, the businesses are able to save a lot of time on the manual processes and this has a great impact on their productivity.

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CONTENT ANALYSIS OF INDIAN ADVERTISEMENTS WITH REGARDS TO USAGE OF EMOTIONAL BRANDING AND AFFECTIVE PRIMING TECHNIQUES

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ABSTRACT

In todays busy world where first impression is the last impression and the first impression comes from the brand image, right branding and advertising practices play a major role in success of products in the market. Emotional Branding and Affective Priming are two techniques which have great possibilities for use in advertising. Emotional Branding and Affective priming techniques in advertisements are growing in popularity among advertisers and branders. These techniques help in increasing brand popularity, loyalty and profitability. This study explores how these techniques are being used in Indian Advertisements. It is observed that the above two techniques are gaining popularity among both advertisers and viewers.

Keywords: Emotional Branding, Affective Priming, Branding, Advertisements, Indian

INTRODUCTION

The terms 'Emotional Branding' and 'Affective Priming' have been explained further—Emotional Branding is wherein the brand aims to trigger an emotional response in the consumer which leads to improved brand experience and increased brand loyalty. An example of emotional branding could be use of a small child or a cute animal in an advertisement to capture the heart of the viewers. While regular branding practices focus on the product, emotional branding focuses on the experience. Rather than focusing in the features of the product there is focus on feeling derived from using the product. There is more focus on relationship with the consumers than on providing just after service.

Affective priming is a process wherein the perception of an emotion provoking stimulus (prime) affects the perception of the consecutive stimulus (target). For example, when someone is exposed to a strong emotion and immediately after that shown a neutral object the person may associate that object with that strong emotion and develop negative/positive feelings towards the object. This phenomenon is being used in advertising to garner positive emotions towards brands.

REVIEW OF LITERATURE

Ali Ekber Akgün et al in 2013 in their study titled "An emerging consumer experience: Emotional branding" discuss the importance of emotional branding as competition in market increases day by day. They also discuss how the customer needs to identify with the brand on a personal and emotional level for success of branding.

Dr. Akhilesh Chandra Pandey et al in 2012 in their study titled "Does emotions play as tool for battle of brands: Emotional Branding" mention how emotions can be used as a strategic tool to make a brand successful. They also discuss how this effect is cumulative.

According to Sharon Morrison and F. G. Crane in their 2007 study titled "Building the service brand by creating and managing an emotional brand experience", it is more important for service sector than goods sector to use emotional techniques in branding. If the emotional techniques are used correctly by service sector brands it will lead to brand loyalty, active referral of the brand and increased profitability for the brand.

Youjae Yi in 1990 study titled "Cognitive and affective priming effects of the context for print advertisements." discuss how Affective priming affects effectiveness of print advertisements. As per the context of other articles in the print media where the advertisement is appearing the perception of advertisements also changes.

OBJECTIVE OF THE STUDY

To explore the usage of emotional branding and affective priming techniques in Indian advertisements.

RESEARCH METHODOLOGY

Different advertisements were viewed and critically analysed so as to pick up techniques used in them.

ANALYSIS AND INTERPRETATION

These are the list of some Advertisements which use emotional branding and affective priming techniques—

Ariel - #ShareTheLoad

Surf Excel | #ReadyForLife

Comfort After Wash - A small step can make a big difference!

Dabur Vatika Salutes Female Cancer Survivors - #BraveAndBeautiful

NEW NESCAFÉ AD 2014 | #ItAllStarts

Samrat Atta TVC - Canteen

Hero Salutes

Bajaj Electricals – Rightfully Mom's

In the Ariel #ShareTheLoad advertisement they talk about gender inequality and specifically how men should share the load of household work. This creates a positive image of the brand Ariel as rooting for gender equality and this makes the viewers associate the brand with a positive societal change. Similarly 'Comfort After Wash - A small step can make a big difference!' advertisement also talks about gender equality and how it can begin at home with a small step like teaching a male child to wash cloths.

Dabur's 'Dabur Vatika Salutes Female Cancer Survivors - #BraveAndBeautiful' advertisement validates the struggles of female cancer survivors and appreciates this struggle. This advertisement creates a emotion of respect and compassion in the minds of viewers and this feeling extends to the brand.

Similarly, each advertisement, in the above list shows viewers a story with a positive message followed by the actual brand logo and promotion. Hereby a positive emotion is evoked in the minds of the viewers which gets associated with the brand image.

The above packets of detergents have pictures of flowers which evoke a pleasant feeling in the minds of viewers and thus this pleasant feeling transfers to the feeling about the detergent.

CONCLUSION

Emotional Branding and Affective priming techniques are being actively used in Indian advertisements. Such techniques have time and again proved to be successful in branding. Such techniques help in increasing brand popularity, loyalty and profitability.

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PERFORMANCE APPRAISAL OF STATE BANK OF INDIA, ICICI BANK AND CITIBANK WITH SPECIAL REFERENCE TO CONSUMER LOANS

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INTRODUCTION
1.1 BANKING AND SERVICES OFFERED
The Indian banking system is characterized by a large number of banks with mixed ownership. The commercial banking segment comprises 27 public sector banks in which the Government has majority ownership, 40 private sector banks, and 33 foreign banks. Total bank assets constituted a little over 70 percent of GDP in 2003-04. Public sector banks had 75 percent of the assets of the banking system in 2003-04, while private and foreign banks held 25 percent. The existence of a complex structure of interest rates arising from economic and social concerns about providing concessional credit to certain sectors resulted in cross subsidization, which implied that higher rates were charged to non-concessional borrowers. The system of administered interest rates was characterized by detailed regulatory prescriptions on lending and deposits, leading to a multiplicity of interest rates. As a result, the spreads between deposit and lending rates of commercial banks increased, and the administered lending rates did not factor in credit risk.

The lack of transparency, accountability, and prudential norms in the operations of the banking system led also to a rising burden of non-performing assets. On the expenditure front, inflexibility in licensing of branches and management structures constrained the operational independence and functional autonomy of banks and raised overhead costs. The financial environment during this period was characterized by segmented and underdeveloped financial markets. This resulted in a distortion of interest rates and the inefficient allocation of scarce resources.

1.2 CONSUMER CREDIT
The term "Consumer Credit" is referred to consumers availing banking credit services solely for individual needs without keeping any security, thereby excluding mortgages or loans for business purposes. It had been found that, the expression Consumer Credit has been perceived in various ways under different parts of world. The most common form of consumer credit are- personal or consumer durable loans, educational loans and vehicle loans.

1.3 ECONOMIC REFORMS IN BANKING SECTOR.
Banking sector reforms gave competition to the banks but the recent global financial crisis has shaken the financial markets in general and the banking industry around the world. Financial intermediaries influence growth of economy thus it becomes important to track their performance as casualty to banking sector may hamper growth prospects which was evident by the recent global crisis of 2008.**T**he economic reforms unleashed by the government in early nineties included banking sector too, to a significant extant. Entry of new private sector banks was permitted under specific guidelines issued by RBI.

A bank raises funds by attracting deposits, borrowing money in the inter-bank market, or issuing financial instruments in the money market or a securities market. The bank then lends out most of these funds to borrowers. However, it would not be prudent for a bank to lend out all of its balance sheet. It most keeps a certain proportion of its funds in reserve so that it can repay depositors who withdraw their deposits. Bank reserves are typically kept in the form of a deposit with a central bank. This behavior is called fractional-reserve banking and it is a central issue of monetary policy. Some government (or their central banks) restrict the proportion of a bank's balance sheet that can be lent out, and use this as a tool for controlling the money supply. Even where the reserve ratio is not controlled by the government, a minimum figure will still be set by regulatory authorities as part of banking supervision.

1.4 NON PERFORMING ASSETS OF BANKS
Non-performing Assets are threatening the stability and demolishing banks profitability through a loss of interest income, write-off of the principal loan amount itself. RBI issued guidelines in 1993 based on recommendations of the Narasimham Committee that mandated identification and reduction of NPAs to be treated as a national priority because NPA direct toward credit risk that bank faces and its efficiency in allocating resources. Profitability and earnings of banks are affected due to NPA numbers. In recent years financial reform led by RBI has helped in reducing NPA numbers. The Non-Performing Assets (NPAs) problem is one of the foremost and the most formidable problems that have shaken the entire banking industry in India like an earthquake. Indian banking has not experienced notable banking crises when compared to the other

countries in the world, the issues concerning NPAs have come up particularly in view of the comparatively high levels of NPAs of Indian commercial banks vis-à-vis the other countries.

1. OBJECTIVES
The Research study was conducted to evaluate and understand the performance of the Public sector, private sector and foreign banks in the consumer loan business. Researcher has made an attempt to suggest the possible steps which can be introduced to ensure better performance by reducing risks of rising NPA's .

In view of the above, the basic objectives of the study planned are given below.

- To study and analyse return on assets, capital adequacy , credit deposit ratio, operating profit and percentage of net non performing assets to advances of the banks.

- To study the different types of consumer loans and their benefits.

- To have a comparative study of these banks in relation to consumer lending.

- To find out the future of the above banks with respect to consumer loans.

- To make implementable recommendations to enhance the performance of the selected banks in consumer loans.

All the objectives are verified to conclude whether the performance of the above banks in Mumbai district is satisfactory or not. The objectives are verified so that the findings can be used to benefit all the entities concerned.

2. METHODOLOGY
The methodology of the study is descriptive and empirical. The salient features of the study would be as under.

The study has been carried out in the metro city of Mumbai ranging from eastern and western suburbs and central Mumbai. The target group selected was the consumer who have taken consumer loans from the banks irrespective of gender

The study is based on both primary and secondary data.

The data collected has been analyzed by using SPSS 17.0 (Statistical Package for Social Science). The collected data are systematically analyzed, edited, graphically presented and summarized.

3. HYPOTHESIS
(A) NULL HYPOTHESIS (H0)
There is no significant difference between performance levels due to responsible lending to consumers of SBI, ICICI and Citibank

ALTERNATIVE HYPOTHESIS (H1)
There is significant difference between performance levels due to responsible lending to consumers of SBI, ICICI and Citibank.

5. SCOPE
The scope of the study is Mumbai District from 2004-2012 (eight years' period). Inorder to make the study truly comprehensive and that critical appraisal can be used for the banks in the country, it is necessary to take a representative sample of the banks from each sector (SBI, ICICI and Citibank) and their consumers at large. The scope is Mumbai as one public, one private and one foreign bank is chosen as a representative of all banks.

4. LIMITATIONS
Despite the sincere efforts that was made to collect relevant data and information, there are some limitations –

a. Some consumers have inhibitions while sharing their experiences.

b. The personal bias and lack of good recollection among the consumers could lead to wrong inferences. Either due to no proper data maintenance related to their consumer loans from their banks. Especially recollecting their experiences would definitely be difficult.

c. While gathering and collecting data and information from the sources, methods of data recording would vary. This may be due to the fact that the bank is constantly including new finance schemes and when required.

d. This present study is based on only samples of 101 consumer respondents of Consumer loans only, in the city of Mumbai.

FINDINGS

1. All the three banks namely SBI, ICICI Bank and Citibank has maintained good capital to risk weighted average due to responsible lending.

2. The net NPA to net advances shows is decreasing trend reflecting lesser NPA levels for the three banks which is a positive factor of higher performance level.

3. The non performing asset is a major problem and hurdle faced by the banking industry.

4. A rising trend in the operating profit reflects good performance levels.

5. Interest earned by them is very encouraging by maintaining a high percentage of total income.

6. There is no significant difference between mean performance levels due to responsible lending to consumers of SBI, ICICI and Citibank. As, SBI, ICICI and Citibank having reflected similar performance levels due to responsible lending to consumers.

7. Most of the middle class consumer still prefer to bank with SBI and ICICI bank rather than Citibank.

8. Those consumers who take loans use them for varied reasons like buying a vehicle, education, house or other personal reasons.

9. Most of the borrowers prefer taking a loan from their own bank except for a few banking with foreign banks prefer loans from SBI due to low interest.

10. Taking a loan is preferred today as it is a financial helps to many rather a financial burden, especially those who repay the EMI's on time.

11. Availing a bank loan or a credit card is both very easy and its utility among the young respondents is higher. Whereas the elderly respondents feel use of credit card is not good or rather a financial burden.

12. Most of the respondents felt the bank loans were having a good impact on the performance of the banks.

13. And the banks are the real benefactors of this lending business with a high rate of interest rates.

14. Nearly all respondents had more expectations from their banker rather than only wealth security as felt by the society earlier.

15. SBI has always felt competition from ICICI Bank and Citibank from ICICI Bank and vice versa.

16. Consumer lending had been restricted before reforms and was good after reforms.

17. Bank lending of all the three banks has increased due to bank reforms and the future of the banks is good and favourable for growth.

18. Such consumer lending has definitely enhanced consumption habit among the respondents by increasing their liquidity and improving their standard of living.

19. Though banking on the whole has improved their services still the respondents feel there are chances of more improvements in the system.

20. The main reasons of increasing NPAs are the target-oriented approach, which deteriorates the qualitative aspect of lending by banks and wilful defaults, ineffective supervision of loan accounts, lack of technical and managerial expertise on the part of borrowers.

RECOMMENDATIONS

i) SBI can keep on revising its credit policy which will help banks attempt to correct the route of the policies.

ii) Operational reorganization of the three banks is suggested such that NPAs in the priority sectors are reduced, but not priority sector lending. The banks can make efforts first to shun fresh addition on NPAs by their efficient presentation appraisal.

iii) Significant causal factors highlighted were slow recovery of legal cases, wilful evasion induced by formally announced loan waiver schemes etc.

iv) All the three banks can reformulate their individual credit appraisal techniques.

IMPACT OF RECOMMENDATIONS

▸ Have a deeper understanding of the risks associated and facilitate optimum use of scarce supervisory resources and direct supervisory attention to those banks and those areas within the banks.

▸ It will enhance the bank's own capability for risk management and risk control and will provide a built-in incentive of lesser supervisory intervention for the good performer.

▸ The increased attention to risk factors will reduce risk of insolvency and provide for greater comfort for deposit protection.

▸ A significant development is securitization, which allows firms to directly address asset-liability risk by removing assets or liabilities from their balance sheets.

▸ Consumer credit and debt will be investment driven, not consumption.

▸ Thus banks taking to give loans to creditworthy customers will definitely bring down the level of NPA's and improve the performance of the banks further..

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FRAMEWORK FOR DEVELOPING INTELLIGENT MACHINE LEARNING SOLUTIONS TO MAINTAIN SECURITY IN CYBER WORLD

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ABSTRACT
Cyber Security (CS) is an important domain in Information Technology (IT) irrespective of whatever the techniques are used for digitalization. The process of securing cyberspace and cyber systems is in high priority, since no organization is willing to compromise their confidentiality and privacy. Several security principles, tools and protocols are available for identifying and detecting security threats. But, most of which uses signature based identification. This leads to sluggish and less accurate solutions in threat detection. Most of Advanced Persistent Threats (APTs) become unnoticed which affects the reputation of an organization to a larger extent. Thus, Machine Learning (ML) solutions can be applied in cyber security to effectively identify and predict the old and upcoming new threats. This paper introduces several phases involved in developing intelligent solutions for cyber security systems with the application of machine learning solutions.

Keywords: Cyber Security (CS), digitalization, Advanced Persistent Threats (APTs), Machine Learning (ML), intelligent solutions

INTRODUCTION
This paper details about the basic introduction of Cyber Security (CS) and its various domains. It also briefs the basics of Machine Learning (ML) which is a part of Artificial Intelligence (AI). With the advancement in computing power and capability to handle large datasets, Machine Learning provides precise solutions in detecting and preventing threats. A brief insight is provided on the effectiveness in collaborating Machine Learning and Cyber Security for generating intelligent threat detection and prevention systems. An overview of the processes involved in designing the intelligent systems are briefed which may differ based on the type of the domain in which the model has to be applied.

OVERVIEW ON CYBER SECURITY
Cyber Security refers to the protection of cyber systems such as, laptops, mobile phones, tablets, clients systems, server systems, network devices, etc. Security is also needed for protecting confidential data that has high value for the referring organization.
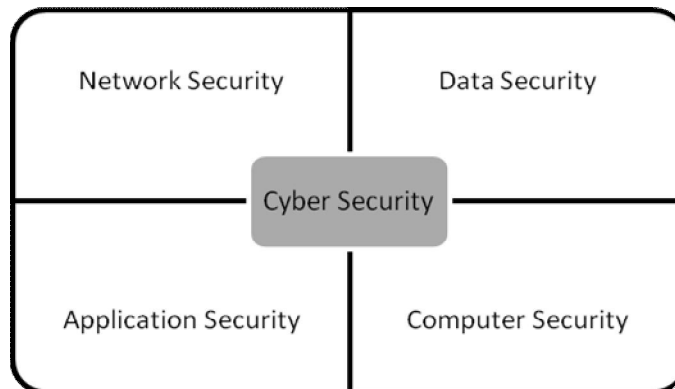
Figure 2.1 Domains of Cyber Security

With the advancement of technology, many common operations such as communication, ordering food, shopping, paying bills, transferring money, etc. has become much easy for the users. This has led to the tremendous marketing development for the merchants too by covering most of the crowd. As the behaviour of the user changes from physical activity to digital activity, the necessity for protecting the systems have also transformed with due respect of time. Many intruders try to take advantage by sniffing and spoofing the confidential details of the online users which affects and compromises the privacy of users and creates distrust on merchants among users.

OVERVIEW ON MACHINE LEARNING (ML)
Machine Learning is a part of Artificial Intelligence (AI) domain. AI refers to the process of automation of any tasks by applying human-like intelligence. Machine Learning is the process of automation of any tasks (T) by applying human-like intelligence, but also learns and upgrades itself from the experiences (E) associated with

the tasks (T), by performing the tasks and its effectiveness is measured through performance (P). The definition for machine learning was proposed effectively by Tom Mitchell, "A computer program is said to learn from experience E with respect to some class of tasks T and performance measure P if its performance at tasks in T, as measured by P, improves with experience E".
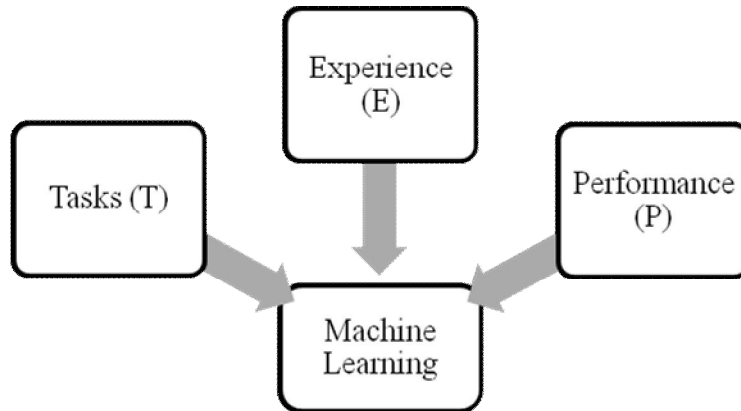
Figure 3.1 Characteristics of Machine Learning

Thus, machine learning process includes three important characteristics such as, Tasks (T), Experience (E), and Performance (P). The major factor needed for implementing machine learning in any domain depends on the size of the dataset. When the quantity of the data set is large, the algorithms can be trained effectively which can provide accurate results on real-time data.

COLLABORATION OF MACHINE LEARNING (ML) AND CYBER SECURITY (CS)

Security is an important concern in every part of human life, and of course for evolving new technologies. Every technologies and technological devices require security in various forms to protect themselves for various threats. Cyber security is a universal term for security which includes network security, mobile security, data security, application security and much more. It also varies based on the mode of operations, wired, wireless or virtual.

The most important principles of cyber security are CIA (Confidentiality, Integrity, and Authentication). Due to technological advancement and release of Advanced Persistent Threats (APTs), several other principles emerged such as, authorization, non-repudiation, accountability, risk assessment, awareness, timeliness, security management and much more.

Cyber security represents the protection of hosts such as web servers, mobile phones, tablets, routers, switch, etc. that are connected in the network. These devices, that are connected to the network, faces threats and vulnerabilities in various forms like illegal use of an resource, data modification, injecting malicious code like virus, worms, Trojan horse, and Remote Access Trojans (RATs). Some of the advanced types of threats are DDoS (Distributed Denial of Service), Phishing URLs, network anomalies and much more.

The recent report published by McAfee Labs (December 2018) shows the growth rate of new malwares and URL phishing in detail. It is to be noted that the rate rises alarmingly and it can cause serious havoc to the organizations and its associated assets.
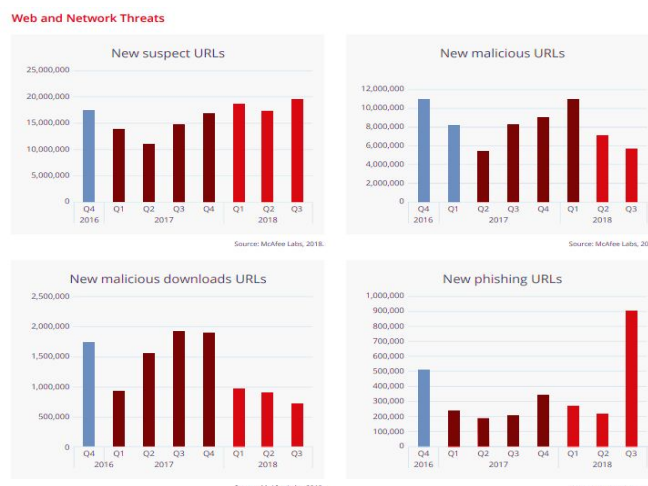
Figure 4.1 McAfee Labs (December 2018) Report on new malicious code growth rate

The main reason to collaborate machine learning with cyber security is to:

  (i)   Analyse large datasets and understand patterns

 (ii)   Accurately predict advanced threats

(iii)   Less human intervention, thus, reducing much of the time consumption

 (iv)   Quick and timely response

  (v)   Recognize the attacks at initial stages and prevent it from spreading across the entire organization.

The traditional cyber security operations are mostly signature based detection. With the implementation of machine learning algorithms, it is found that the percentage of accuracy in threat detection can be improved with less human intervention. Much of the tasks are performed by these intelligent systems which saves the time of security analysts. Machines have the capacity to analyse large data sets and gather patterns from it, which is a time consuming task for security analysts. Machines can be trained, as like humans, with large datasets and can be tuned to improve its accuracy.

Early prediction of threats assists in mitigating the risk and theft of sensitive data on network devices. With high level of accuracy using machine learning, these threats can be detected with less false positives and high accuracy rate

DEVELOPING SECURITY INTELLIGENT MODEL

The advantage of collaborating machine learning and cyber security can be achieved only when an appropriate security model is designed. The approach for implementing machine learning on operating environment to generate intelligent security system includes nine phases.

  (i)   Problem statement

 (ii)   Data collection

(iii)   Feature extraction

 (iv)   Generate training and testing data

  (v)   Selection of model

 (vi)   Train the model

(vii)   Test the model

(viii)   Model optimization

 (ix)   Model usage

The first phase is problem statement where the domain to which the machine learning solutions are identified. It also specifies the selection of Tasks (T), its associated experience (E) whose performance (P) is measured. In cyber security, the problem statement can be finding and detecting attacks that happen in networks or any domain area.

The second phase includes the process of data collection. It is mandatory to select appropriate data for solving any machine learning problem effectively. Based on the problem statement on a particular area, relevant data should be collected. Various data collection software tools are available on the market such as, Wireshark, tcpdump, windump, Netflow, log files etc. Data collection on a network can be performed either through packet based data collection, flow based data collection or log based data collection.

The third phase represents the most important stage in developing a machine learning model i.e. feature extraction. Data collected during the second phase may be full of noise, redundant data. Some of the data may not be useful for generating a machine learning solution. It is necessary to pre-process the data before it is used in training and testing the machine learning solution. Processes like removing erroneous data, formatting the data in a pre-defined process structure, sampling the useful and needed data, breakdown of data which assists in undergoing effective prediction of the problem and measuring the data in different units and values. Some of the features that are necessary for generating machine learning based security solutions include server error rate, same service rate, connection to same port rate, number of failed login attempts, etc.

The fourth phase includes the process of generating data for training and testing purpose. Collected data after feature extraction has to be classified as training data and testing data. A single piece of data cannot be applied to both train and test the machine learning solutions. Thus, the data, which is classified as training data, is used to instruct or train our machine learning solutions through which it gains experience in solving the real-time solutions. The second type of data, which is classified as testing data, is used for evaluating the performance of the solutions. With reference made by Soma Halder and Sinan Ozdemir, the training data should include 60% of labelled (known) data and 40% of unlabelled (unknown) data, whereas, the testing data should include 40% of labelled (known) data and 60% of unlabelled (unknown) data.

The fifth phase is selection of a machine learning solutions for security. Several algorithms of are available for applying machine learning solutions in security such as, k-means clustering, classification, Support Vector Machines (SVM), random forest, decision trees, Classification and Regression Trees (CART), etc. Many researchers have contributed in studying and detailing the effectiveness of each algorithm in different security domains. Thus, the models can be tried and tested to adapt the best suitable solution.

The sixth phase represents the process of training the model which is selected earlier based on the security domain problem. The dataset designed for training the algorithm is used to instruct the behaviour and process pattern of the problem statement. For example, in regression the algorithm moves randomly by placing a separating line until the most efficient solution is not obtained.

The seventh phase represents the process of testing the model. The data that is classified for testing the algorithm is applied to check the performance of the machine learning solutions.

The eighth phase includes the process of optimization of model. The objective is not only to develop, evaluate and implement the intelligent solution, but also to tune its performance to much desired and accurate level. The greater the rate of threat prediction will lead to lessen the chance for data compromise. Thus, this step should not be treated as an optional one.

The final phase represents the process of implementing the model for real-time usage. The real-time dataset is constantly applied to the machine learning solutions. If the attack is known, it can be easily identified, since it may be included in the training or testing data. If the attack is not known, still, it can be easily identified based on its features which is stated during the feature extraction process.

CONCLUSION
Cyber security is a vast domain. Thus, generating a single solution for all these problems is not an easy task. When a single solution is applied to the security systems, its framework becomes an easy target for the attackers. Thus, multiple layers of solutions have to be applied to obtain better intelligent solutions. Though machine learning enhances the performance of intelligent security solutions, it is not a silver bullet for security. The probability, accuracy and speed for predicting and detecting an attack become easier while using machine learning solutions in generating security systems.

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UNDERSTANDING USERS' PERCEPTION ON CRYPTO CURRENCIES

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ABSTRACT

Crypto currency is a digital currency that uses encryption (cryptography) to generate money and to verify transactions. Transactions are added to a public ledger – also called a Transaction Block Chain – and new coins are created through a process known as mining. A crypto currency is a digital or virtual currency designed to work as a medium of exchange. Essentially, crypto currencies are limited entries in a database that no one can change unless specific conditions are fulfilled. Crypto currencies are widely used as means of settlement and carrying out transactions across the world. However, there are many countries, where use of crypto currencies is banned. Crypto currencies are advantageous but they also pose threat to the users. Considering the risk associated with them, many nations discourage their public to use such digital currencies. This paper on "Understanding Users' Perception on Crypto Currencies" is an attempt to understand the concept of Crypto Currencies along with their advantages and limitations. The paper aims at studying the perception of users on such advantages and disadvantages of using crypto currencies.

1. INTRODUCTION

1.1 Crypto Currency: The world has gone digital, thanks to the efforts of the internet as well as the electronic infrastructure being laid down in almost all countries of the world. This has brought with it demand for a digital way of carrying out transactions that offer convenience and speed to those that use it. The concept of digital currency or so called crypto currency was seen as a far-fetched one only a decade ago. However, it is a reality that financial institution has to content with today. Perhaps that most famous of all crypto currencies in the market right now is Bitcoin, a product that has had a lot of controversy surrounding it in the last couple of years.

Digital cash such as Bitcoin relies on the exchange on a philosophy brought forward by millions of people around the world who are of the opinion that paper money is tedious and shouldn't have borders. Digital currency is passed around in return for exchange of service and purchase of goods online as well as real world. While it is not physical in nature, it can be transferred via electronic funds transfer and withdrawn in the currency of one's choice.

Crypto currency is a type of currency available in digital form. It exhibits properties similar to physical currencies, but can allow for ownership. Example includes virtual currencies and crypto-currencies and central bank issued money accounted for in a computer database. Like traditional money, these currencies may be used to buy physical goods and services but may also be restricted to certain communities such as for use inside an online games or social network.

Crypto currency is a money balance recorded electronically stored value card or other devices. Another form of electronically money is network money. Allowing the transfer of value on computer networks particularly the internet. Electronic money is also a claim on a private bank or other financial institution such as bank deposits.

1.2 Features of Crypto Currency: Most of the Crypto Currencies will exhibit the following common features:

1.2.1 Decentralized & No Central Authority: In traditional fiat currencies central authorized and bank control the financial system. However with the Bitcoin and other crypto currencies these transaction can be processed and validated by a distributed and open network that is owned by one unlike centralized banking system most crypto currencies are decentralized on distributed networks of computers that are spread around the world also known as nodes. Transactions are verified by the network nodes through crypto currencies and recorded in a public distributed ledger called block-chain.

1.2.2 Anonymous / Pseudo-Anonymous: Crypto currencies like Bitcoin use a private key and public key system to authenticate the transactions. This means users can create anonymous digital identities and digital wallets to transact on the decentralized system and still be able to securely authenticate their transaction.

1.2.3 Irreversible & Immutable: Crypto currencies transactions are irreversible and immutable. The irreversible and immutable features of crypto currencies means that is impossible for anyone but the owner of the respective private key to move their digital assets and that transactions cannot be change once it is recorded on the block-chain.

1.2.4 Limited Supply & Scarcity: Fiat currencies have an unlimited supply as the central banks can issues as much as fiat currencies as they want. Central banks often manipulate the value of the countries.

1.3 Various Crypto Currencies offered: There are number of crypto currencies which are being traded across the world markets. Some of the popular ones are listed below:

- Bitcoin

- Ethereum

- Ethereum Classic

- Litcoin

- Ripple

- Zcash

- Stellar Lumens, etc.

1.4 Advantages of Crypto Currency: Some of the major benefits of using crypto currencies are:

1.4.1 Integrity of Transactions: Crypto currencies cannot be transferred to third parties without the user. Therefore with crypto currency transactions, there is no risk of fraud or cheating. The user has complete control of the transaction and currency which is hosted on a centralized technology.

1.4.2 24/7 Tracking of Payments: With crypto currency transactions can be tracked on a second to the second basis and the exact time of delivery of payment can be gathered with more certainty. This creates security for the sender and receiver.

1.4.3 Security of Currency and Transactions: Our world is filled with instances of credit card fraud and theft, especially in the online shopping sphere. Instead of being afraid to purchase online, crypto currencies are currently the safest and easiest means of shopping online without risk or loss.

1.4.4 Confidentiality and Privacy: For people who require privacy and anonymity, this is one of the greatest benefits of crypto currency. Different coins have different levels of anonymity, and you will need to research these before purchasing them.

1.4.5 Available To Everyone: Since all crypto currencies are easily accessed on a decentralized network, anyone can earn crypto currencies. Crypto currency is designed to be available, accessible and valuable to everyone in the marketplace.

1.4.6 Quicker Transactions: Crypto currency allows to make immediate payments and settlements on property and asset transactions. These transactions do not require middle-men, and since the whole block-chain is decentralized, it is based on a peer-to-peer system that also avoids the currency exchange difficulties in cross-border transactions.

1.4.7 Affordable Transaction Costs: For general transacting on crypto currency, a minimal fee is charged to confirm transactions on the digital platform. There are minimal charges for cross-border crypto currency transactions, but on the overall, they are significantly lower than banks.

1.5 Problems / Challenges of using Crypto Currencies: No doubt crypto currencies offer many advantages to the people. However, there are certain challenges also when it comes to using Crypto Currencies. Firstly, fact is many people are still unaware of crypto currency. Secondly, There is no safety net or perfect way to protect the crypto currency from human error (passwords), technical glitches (hard drive failures, malware), or fiduciary fraud. Thirdly, while relatively benign guidelines are currently in place, law enforcement agencies could decide that crypto currencies are a "giant money laundering scheme," and enact more stringent regulations that would diminish the currency's value. And lastly, the design of the system limits the speed and number of transactions processed; making it unlikely that crypto currency will replace conventional credit card transactions. As far as India is concerned, the Reserve Bank of India (RBI) has been consistent in warning citizens of the risk associated with crypto currencies.

1.6 About the Present study: The present research study aims at comprehending the concept of Crypto currencies. It familiarizes the user with the concept of crypto currencies, along with its features, types and merits land demerits. The present study also focuses on figuring out perception of people using currencies through a survey. The paper also suggests some measures on making the concept of crypto currencies more popular and acceptable in the markets.

2. RESEARCH DESIGN
2.1 Objectives of the Study: The present study serves the following objectives:
1) To understand the concept of Crypto Currencies.

2) To understand the perception of people trading in crypto currencies.

3) To recommend the measures for making crypto currencies more popluar and acceptable in the markets.

2.2 Data Collection and Sampling: For the present study, data was collected through primary source. The primary source includes conducting of survey and collecting responses through a predesigned questionnaire from people using crypto currencies. Survey was conducted 100 respondents selected randomly (simple random sampling) from Mumbai area. Data was also collected through various secondary sources like journalsand various, web sources. The details of same are mentioned in bibliography section.

3. REVIEW OF LITERATURE
Jani, Shailak (2018) conducted a study on - The Growth of Crypto currency in India: Its Challenges & Potential Impacts on Legislation. This paper investigates the user's expectations of the future of crypto currency. It also explores the users' confidence of dealing with crypto currency in a time that using such virtual money is not fully controlled and regulated. Besides, the paper is aimed to measure the spread of crypto currency use to have a clear picture from the practical view.

Singh and Singh (2018) conducted a study on Crypto currency In India - Its Effect And Future On Economy With Special Reference To Bitcoin. The aim of this paper was to understand the future of crypto currency in India, to evaluate the perception of bitcoin as the future currency and to analyze the probability of legalization of Bitcoin in India.

Vishwakarma, Khan and Jain (2018) attempted to conduct a study titled, "Crypto currency, Security Issues and Upcoming Challenges to Legal Framework in India". Researchers reflected in their research that, there is a discussion going on over the regulation and handling of issues associated with Virtual currencies in many countries including India which includes creation of a proper legal framework for the said purpose.

Kumar (2018) conducted a study wherein he observed that every new currency has to face an uphill battle legally and technically. Though the Bitcoin is a huge step towards decentralized digital currency but it is not a fiat currency. Any currency in the world has government or its institutions" backing which the bitcoins lacks. The value of bitcoins is highly volatile in nature.

Weber, Beat & Beer, Christian. (2015) proposed a study titled: Bitcoin – The Promise and Limits of Private Innovation in Monetary and Payment Systems. The significant exchange rate fluctuations could pose a grave risk to bitcoin owners' wealth and discourage widespread use for monetary purposes. At present, bitcoins can be regarded as speculative assets, and the Bitcoin network might inspire further innovation in payment systems and other applications.

From the above literature it is clear that various research ideas have been discussed by taking Crypto Currency into account. However, hardly any research exist where, perception of crypto currency users n Mumbai is analysed. Considering this gap, present study is undertaken.

4. DATA FINDINGS
This section of the research records, findings and analysis of the survey conducted with the users of crypto currency.

4.1 Profile of the respondents: Of the total 100 respondents,
- 79 were male and 21 were female.

- 21 were Post Graduates, 67 were graduates and 12 were under graduates.

- 91 were married and 9 were unmarried.

- 32 were in service, 43 in profession and 24 were in their own business.

- 48 belonged to the income group above Rs. 10 Lakhs, 52 belonged to the income group of Rs. 5 Lakhs to Rs. 10 Lakhs.

- 12 belonged to the age Above 50 years, 39 belonged to the age group 36 to 50 years and 49 belonged to the age group of 21 to 35 years.

4.2 Awareness regarding Crypto Currency:

4.2.1 Heard About Crypto Currency:
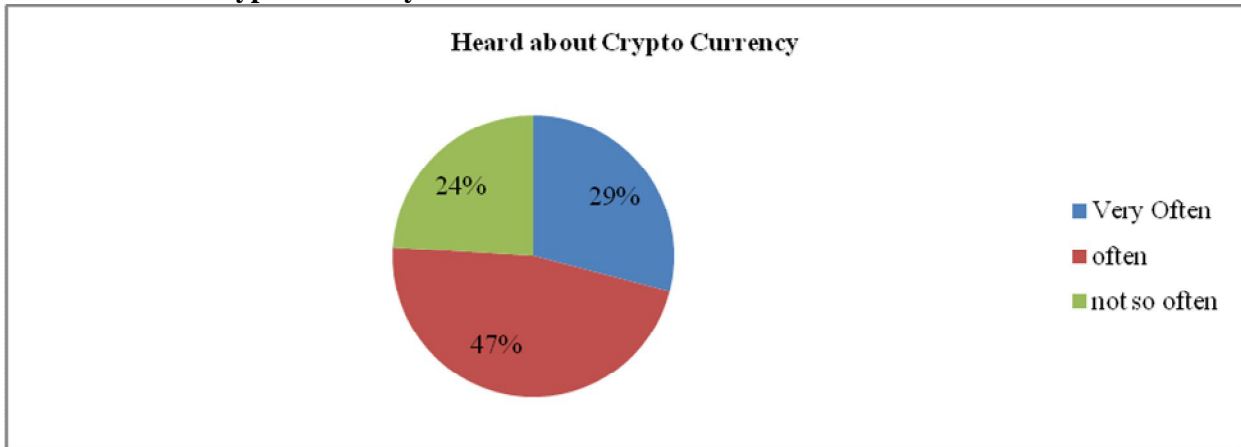
It is observed that, 47% people have heard about crypto currency oftenly, 29% people have heard about it very often and 24% people have not heard about it so often.

4.2.2 Knowledge of Various Crypto Currencies
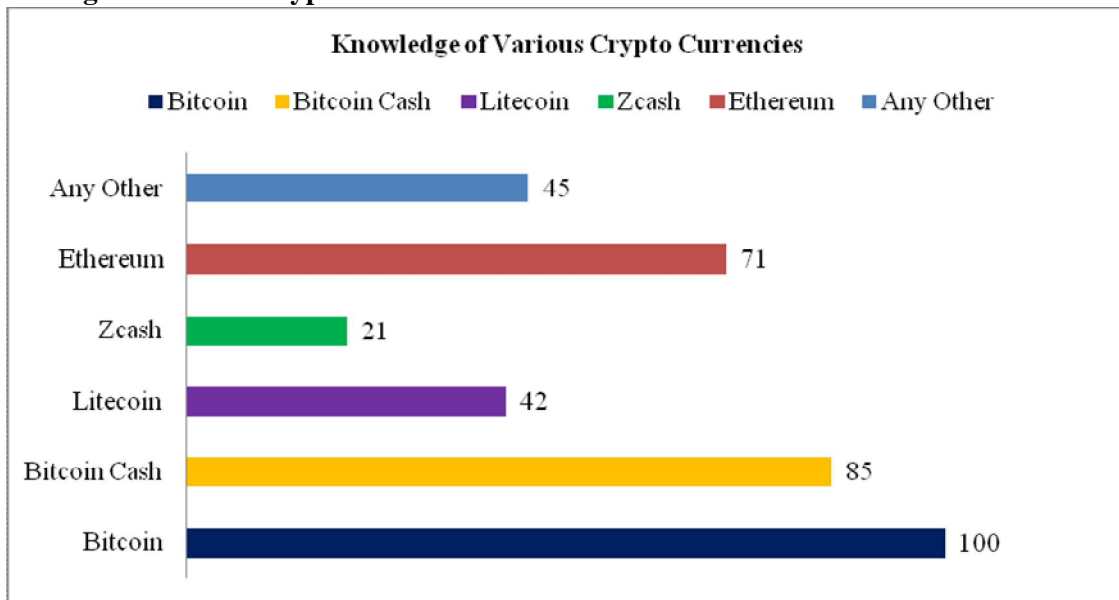
It is observed that, all 100 respondents are aware about Bitcoin, 85 are aware about Bitcoin Cash, 42 are aware about Litecoin, 21 are aware about ZCash, 71 respondents are aware about Ethereum and 45 people are also aware about other Crypto Currencies.

4.2.3 Owning of Crypto Currency
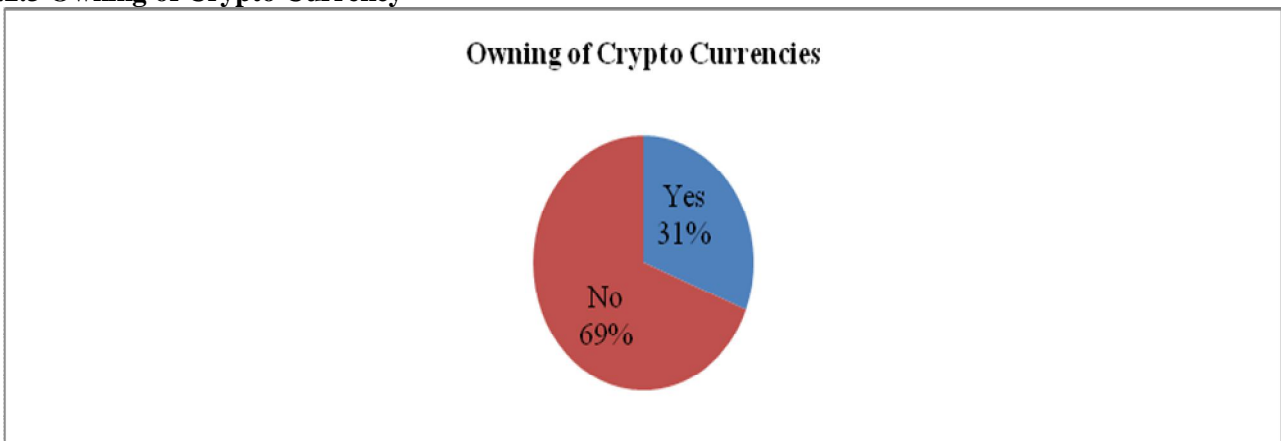
31% respondents own Crypto Currencies while 69% don't have any of the Crypto currencies

4.2.4 Knowing any place where Payment can be made in crypto Currency:
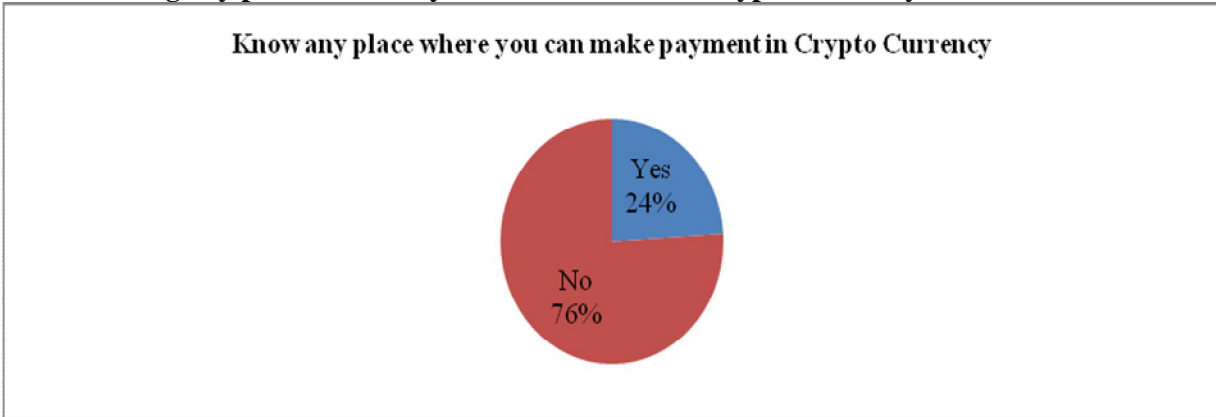
Out of 100 respondents 24% people know some places where we can make payment in Crypto Currencies while 76% people don't know any such place.

4.2.5 Country from where it can be planned to purchase Crypto Currency
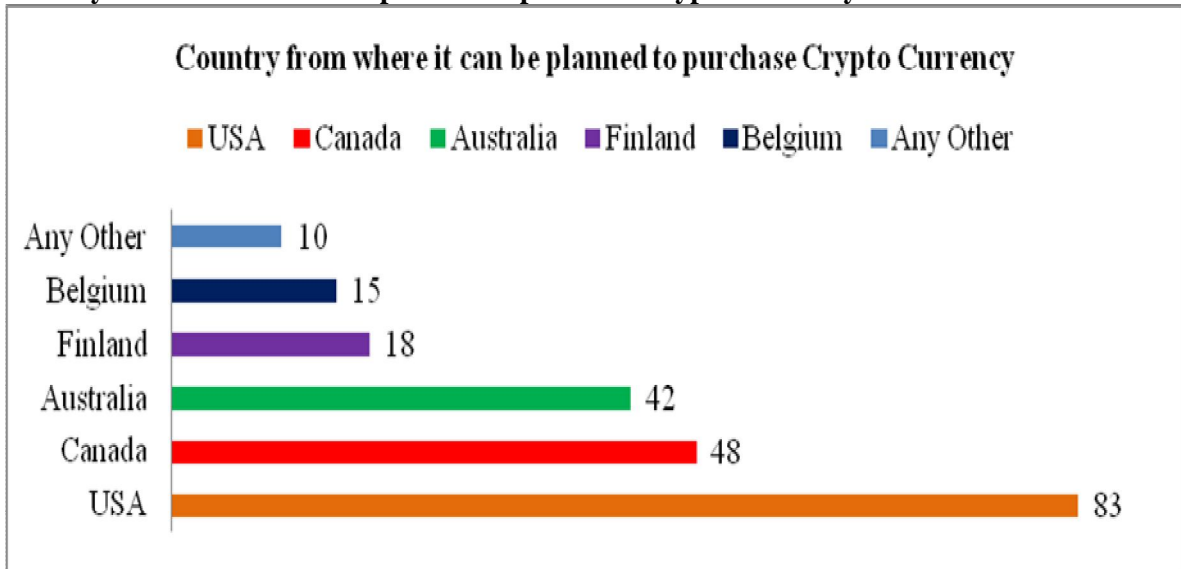
It is observed that, 83 respondents plan to buy Crypto Currencies from USA, while 48 people plan it to buy from Canada, 42 people from Australia, 18 from Finland, 15 from Belgium, and 10 from any other country.

4.2.6 Perception on Risk while Investing in crypto Currency vs. Investing in Stock Market (Which one is more Riskier)
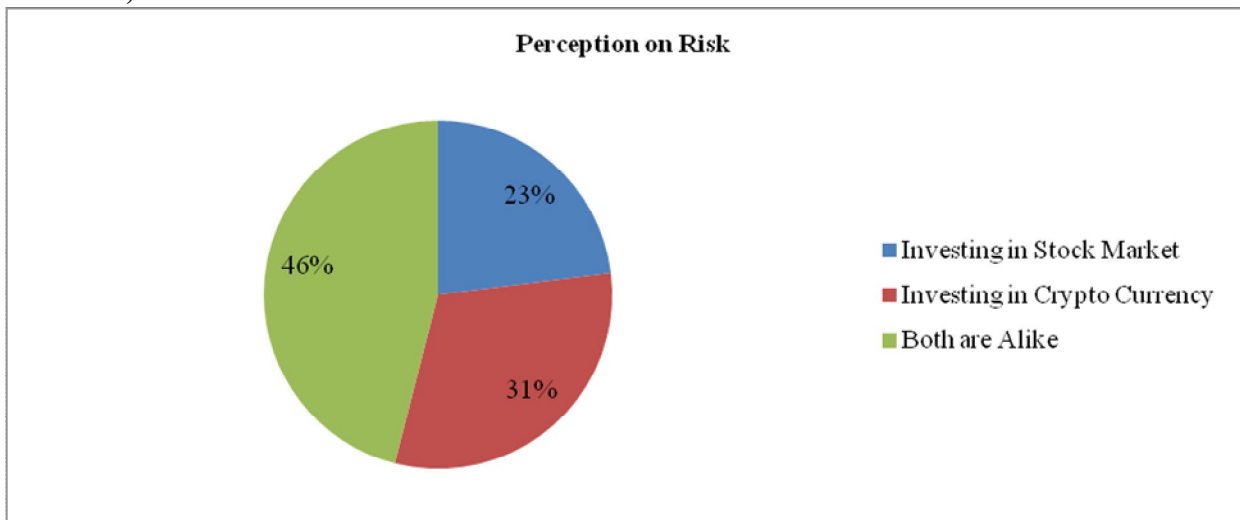
It is observed that, 23% people feel that its riskier to invest in Stock market, 31% feel that its riskier to invest in Crypto Currencies while 46% people feel that the risk in both the alternatives is alike.

4.2.7 Perception on Profitability while Investing in crypto Currency vs. Investing in Stock Market (Which one is more Profitable?)
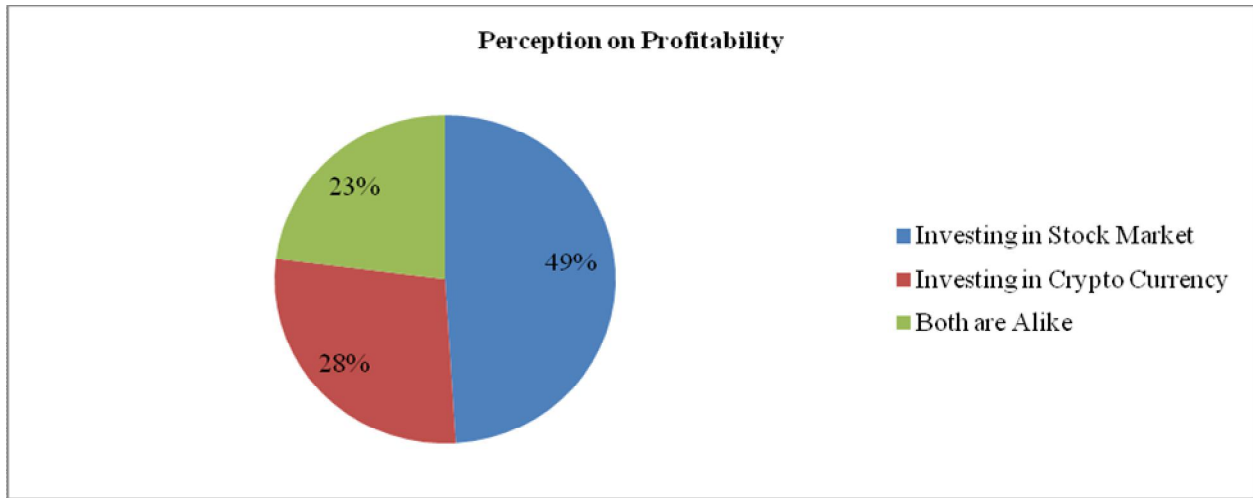
It is observed that, 49% people feel that its profitable to invest in Stock market, 3 1% feel that its riskier to invest in Crypto Currencies while 46% people feel that the risk in both the alternatives is alike.

4.3 Perception on Advantages of Crypto Currency
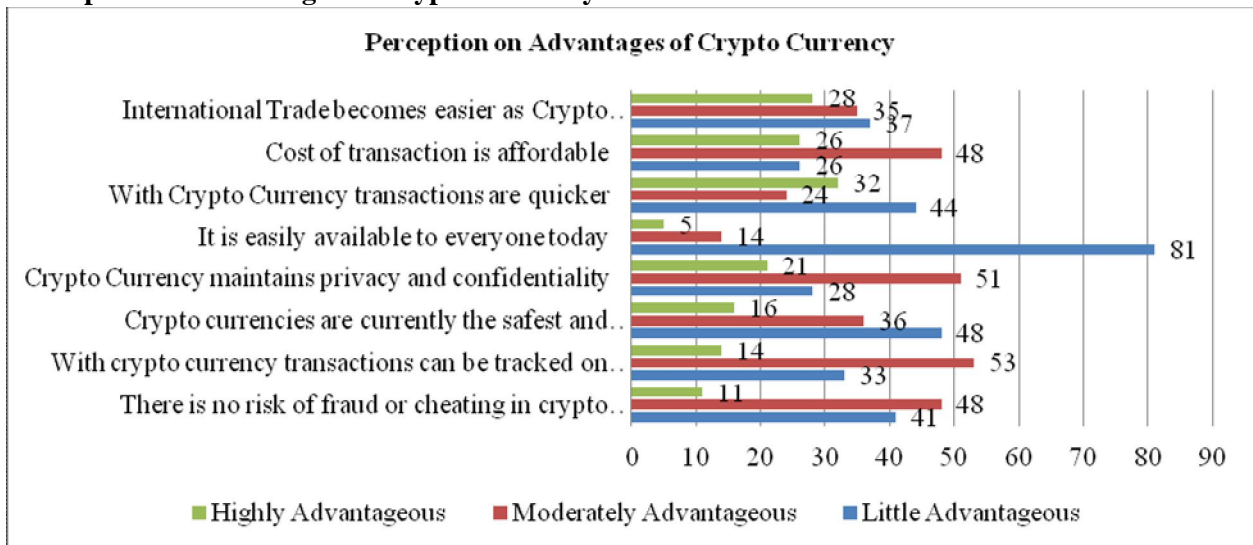
- When it comes to no risk of fraud or cheating in crypto currencies, 41 people think that it's a little advantageous, 48 people think it is moderately advantageous and 11 people think that it is highly advantageous.

- Regarding crypto currency transactions can be tracked on a second to the second basis, 33 people think that it's a little advantageous, 53 people think it is moderately advantageous and 14 people think that it is highly advantageous.

- When asked, Crypto currencies are currently the safest and easiest means of shopping online, 48 people think that it's a little advantageous, 36 people think it is moderately advantageous and 16 people think that it is highly advantageous.

- For advantage of Crypto Currency as maintains privacy and confidentiality, 28 people think that it's a little advantageous, 51 people think it is moderately advantageous and 21 people think that it is highly advantageous.

- When it comes to Crypto Currency is easily available to everyone today, 81 people think that it's a little advantageous, 14 people think it is moderately advantageous and 5 people think that it is highly advantageous.

- Regarding, Crypto Currency transactions are quicker, 44 people think that it's a little advantageous, 24 people think it is moderately advantageous and 32 people think that it is highly advantageous.

- While discussed, Crypto Currency's Cost of transaction is affordable, 26 people think that it's a little advantageous, 48 people think it is moderately advantageous and 26 people think that it is highly advantageous.

- When it comes to International Trade becoming easier as Crypto currency is universally recognized, 37 people think that it's a little advantageous, 35 people think it is moderately advantageous and 28 people think that it is highly advantageous.

4.4. Perception on Disadvantages of Crypto Currency:
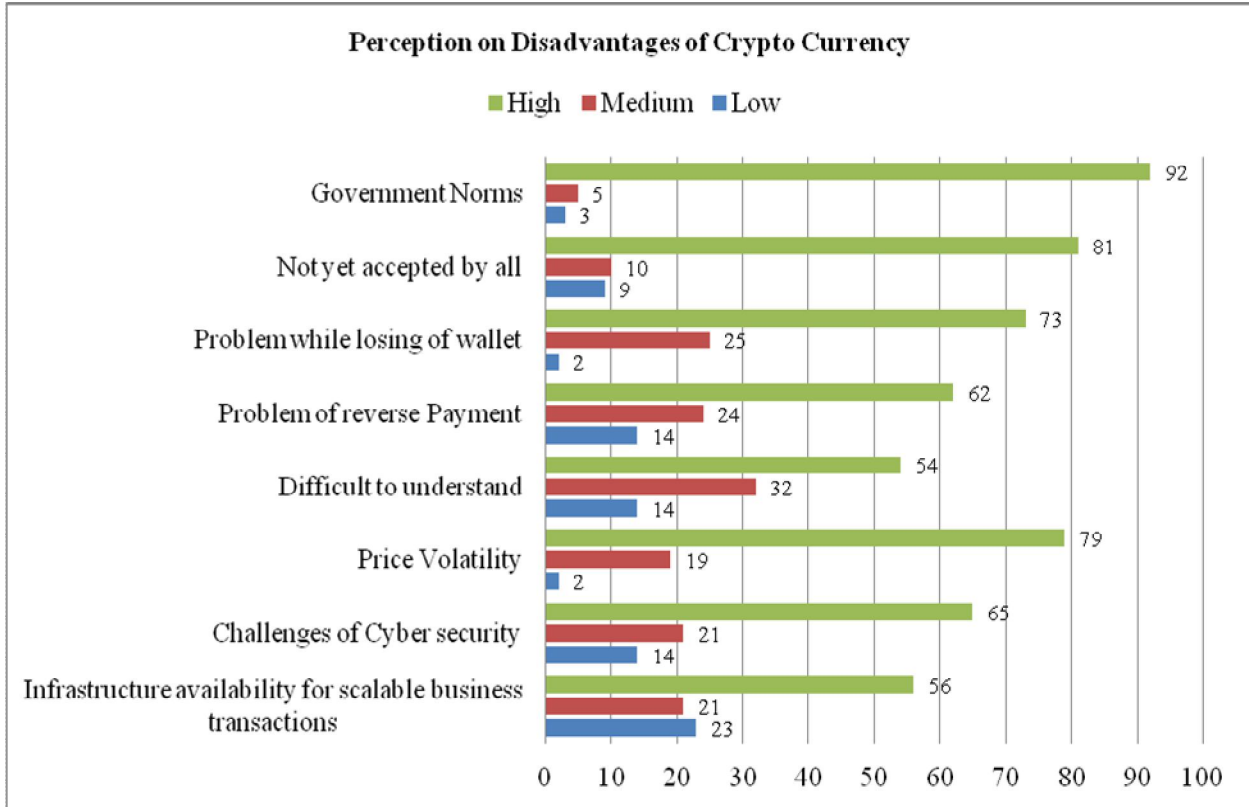
- When infrastructure availability for scalable business transactions is considered as a disadvantage of Crypto Currency, 23 people think that the degree of disadvantage is low, 21 people feel responded medium and 56 people consider it as most serious.

- When Challenges of Cyber security is considered as a disadvantage of Crypto Currency, 14 people think that the degree of disadvantage is low, 21 people opine it as of medium range and 65 people feel it as highly disadvantageous.

- While Price Volatility is considered as a disadvantage of Crypto Currency, 2 people think that the degree of disadvantage is low, 19 people feel it as moderately disadvantageous and 79 people feel it as highly disadvantageous.

- When Difficult to understand is considered as a disadvantage of Crypto Currency, 14 people think that the degree of disadvantage is low, 32 people feel it as moderately disadvantageous and 54 people feel it as highly disadvantageous.

- When Problem of reverse Payment is considered as a disadvantage of Crypto Currency, 14 people think that the degree of disadvantage is low, 24 people feel it as moderately disadvantageous and 62 people feel it as highly disadvantageous.

- When Problem while losing of wallet is considered as a disadvantage of Crypto Currency, 2 people think that the degree of disadvantage is low, 25 people feel it as moderately disadvantageous and 73 people feel it as highly disadvantageous.

- When Crypto currencies are not yet accepted by all is considered as a disadvantage of Crypto Currency, 9 people think that the degree of disadvantage is low, 10 people feel it as moderately disadvantageous and 81 people feel it as highly disadvantageous.

- When Government Norms is considered as a disadvantage of Crypto Currency, 3 people think that the degree of disadvantage is low, 5 people feel it as moderately disadvantageous and 92 people feel it as highly disadvantageous.

6. CONCLUSION AND RECOMMENDATIONS

Crypto currency has its own advantages and at the same time, it is affected with certain disadvantages also. From the survey, it is very clear that at present, disadvantages of using crypto currency are more in comparison to its benefits. In many parts of the world, transactions using crypto currency are considered to be legal. But from a perspective of a country like India, Bitcoins are a serious threat to the investors as it is not bounded by any government regulation. Considering the same, crypto currency is not officially used as mode of transaction. However, such countries, including India can think of benefits of using crypto currency that can be derived by the market participants. Nations need to come up with some fair and strict policies with regard to usage of crypto currency that can actually mitigate the risk of crypto currency for the users.

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A STUDY ON E-WALLETS USED BY PEOPLE IN ULHASNAGAR

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ABSTRACT

Demonetization decision coupled with government's initiative to make India a cashless economy is expected to bring a phenomenal transformation in the way people make payments and expected to increase inclination towards online payment. Among the various modes of online payments the mode gaining popularity during present time is E-wallets. In a nation such as India where larger part of clients still favors Cash-On-Delivery, it is difficult to fasten the pace of process of innovation diffusion such as digital wallets. This generates research interest to study the readiness of people to use E-wallets and factors influencing the adoption of E-wallets including the factors refraining the usage of it, during the post demonetization period. This research paper is aimed at examining the adoption of E-wallets as a mode of payment in Ulhasnagar City and to ascertain the factors encouraging and preventing the usage of E-wallets during the post demonetization period.

Keywords: E-wallet, Demonetization, Online Payment, Smart Phone Users, Mode of Payment

INTRODUCTION

An eWallet, sometimes called a digital wallet, is a secure place that contains one or more currency purses. Your shoppers can fund an eWallet in several different ways. Once funded, shoppers can use eWallets online to buy goods or services. The e-wallet is typically linked to a bank account thus providing an alternative to credit and debit cards. A shopper must register with the provider, and may have to complete a full KYC (Know Your Customer) process before they're allowed to use an eWallet. Some payment service providers have the concept of a verified and unverified eWallet account for users who have completed KYC and those who haven't. Verified shoppers normally have a higher spending limit. Online wallets are replacing credit and debit bank cards at a rapid pace. Applications like Twispay and Twisbox are innovating in this sector, helping users receive money, complete purchases, and pay most of their bills through e-wallets and storing money at minimal to no cost.

Table 1 below provides an overview of popular E-wallets in India. These E-wallets are offered number of players across various industries including private entrepreneurs which offers only and only E-wallets and nothing else, banking industry players who have come up with E-wallets to fight against the private players, and telecom industry players which have come with E-wallets to leverage on their telecom infrastructure and customer base. Table also provides other details about given E-wallets like Promoter Company, availability of bank transfer facility, availability of facility to send money on mobile, mobile platforms supported by E-wallets and accessibility of Unified Payment Interface(UPI). UPI is a payment system that allows money transfer between any two bank accounts by using a smartphone. It allows a customer to pay directly from a bank account to different merchants both online and offline, without the hassle of typing credit card details, IFSC code or net banking password.

Table-1: Overview of Popular E-wallets in India

E-Wallet	Sector	Company	UPI	Availability Bank Transfer	Send on Mobile	Mobile Platform
Airtel Money	Telecom	Airtel	No	Yes	Yes	Android, iOS
Axis Bank Lime	Private	Axis Bank	No	No	No	Android, iOS, Windows Phone
BHIM App	Public	National Payments Corporation of India	Yes	Yes	Yes	Android
Citrus Pay	Private	Citrus Pay	No	No	Yes	Android, iOS
Freecharge	Private	Snapdeal	No	No	No	Android, iOS, Windows Phone
HDFC PayZapp	Banking	HDFC Bank	No	No	Yes	Android, iOS
ICICI Pockets	Banking	ICICI Bank	Yes	Yes	Yes	Android, iOS
ItzCash	Private	ItzCash Card Ltd.	No	Yes	Yes	Android, iOS
Mobikwik	Private	One MobiKwiK Systems Pvt.Ltd.	Yes	Yes	Yes	Android, iOS, Windows Phone
mRupee	Telecom	Tata Tele Services	No	No	Yes	Android, iOS,

		Ltd.				Windows Phone
Oxigen Wallet	Private	Oxigen Services India Pvt. Ltd.	No	Yes	Yes	Android, iOS, Windows Phone
Paytm	Private	One97 Communications	No	Yes	Yes	Android, iOS, Windows Phone, Blackberry
SBI Buddy	Banking	SBI Bank	No	No	Yes	Android, iOS
Vodafone M-Pesa	Telecom	Vodafone	Yes	Yes	Yes	Android, iOS, Windows Phone
Jio Money	Telecom	Reliance	No	No	No	Android, iOS, Windows Phone

Source: www.pmjandhanyojana.co.in

REVIEW OF LITERATURE

Many empirical studies have been conducted on the subject of cashless society in India and abroad. The major emphasis of research has been on various issues like frauds, security, usage pattern, new method of e-payment, etc. However, very few literature is available on E-wallets.

Rathore Hem Shweta studied various factors affecting adoption of digital wallet as a mode of payment by consumers and different risk and challenges encountered by users while using digital wallet. The study was conducted by collecting primary data through a structured questionnaire from 132 smart phone users (respondents). Researcher found that main factors contributing towards the adoption of digital wallet as a mode of payment are convenience in making payment online, brand loyalty and usefulness of digital wallet. It was found that users of digital wallet are satisfied with the services provided by them. The most crucial and challenging issues for adoption of digital wallet are security and safety. Shoppers are adopting digital wallets at an incredibly rapid pace, largely due to convenience and ease of use. (Rathore, 2016)

Kalyani Pawan in his paper studied the awareness and usage of paperless E-Currency transaction like E-Wallet using ICT in the youth of India. The paper elaborately explains features of various E-wallets in India. Researcher found that the most preferred modes of payment among the selected respondents are Cash on Deliver (COD) and credit card and debit card. It was found that respondents have good amount of information about the e-payment and e-wallet services available in India, but they know very little about the same types of services available outside India. Researcher concluded that awareness and practical usability of the E-wallet is low, that should be increased by adding more value added services to it. (Kalyani, 2016)

Shukla Trilok Nath in his research paper "Mobile Wallet: Present and the Future" stated that Based on current developments, it is safe to say that mobile wallets will soon be a self-reliant ubiquitous ecosystem. In the near future, mobile wallets will be used to engage with the customer by the marketers and digital businesses. With the addition of the value-added services that go beyond just payment, experts believe that mobile wallets will become a new marketing channel. Mobile wallets won't just be about mobile payments; they would become one of the major contributors of a seamless shopping experience for the customers. Simply offering faster and more-secure payments would no longer be good enough; the industry players will have to counter the real pain points such as giving consumers the ability to see what's on stored value cards at any moment in time, access loyalty points, or automatically receive digital copies of payment receipts. (Shukla, 2016)

In electronic commerce, the challenges of payment transactions were initially underestimated. Business via the internet and mobile telephony has so far been dominated by the methods of payment systems in traditional business. However, in light of advances in e-commerce, traditional business models are increasingly coming up against their limits. Electronic wallets being very useful for frequent online shoppers are commercially available for pocket, palm-sized, handheld, and desktop PCs. They offer a secure, convenient, and portable tool for online shopping. (Upadhyay, 2012).

Virtual Wallets in near future are for sure going to disrupt both the online and offline business. The Companies that will foster are those which will quickly align their business model and strategies aligning them to the changing trends. It is not a distant day where we will see most of purchase happen either by flashing our mobile cameras scanning against the teller to pay the bills for purchases via Virtual wallets. In Parallel to the implementation of the technology in the mobile application, it is also equally important to educate the customer so that the quicker adoption will increase the user base. (Kalyan Kumar, 2016).

Varsha R and M Thulsiram undertook a study to ascertain the acceptance of E-wallet among the potential users. They found that the price related factor namely 'cost saving' and discount benefits seemed to be low considered by the respondents whereas secured privacy and secured transaction are more primary reasons for e-wallet preference. More than ninety-five percentage of the respondents had a possible apps in the mobile phones for making e-payments (Thulsiram, 2017).

Indian consumer will use mobile wallet when they are convince by the fact that many relative advantages compare conventional leather wallet. They will use mobile when they are convince that there will be no loss or security concern for using mobile wallet. Intent to use the mobile wallet would increase if the customer trust their service provider and the technology and there by develop confidence on to the system (Sinha, 2018).

Gap Analysis: From the above literature review, it is clear that many researchers have conducted research study on E-Wallets but hardly there are any studies conducted on E-Wallets Benefits and Challenges in the city of Ulhasnagar. Considering the gap, present study is undertaken.

METHODOLOGY
This research paper is aimed at examining the adoption of E-wallets as a mode of payment in Ulhasnagar City and to ascertain the factors encouraging and discouraging the usage of E-wallets during the post demonetization period. The study is conducted in the city of Ulhasnagar which is located in the Thane district Situated 58 km from Mumbai. Study is based on primary data collected through a structured questionnaire. In total, 200 smart phone users were approached through non-probability convenient sampling method.

OBJECTIVES OF THE STUDY
The present study is aimed at achieving the following objectives:

1. To understand the concept of E-Wallets

2. To understand the satisfaction level of users using E-Wallets

3. To understand the challenges faced by people while using E-Wallets.

HYPOTHESIS OF THE STUDY
H0: Users using E-Wallets in Ulhasnagar are not satisfied

H1: Users using E-Wallets in Ulhasnagar are satisfied

H0: Problems associated with using of E-Wallets are not severe

H1: Problems associated with using of E-Wallets are severe

FINDINGS, ANALYSIS AND INTERPRETATION
Data for the present study was collected from those users who are using E-Wallets for the purpose of payments. Following section deals with the primary data collected during the course of present study:

Table-1: Frequency of Respondents of using E-Wallets

Frequency	Responses	Percentage
Daily	45	22.5
Weekly	73	36.5
Monthly	39	19.5
Occasionally	43	21.5
Total	200	100

Graph 1: Frequency of Respondents of using E-Wallets
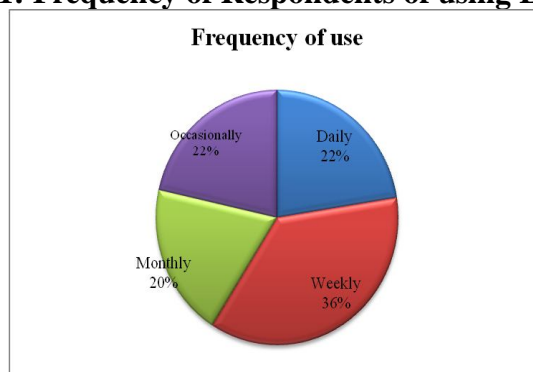
It was observed that, 22% of respondents use E-Wallets on a daily basis, 36% use them on Weekly basis, 20% of people use them on Monthly Basis and 22% use them Occasionally.

Table-2: Purpose of using E-Wallet

Purpose	Responses	Percentage
Payment of Bills	79	39.5
Bookings (Hotels, Air, Rail, etc.)	26	13
Mobile Recharge	29	14.5
Online Shopping	33	16.5
Transfer Payments	19	9.5
Others	14	7
Total	200	100

Graph 5: Purpose of using E-Wallet
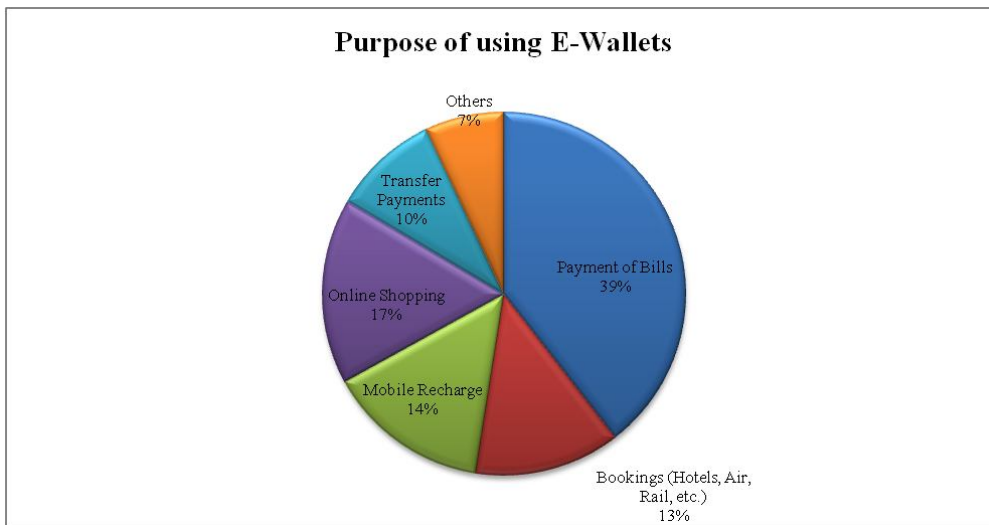
In the present study it was observed that majority people, that is, 39% use E- Wallets for payment of various types of bills, 13% use E-wallets for bookings, 14% people use for Mobile recharges, 17% use it for Online Shopping, 10% use it for Transfer Payments and 7% use it for other purposes

Table 3: Common E-Wallets used by People

E-Wallet	Responses	Percentage
Paytm	102	51
Googlepay	51	25.5
Mobikwik	9	4.5
PhonePay	26	13
Others	12	6
Total	200	100

Graph-3: Common E-Wallets used by People
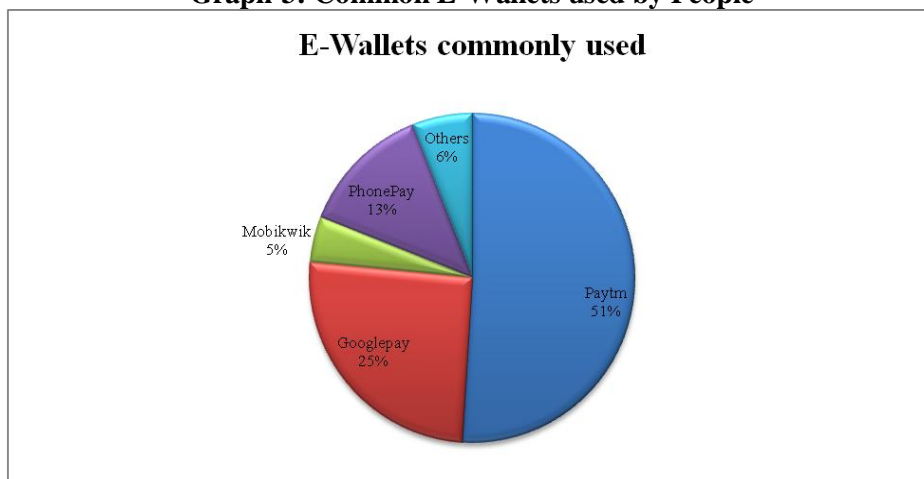
While our research, it is been observed that 51% of people use PayTm for various purposes, GooglePay is used by 25% of respondents, PhonePay is used by 13% of respondents, Mobikwik is used by 5% of people whereas 6% of people use other E-Wallets.

Table-4: Understanding the satisfaction level of users with regards to various attributes

Sr. No.	Attribute	Satisfaction Level			Total
		Dissatisfied	Satisfied	Highly Satisfied	
1	Ease of Use	20	69	111	200
2	Able to make Payments from anywhere, anytime	16	63	121	200
3	Limited Charges	17	76	107	200
4	Discount and Cash back Offers	26	116	58	200
5	Refund of Amount in case of incomplete transaction	21	91	88	200
6	Greater control over daily transactions	12	59	129	200
7	Supported by Most Sellers	31	126	43	200
8	Tracking of Transaction History	24	135	41	200
9	Security	17	90	93	200
10	Its Trending	7	62	131	200

Graph 4: Understanding the satisfaction level of users with regards to various attributes
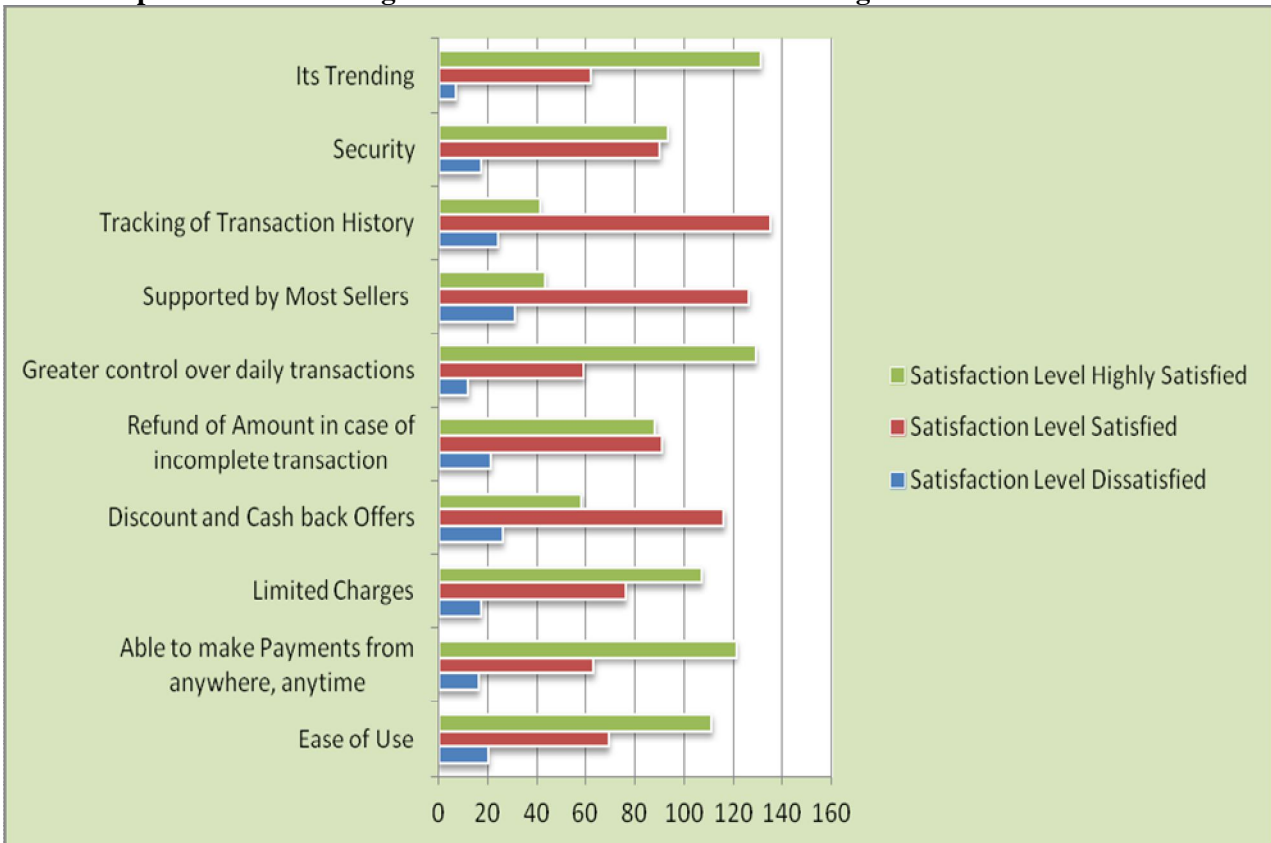
Table-5: Understanding the problems faced by the People

Sr. No.	Problem	Intensity		
		Least Severe	Severe	Very Severe
1	Transaction failure	162	23	15
2	Duplicate Payment	171	19	10
3	Auto Debit	178	15	7
4	Security Breach	181	17	2
5	Delayed Payment	121	66	13
6	Long Transaction time	95	89	16

Graph 5: Understanding the problems faced by the People
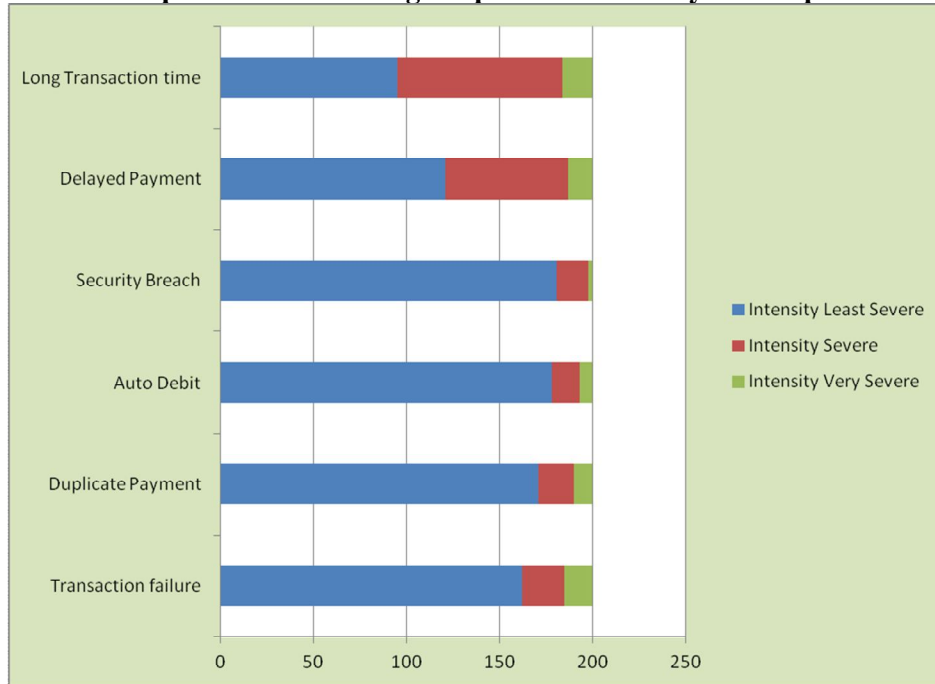
INTERPRETATION & HYPOTHESIS TESTING

Table-6: Mean Responses of Satisfaction Level

Sr. No.	Attribute	Satisfaction Level			Total	Mean Responses
		Dissatisfied	Satisfied	Highly Satisfied		
1	Ease of Use	20	69	111	200	2.455
2	Able to make Payments from anywhere, anytime	16	63	121	200	2.525
3	Limited Charges	17	76	107	200	2.45
4	Discount and Cash back Offers	26	116	58	200	2.16
5	Refund of Amount in case of incomplete transaction	21	91	88	200	2.335
6	Greater control over daily transactions	12	59	129	200	2.585
7	Supported by Most Sellers	31	126	43	200	2.06
8	Tracking of Transaction History	24	135	41	200	2.085
9	Security	17	90	93	200	2.38
10	Its Trending	7	62	131	200	2.62

As in most of the cases, Mean responses are more than 2, thus we reject the null hypothesis and accept the alternate hypothesis. Therefore, it can be said that the users are satisfied with E-Wallets.

Table-7: Mean Responses of Problems faced by People

Sr. No.	Problem	Intensity			Total	Mean Responses
		Least Severe	Severe	Very Severe		
1	Transaction failure	162	23	15	200	1.265
2	Duplicate Payment	171	19	10	200	1.195
3	Auto Debit	178	15	7	200	1.145
4	Security Breach	181	17	2	200	1.105
5	Delayed Payment	121	66	13	200	1.46
6	Long Transaction time	95	89	16	200	1.605

As in most of the cases, Mean responses are less than 2, thus we accept the null hypothesis and reject the alternate hypothesis. Therefore, it can be said that Problems associated with users are least severe.

CONCLUSION

Mobile wallet usage awareness as spread among the people in India due to government policy of demonetization and this as forcefully induced the usage of mobile wallets. The security issues are tighten and risk factors are reduced will automatically increase the adoption of mobile wallet. It is analyzed that youngsters are becoming more aware and responsible towards digital payments and are contributing in some or the other way towards growth and success of making India digital. In spite of many security issues, people are inclined towards e-payments because of its convenience, ease of use, quick service and availability.

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MOTHER NATURE AND HER DESPERATE CHILDREN: AN ECOLOGICAL ENCOUNTER ON THE CHANGING SCENARIO OF, BADAGAS COMMUNITY IN "WHEN KURINJI BLOOMS"

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ABSTRACT

There is only one life given to us and how best we use it to connect with nature to nurture it, is presented in this paper. When Kurinji Blooms, by Rajam Krishnan, has been taken for study to emphasize the theory eco-centrism. The manner of living led by the members of the Badagas community is brought out vividly. The evolution of character that each person in the novel goes through as a result of the creeping in of Modernity into their thus far eco-centric thought process is illustrated. Nature is an embodiment of pristine innocence; it returns whatever is given to it.

Keywords: Eco-centrism, Anthropocentrism, Culture and Modernity, Westernization, Loss of Identity

The current situation of our world clearly exhibits the pace of anthropocentrism that has influenced strongly the minds of humans which has contributed to destroying almost half of the natural resources, caused the extinction of several species, and resulted in the pollution of water, land and air, all for the sake of the evolution of a 'Better World'. After all the awareness created by numerous environmentalists, people have started realizing the importance of being close to nature. So this understanding brings Ecocriticism into the limelight nudging those connected with literature to do something from their end towards eco consciousness.

Many classical books has been ecocriticaly encountered to drive home the point that people of the past were 'being close to nature' .When Rajam Krishnan wrote the first Tamil novel *When Kurinji Blooms,* in 1963, it empathized the point that " Once Money becomes the primary goal, culture, and tradition begin to fade"-(vii). The novel talks about the changing circumstance which has started from the G.I Generation people like Lingayya, Madhan, Madhamma, Nenjammai and Kariamallar (1900 to 1924) continued to the Silent Generation of individuals like Jogi, Paru, Rangan, Krishnan and Girijai (1925 to 1924) and ended in baby boomers like Nanjan, Devaki and Vijaya (1946 to 1964). Despite the year of publication, it goes well with the present situation where nature is endangered as much as the Nilgiris Hillside, the locale of the novel.

The novelist personifies Mother Nature in a different perspective to empathize with it. In the beginning of the novel, the representation of nature gives an idea about its abundance and fertility in the absence of technology.

"The hillside, the epitome of youthful beauty in spring…Can mere words capture the glory and enchantment of the Nilgiris or convey the wealth of her treasures?" (3)

Maragathamalaihatti or emerald mountain settlement was surrounded by forests and it protects the village from the outside world. The emotional connectivity towards 'Mother Nature' of the nine- year- old Jogi justifies it. His innocence and his life were totally "encompassed within the wide green slopes and the banks of the rivulet that meandered down the Hillock and the Hatti" (4). He was totally contented with his lifestyle, his family, his buffaloes and his beautiful environment. "what could tempt him to look beyond that?"(4)

The actual life which Jogi led in his hatti was nothing but a fantasy to the modern children who become a prey to the money-bounded society. Jogi, a boy of innocence, a man of honesty, and a father of sincerity is always oriented to Fire, a power which can create light and give life or can destroy everything. Later he becomes the sacred boy who tends to the fire in the temple of 'Hethappa'.

"The Sun was the manifestation of *Isan* the Supreme Being to whom they prayed first thing in the morning." (5)

The benefits of Surya Namaskar are countless which badagas people obsessed with. It can join the human power to ecological forces, where each asana has been related to each force of the nature. For example 'pranamasana' embraces our breathing positions to felicitate Air, 'hasta padasana', demonstrates the bondage between people and earth, bhujangasana- symbolises the widespread sky. Jogi cannot think beyond the absence of light in the form of sun, which helps his community. His guiltless desire later makes him feel guilty of the implied cruelty of the consequences.

Rangan is the son of Madhan, a motherless boy who also features Fire, but in a negative way. To quench his thirst of anger, he beats the innocent buffalo and uproots plants that exhibit human brutality towards the inferior species. Rangan always desired to stay away from beautiful surroundings which yield him no money. His longing for money leads him to act against all the customs which was followed by his people.

Rangan's attitude towards nature is the same as his attitude towards women. In fury "He plucked the yellow vadamalli flowers and them in the stream" (37). Later, he plucked a beautiful Paru and throws her in the stream of sorrow.

Like modern people who migrate from their village to town for the sake of money, Rangan steals the silver coins from Lingayya, leaves his 'hatti' and runs away to a nearby town, Othai. Rangan is the typical replica of people who harm Mother Nature by using artificial manure and pollute the air and water for the sake of money. Rangan wants to lead an artificial life in othai and hates to do agriculture..

People of the past worked for their requirements but at present people yield a lot for the fulfillment of worldly pleasures as Rangan initiated in his community. Once the coppers and nickels start jingling in his purse, he begins to adapt to the artificial city life that leads him to totally forget his culture which clearly exhibits the pleasure of being westernized.

"…he stopped winding a cloth around his head. He wore full-sleeved shirts and learnt a smattering of Tamil and Pidgin English." (50)

The comparison between the lands of each character is an evidence of their personality. Though Lingayya's land is infertile and red, his hard work and love for the land gave forth harvests in abundance which shows the generosity of Mother Nature when she got adorned.

Women are treated as invaluable by the Badagas community. She gives birth to children, toils in the land, and cooks for the family. The system of providing 'Bride's prize' is astonishing, which is contrasting the dowry system. Mother, like Mother Nature who guards her children, protecst them from calamity, yields them abundantly without expecting anything in return.

Paru, who is the personification of Mother Nature, nurtured her children as well as her Land in a protective way. Paru exactly contrasts the concept of 'anthropocentrism' who poured her emotion toward nature (land and plants) which holds the last knot of her life. The changing phase of Paru from the beautiful lover to the respectful mother illustrates the sacrifice made by the women for the family. It symbolically refers to the catastrophe faced by the land by all those fertilizers that we are literally feeding poison to it:-

"…how powerful the chemical fertilizers were! They had the power to bring out all the vitality of the soil at one go!" (202)

"No praise is too high for the Badagas woman who slogs tirelessly giving of her best to her husband and children, content to eat just the coarse remains of the korali flour after it has been sifted. Is it not the man's duty to appreciate and cherish this priceless gem?" (23)

But this pleasure-loving wastrel, Rangan and Madan, mistreat women like human beings destroy nature.

The description of hillside and their hattis is incredible, which bestow nostalgia of the past. The beginning of novel shows the beauty of the Emerald Mountain and its surroundings which reflects their bonding towards nature.

"…She is fertile repaying tenfold what is entrusted to her, whether grain, fruit, or vegetable... She embraces those who seek refuge in her, irrespective of cast or creed." (3)

The title of the novel itself justifies the role of Kurinji in the life of Badagas people. The author divides the novel into five parts; each part covers one-Kurinji-span (i.e.) twelve years of their life.

This flower illuminates the real pride of the Nilgiris Mountain. The marvelous words of the author soften our senses by explaining the beauty of Kurinji flower.

"One every twelve years in spring, this wondrous hill, region, bewitchingly beautiful like a nubile maiden, stands resplendent in blue, shyly averting her eyes from her beloved, the sky…… As far as the eye can see, everything is blue,' you foolish creature, I am your lover, not the sky. I give life to the sky. Look at me!"(59)

Once the Nilgiris was filled with Kurinji but has now become a place for tea plantations. It points to the meanness of the human race that destroyed the core sources of all natural resources for their own benefits.

"Now, except for one slope, coffee and tea bushes covered the entire hillside". (153)

Krishnan, the first educated man in maragathamalai hatti, brought so many changes to his people and his hatti. He brought the awareness of going to the hospital which introduces car, schools and electricity to his people. He is the man behind all the modern changes in the hatti. But slowly this modernity kills their culture and makes

them move away from nature. His childhood is more like the childhood of present generations who engage themselves in technological pleasures but have no time to enjoy the beauty of surroundings.

Krishnan who is juxtaposed between tradition and modernity, has been considered as an evil traitor by Jogi. Evidently, a man like Jogi who sacrificed his whole life to nature and was astonished by its beauty, would react that way.The root cause of which is modernity, which was started with Krishnan is completely passed on to Nanjan.

Unlike Gowri, who is possessed with a materialistic pleasure of buying jewels and saris, Paru awaited her whole life to buy a piece of Land of rich black soil. The novelist beautifully exhibits the harmony of husband and wife by comparing it to a land. The partners should concord like soil and water (river) to create the sweetness of fruit and fragrance of flower (beautiful children). This harmony lasted between Jogi and Girijai but failed between Paru and Rangan.

The suffering of Paru and Jogi has been emancipated by Mother Nature which justifies the meaning of their life after the tragic loss. Paru's entire life is exemplified by her 'orange tree' which was nurtured by her gave a ripe orange (Nanjan) at last.

After losing her children to plague, Paru couldn't come up like Rangammai who lost three children to it. At one point the land made her realize their bondage. She showered her whole love to the soil as a Mother, as a Child, as a Beloved which indicates her essence of existence.

"Lost in her thoughts, she stood in her field and scooped up the earth with both hands… this is the essence of my existence, the joy of my life…Fire and disease cannot separate me from it; they cannot snatch it away My land!" (169).

The trauma of Paru clearly exhibits the circumstances which led Mother Nature lose many of her children (species). Nanjan, who made her a Mother again, was everything for her. She believed her son and her whole life was nothing but Nanjan.

Though the Novel has been written fifty years before, the last part of the novel reflects the desperate condition of people who are intolerable to the change of the culture and the tradition.

For those people, education and exposure means nothing but conspirators of their culture. Jogi had a strong belief that those educated people were the major root cause for spoiling their hatti, land and culture. The arrogance of money and power made them lose their culture and tradition.

"What had destroyed the magnanimity? Hadn't been destroyed when they had no longer been content with samai, thinai, korali and milk? Hadn't the money from tea and potatoes destroyed it? Hadn't the fashion of wearing shirt and trousers destroyed it? Hadn't the hunger for gold and silver destroyed it? …." (199)

Through the words of Jogi, the intolerance towards the loss of tradition to modernity is clearly revealed.

Today people treat land, soil, plants, and animals as mere objects. They do not know the value of soil but seem to be content with a 'good degree, good job, and earnings in hundreds' which has shaped them to be so mean-minded.

The novelist symbolizes the total loss of Badagas culture in the fifth part of the novel. She personifies the endangered state of Kurinji flower. Once the blue mountain which was surrounded by the blue flower and the white-clothed people, is now converted into tea plantations in order to make pale coloured money.

"Sir I believe that the Kurinji will bloom this year. Has it flowered? Can you show it to me?

'I myself don't know the flower, sir. I don't remember ever seeing the Kurinji"(241).

Paru who stands like Mother Nature, could not do anything but moans for her desperate child (children) who fall a prey to modernity. The death of Paru in the rich black soil demonstrates nothing but the death of Mother Nature. Through the words of the novelist, it is clear that 'being close to the Mother Nature' will save us from the forthcoming dystopian society. In earlier times, when people were so connected to nature, nature repaid with abundance of resources. Nature feeds us properly, rain never disappointed us, and all the elements like water and air were very pure. The mutual understanding between humans and other species ensures the proper life-cycle. Once the world began to be surrounded by the thought of 'human-centered society', mother earth was berated by her own children, 'her desperate children'.

Nature is like a mirror which reflects what we are doing. If it is in a good way, the outcome will be good. If it is bad, the outcome is disastrous. The author has expressed so many key points to encourage us lead an eco-centric life.

"There were no great desires, no great losses" (208)

If the desperate children let Mother Nature live, Mother Nature is still ready to embrace her children. Culture is something like an invisible thread to bond people and nature. So people should never forget their origin, (culture) to maintain a good relationship with nature like the Badagas people did in the past. Nature is indifferent to all species and indifferent to all differences which prevail in the society, an observation that specifies the concept of 'Eco Centrism'.

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HACKING AND CYBER LAWS

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ABSTRACT

This research paper aims to discuss following aspects of Cybercrimes: the definition, why they occur, laws governing them, methods of committing cybercrimes, who they affect, and cybercrime prevention procedures. Cybercrimes are responsible for the interruption of normal computer functions and has been known to cause the downfall of many companies and personal entities. More specifically, this paper will delve into one main example of cybercrime "hacking".

INTRODUCTION

Cybercrime is motivated by fraud, typified by the bogus emails sent by "phishers" that aim to steal personal information" (Cybercrime 2011) Cybercrimes are responsible for the success of their respective criminal assets and the downfall of many companies and personal entities. Cybercrimes are any crimes that cause harm to another individual using a computer and a network. Cybercrimes create an overwhelming task for law enforcement bureaus since they are external technological crimes. Law enforcement organizations must have individuals trained in computer disciplines and computer forensics in order to accurately investigate computer crimes or cybercrimes that have been committed. This paper will discuss several aspects of Cybercrimes including: defining the term, why cybercrimes occur, laws governing them, methods of committing cybercrimes, who is affected, and prevention procedures and many more.

DEFINING THE PROBLEM

A commonly accepted definition of this term is that a cybercrime is a "crime committed using a computer and the internet to steal a person's identity or sell contraband or stalk victims or disrupt operations with malevolent programs" (Definition of Cybercrimes).

Some of these definitions as follow:

1) **Wise Geek:-** defines it as "Cybercrimes are generally defined as any type of illegal activity that makes use of the Internet, a private or public network, or an in-house computer system. While many forms of cybercrime revolve around the appropriation of proprietary information for unauthorized use, other examples are focused more on an invasion of privacy. As a growing problem around the world, many countries are beginning to implement laws and other regulatory mechanisms in an attempt to minimize the incidence of cybercrime."

2) **Search Security:-** defines it as "for any illegal activity that uses a computer as its primary means of commission. The U.S. Department of Justice expands the definition of cybercrime to include any illegal activity that uses a computer for the storage of evidence.

3) **Bukisa:-** defines it as "It is this access to the technical specifications of how the Internet and Internet technologies are implemented that allows an attacker to subvert systems, networks and the Internet for their own.

LAWS OF CYBERCRIMES

Congress combats cybercrimes by enacting several laws such as The Computer Fraud and Abuse Act of 1984 (CFAA). At the time such it was difficult for federal law enforcers to use such legislation to indict anyone because of the difficulty of writing such an Act. The Act however requires major proof that personnel suspect has or have accessed computers without authorization which in turn can be a major limitation. In 1994, the Act was altered again to meet new complications that arose such as malicious codes which at the time were bugs, viruses, worms and other programs that were intended to harm or modify data on a computer. In 1996, The National Information Infrastructure Act (NIIA) was passed and it added onto the CFFA, which include the unlawful access to a threatened computer in excess of the parties' consent, which means that it became illegal to view info on a computer without authorization of any kind. Another Act formed was the Electronic Communication Act which was passed in 1986. In 2002, Cyber Security Enhancement Act was passed. The Act helped law agencies to increase punishments which were set out in the CFFA which in turn means hasher punishments for individuals who willingly committed computer crimes in the end result of even bodily injuries etc. The Information Technology Act deals with the various cybercrimes. From this Act, the important sections are Ss. 43,65,66,67. Section 43 which explain and enforce the unlawful access, transferring, virus outbreaks causes harm for example Stuxnet worm, DOA, intrusion with the service availed by anyone.

CAUSES OF CYBERCRIMES & METHODS OF COMMITTING

1) Email bombing: This is another form of internet misuse where individuals directs amass numbers of mail to the victim or an address in attempt to overflow the mailbox, which may be an individual or a company or even mail servers there by ultimately resulting into crashing. There are two methods of perpetrating an email bomb which include mass mailing and list linking.

2) Hacking: In other words can be referred to as the unauthorized access to any computer systems or   network. This method can occur if computer hardware and software has any weaknesses which can be infiltrated if such hardware or software has a lack in patching, security control, configuration or poor password choice.

3) Trojan attacks: The term suggests where a program or programs mask themselves as valuable tools but accomplish damaging tasks to the computer. These programs are unlawful which flaccidly gains control over another's system by assuming the role as an authorised program.

4) Internet time thefts: This form is kinds of embezzlements where the fraudulent uses the Internet surfing hours of the victim as their own which can be complete by obtaining access to the login ID and the password, an example is *Colonel Bajwa's case-* in this incident the Internet hours were used up by a unauthorized person.

5) Denial of Service attack: Is basically where a computer system becomes unavailable to it's authorize end user. This form of attack generally relates to computer networks where the computer of the victim is submerged with more requests than it can handle which in turn causing the pc to crash.

CONCLUSION

Cybercrimes will always be an ongoing challenge despite the advancements being made by numerous countries. Most countries have their own laws to combat cybercrimes, but some doesn't have any new laws but solely relies on standard terrestrial law to prosecute these crimes.

Consequently, there is a desperate need for countries on a global scale to come together and decide on what constitute a cybercrime, and develop ways in which to persecute criminals across different countries. The only possible step is to make people aware of their rights and duties and further making more punishable laws which is more stringent to check them. Undoubtedly, the different Acts were and still are historical steps in the virtual world as we know it. This further suggests that there is a need to convey modifications in the Information Technology Act so it can be more effective to fight cybercrimes. It is recommend that until sufficient legal actions can be put in place where individual countries and global ways of persecution criminals, self-protection remains the first line of defense

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SIGNIFICANCE OF ENGLISH LITERATURE IN FINE ARTS

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ABSTRACT

Literature and Fine arts have been conjoined together in infinite ways for ages enjoying a multifaceted affinity of commonalities and divergence. For artisans writers, readers and onlookers the synergy of art and literature sustains to boost question of form and content of rendition of visual and written language of variation, translation and rewriting of impact and inventiveness and of the roles of innovator and the spectators. Literature is certainly on intrinsic offshoot of art. The paintings and sculptures actualized by great artisans like Leonardo da Vinci and Michelangelo are deemed as prized perception of an adored text as literature itself on art. The different genres of Literature are penned categorically for visional intentions. The written word is fabulous technique and has been in reckoning with visual art for centuries. The Correlation between the literature and visual art and the literature as art is opulent in history and ritual. The preponderant agent of communication and understanding in any forms of life is language. Our entire notion of art as having meaning is language ruled. Literature often points to visual however its commitment with art can draw on more than the delineation of an image. This synergy of literature and art is edgy at its inception because it delineates an ingenious act of reading or viewing. A synthesis of literature and art together directs not only towards critical perusal but to hypothetical questioning. Sometimes painting and poetry are exhibited together to convey a theme feeling or notion in a better way. The Artisans right from Michelangelo to Picasso have also composed poems and got them published. The artists who are eloquent in perceptible and literary arts are competent enough to specify the innovative medium that best manifest their thoughts.

Keywords: Art, Literature, Poetry, Artists, Language.

INTRODUCTION

Literature is certainly on intrinsic offshoot of art. The great philosopher Plato deemed life is simulation of true reality and concluded that art was an imitation, an emotive exploitation that took countenance from motive. This point of view was paradoxical despite his own penchant for storytelling. Aristotle in riposte wrote poetics' a book that was preordained to be virtual Bible for the innumerable successive writers who intended to bring their words to life either on page or stage. The Bible delineates the conflict between good and evil through engrossing, imprecise characters and effective, universe themes especially the clash between the superior and the malevolence. It has enkindled the visual arts for centuries with a cogent impact on art created during the Renaissance epoch which began in 14th Century Italy and continued for hundreds of years. This reawakening delved into the theme based on antiquity most particularly from the bible. The paintings and sculptures actualized by great artisans like Leonardo da Vinci and Michelangelo are deemed as prized perception of an adored text as literature itself on art. The different genres of Literature are penned categorically for visional intentions. (Voight)

The written word is fabulous technique and has been in reckoning with visual art for centuries. The Correlation between the literature and fine arts and the literature as art is opulent in history and ritual. This ascertains the complexities of the different ways that words and language can be not only displayed to be connected to visual art but integrated within the class of visual art. (Pass, 2016)

The preponderant agent of communication and understanding in any forms of life is language. Our entire notion of art as having meaning is language ruled. It is impracticable to share our familiarity with Leonardo's Last Supper, Bartok's String Quartels or Shakespeare's Hamlet in the absence of language. There is an obvious fallacy that the arts bank on language for their interpretation is so far as we can only share whatever may be imparted via the arts by the language but language is a restricted and imperfect means of delineation and is unable to fully explicate or substitute the work of art. Language can't go farther than this no matter how good the explanation of the work may be whether it may be painting, dance, drama, music or a poem. The noteworthy period for such study (relation of poem and painting) is that Romanticism. Cozens's (Artist) landscape refresh the sense of fascination and awe identified with one of the assertive themes of Romanticism Native. Some noticeable patterns are paintings of Constable and Turner and the poetry of Wordsworth. At that time nature was analogized both by the painters as well as poets. Constable exhorted two ways in art as in literature. One was to attain dexterity by observing others' masterpiece and the other was to study precision as its pristine source nature. (Simpson, 1988)

Many exemplifications of visual artists' experimentations with written texts straight connect with literary works encompassing the primordial Sperlonga sculptures delineating the episodes from Odyssey, Botticelli's Primavera or much of the output of the pre-Raphaelite Brotherhood: perchance the affluence of art encouraged by reverent texts such as the Gupta Vishvarupa sculptures of the 5th century or 9th or 10th (Byzantine mosaics in Hagia Sophia). Istanbul and exemplified texts from 11th century Japanese wood block printed books to coeval book to art projects such as Stephen Crowes wake in progress, literature often points to visual however its commitment with art can draw on more than the delineation of an image, for example Frank O' Hara uses to great effect the statues of celebrated art works, obtaining their illustrious exquisiteness in the 1960 poem 'having a coke with you' to, communicate his amalgamation with a lover. Having a coke with you takes from a long antiquity of poetry and literature penned about in full or in part, extant or fictional works of art- known as ekphraris, this borrowing of the visual by authors turns about Matisse's use of drafting in Jazz. It anticipates enumerate to what is transferred by words without overwhelming the medium of writing. Ekphrasis accomplishes this with eminence by quashing an image rather than displaying one by confining the art work within the periphery of literature. The collusion and conversation of literature and art encompasses the synthesis of text and image which strive to maintain equilibrium of each medium rather than refract one by dint of another. The dearth of ease amid literature and generates work which invokes synthesis to become critical, an annotation of either or both media and of the function of intertexuality, modification and restatement, rewording and reimaging. This synergy of literature and art is edgy at its inception because it delineates an ingenious act of reading or viewing. A synthesis of literature and art together directs not only towards critical perusal but to hypothetical questioning. The narratives and the portrayals partake with the visual and the penned, motivate contemplation of form and content, of delineation or the impracticalities there in of similitude of such as description, framing, maneuver states, image, conjugated they can elucidate and muddle concern of artistic and literary theory. (Benjamin & Corser)

Sir john Everett Millias, Ophelia (1851-1852) (Oil paint on canvas), this 19th century painting by Millias portrays insane Ophelia, a persona from Shakespeare's Hamlet when her father is killed by her fitful lover Hamlet. She is encapsulated here singing shortly before she submerges into water. Millias's work is appreciated for the verisimilitude of its landscape and is one of many rendering of the hapless lady. (Zippi)

Salvador Dali- Mad Tea Party (1969): Dali's ultramodern best is an appropriate equivalent for graphic to tag along Lewis Carroll's equally soporific Alice in Wonderland (1865). Mad Tea Party is a one of the group holding 12 photogravures- one for each chapter of book. The seldom seen graphics are amazing and take you into the rabbit hole to a sprightly visualization of Carroll's enchanted and frantic world. (Zippi)

Pablo Picasso- Don Quixote (1955): This portrayal of Cervantes's bubbly Don Quixote de La Mancha and his comrade Sancho Ponza is eloquently diverse to Piccaso's earlier Blue Rose and Cubist periods but it is no less for it. The simple bold lines handle to capture the sense of absurdity of the deviant duo's pursuit as well the coexisting fatigue. For ages art has motivates both the poets and the poetry particularly in the 18th and 19th cent. Some people might be of the opinion that right from their existence both art and poetry have aggravated each other. Both of the art forms proffer some kind of feelings or impression. They straight away transport you to a different world. (Zippi)

The Artisans right from Michelangelo to Picasso have also composed poems and got them published. The artists who are eloquent in perceptible and literary arts are competent enough to specify the innovative medium that best manifest their thoughts. Sometimes painting and poetry are exhibited together to convey a theme feeling or notion in a better way. William Blake one of the most fertile artists and poet of the Romantic period blended the two sister arts painting and poetry- more efficaciously in his "illuminated books", Revealing medieval embellished manuscripts the richly encapsulated books addressed large subject matters such as religious insincerity, destitution, inequity via carefully engraved poetry chaperoned image. His best known works are songs of Innocence and songs of Experience. Two exemplified collections of lyric poems that were clubbed into one volume in 1974. In both his literary as well as visual works Blake take a look at divergent states innocuousness vs experience the logical mind vs creative, virtuous vs immoral. (Getty)

Love in Art and Poetry: Another renowned artisan also recognized for his poetry in Dante Gabriel Rossetti. He was most acknowledged for his illusory single figure portraits of his beloved and inspiration. Elizabeth Siddal, the subject matter of the poems such as 'A last Confession and the Blessed Damoze have been associated to aspects to Rossetti's affinity including the deep grief he underwent when Siddal died in 1862. Rossetti was well versed with the utmost of love and loss. In his creations like Lewis Carroll Kansceke Yamamoto dabbled both into poetry and photography and created unanticipated and stunning works. His poetry highlighted disconnection via rhythm and anxiety like Carroll. He usually twisted grammar to test in a language of his own,

Yamamoto and his associates termed it as 'Plastic Poetry'. Through these illusive collages of images the Japanese Surrealists disregarded the constraint of the penned word and of creation, grouping, beclouding the demarcation between the poetry and the art. (Getty)

The eminent writers of the Augustan or classical age of English poetry such as John Dryden , Alexander pope and Samuel Johnson followed the form and content of the writers active in the interim of the regime of the first Roman emperor Augustus Caesar (63BCE-14CE). Many of these British poets reveled in unprecedented pacification and opulence, which actually was responsible for appreciation with Caesar's regime correspondingly marked by cohesion, economic plenteousness and the burgeoning culture. (Davies, Penelope & Denny, Walter, 2007)

Literature and visual arts have been conjoined together in infinite ways for ages enjoying a multifaceted affinity of commonalities and divergence. For artisans writers, readers and onlookers the synergy of art and literature sustains to boost question of form and content of rendition of visual and written language of variation, translation and rewriting of impact and inventiveness and of the roles of innovator and the spectators. It is an affinity that both enjoins and outlines the demarcation between the delineation and word capsizing the way in which artisans and writers empower their media. (Benjamin & Corser)

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AN INTERACTION EFFECT OF, PARENTING, SELF CONCEPT, STYLE OF LEARNING AND THINKING ON CAREER ASPIRATIONS OF PRE-UNIVERSITY COLLEGE SCIENCE BOY STUDENTS

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INTRODUCTION
Education is never ending process, which is intricately interwoven with life, enriching the individual with a variety of experience, kindling the flames of knowledge with constant probing into the mysteries of life, within and without. Each educational institution should produce educated, intelligent individual who can think independently not a mass which can be manipulated. Herbert Spencer said "Education is the training of completeness of life; it will bring out the perfection which is latent in every man".

CONCEPT AND DEFINITIONS OF SCIENCE
According to Webster's New Collegiate Dictionary, the definition of science is "knowledge attained through study or practice," or "knowledge covering general truths of the operation of general laws, especially as obtained and tested through scientific method and concerned with the physical world."

Science refers to a system of acquiring knowledge. This system uses observation and experimentation to describe and explain natural phenomena. The term science also refers to the organized body of knowledge people have gained using that system. Less formally, the word science often describes any systematic field of study or the knowledge gained from it.

JOHN WOODBURN AND E.O.OBOURN
consider science as that human endeavor that seeks to describe with even increasing accuracy, the events and circumstances which occur or exist within our natural environment.

From these two definitions three basic principles of the nature of science can be identified i) An accumulated and systematized body of knowledge ii) The scientific method of inquiry and iii) The Scientific attitudes. The first point indicates the product of science while second and third points indicate the 'process' of science. In other words, science is both a product and process.

RATIONALE FOR THE STUDY – EMPIRICAL EVIDENCES FOR THE SELECTED VARIABLES
The research studies conducted so far in the areas of students Parenting, Self concept, Style of Learning and thinking and correlate of achievement form the basis for setting objectives and hypotheses for the present study. Thus, the critical appraisal of the related studies is presented below;

i. Parenting
Ukoha (2011) reported that many factors have been blamed for the lack of interest in vocation. Parents today are preoccupied in money making; they have allowed the time they are supposed to be with adolescents to teach value and norms of the society to be spent on watching films and internet programmes. They have allowed their brains to be filled with chunks, leaving other important things of life. Ukoha asserts that environment plays about 50 percent roles in influencing what an adolescent learns or becomes.

Fisher and Griggs (1994) studied the factors that influence the Career Development of youths. They found that family functioning has a greater influence on career development than either family structure of parent's educational and occupational status.

ii. Self concept
Adenubi (2008) found in his study the self concept is reflected in the way an individual sees himself. The self concept and vocational interest of adolescents depend on how he or she perceives the experiences rather than the parent's type of occupation. With the knowledge of all these that affect self concept and all that are affected by self concept, one wonders the direction of effect on level of self concept and sex.

Melgosa (2002) in the study of self concept and vocational choice, observed that proper vocational education will equip students to better vocational choice.

iii. Style of Learning and thinking
Sara, Safyanu shuaibu (2007) in the study effects of learning styles on career preferences, observed that students particular learning style greatly affects his choice or preference of one career over the other. It has been also reported that Sex difference in learning style exists among the senior secondary school students in Jigawa State as well as career preference.

Yakasai (1991) reported that in recent times though field dependents and field independents can be found in both sexes, the child rearing practices and religious implications in the study area tends to make both male and female differ in learning style.

OBJECTIVES OF THE STUDY

To study the effect Parenting, Self concept, Style of Learning and thinking on Career aspiration Pre-University Science college Boy Students.

HYPOTHESIS

There is no significant interaction effects of self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Pre-University College Science Boy students

VARIABLES
INDEPENDENT VARIABLES TO BE CONSIDERED IN THE STUDY

i.   Parenting

ii. Self concept

iii. Style of Learning and thinking

DEPENDENT VARIABLE TO BE CONSIDERED IN THE STUDY

i.   Career Aspiration of the students

MODERATE VARIABLES

i.   Gender (Boys and Girls)

ii. Locality (Urban and rural)

iii. Type of Management (Government, Private)

TOOLS USED IN THE STUDY

To test the hypotheses formulated for the study, data is collected with the help of following tools:

a. Self concept

In order to measure this variable, the self concept Rating Scale (SCRS-D) constructed by Pratibha Deo was used.

b. Learning and Thinking Style (SlAT-V)

In order to measure this variable, the Style of Learning and Thinking constructed by D.Venkataraman was used.

c. Career Aspiration (CAS-SA)

In order to measure this variable, the Career Aspiration Scale constructed by Sarita Anand was used.

d. Parenting

In the present study Parenting, which is a independent variable, will be measured by developing an Parenting Tool by the Investigator.

SELECTION OF THE SAMPLE

Using Stratified random sampling technique the study population consist of eight hundred students selected from Pre-University College Science Students studying in Vijayapur and Bagalkot District. The break of sample is as follows.
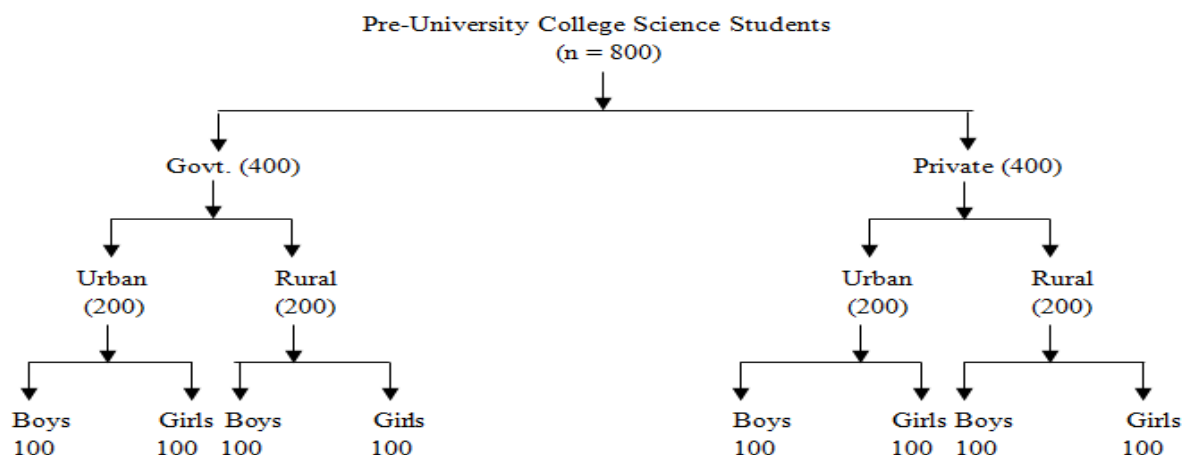
COLLECTION OF DATA

Required data relating to Parenting, Self concept and Style of Learning and Thinking of the students is obtained by administering, Parenting, Self concept, Style of Learning and Thinking, Career aspiration among Pre-University Science college students. The investigator collect the essential data by visiting different Pre-University Science colleges from Vijayapur and Bagalkot District. The sex, management and location of the Colleges are collected through a personal data proforma.

Hypothesis: There is no significant interaction effects of self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Pre-University College Science boy students

To test or accomplish above hypothesis the three way ANOVA with interaction design was performed and the results are presented in the table given below.

Table: 3-way ANOVA between self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Pre-University College Science boy students

Sources of variation	Degrees of freedom	Sum of squares	Mean sum of squares	F-value	p-value
Main effects					
SC	1	26.32	26.32	2.9085	0.0888
PA	1	5.98	5.98	0.6610	0.4166
SLT	1	153.78	153.78	16.9941	0.0001*
2-way interaction effects					
SC x PA	1	68.82	68.82	7.6050	0.0061*
SC x SLT	1	21.09	21.09	2.3309	0.1275
PA x SLT	1	3.64	3.64	0.4024	0.5262
3-way interaction effects					
SC x PA x SLT	1	2.52	2.52	0.2783	0.5981
Error	449	4063.10	9.05		
Total	456	4345.25			

*$p < 0.05$

From the results of the above table, it can be observed that,

- The Pre-University College Science boy students with low self concept (51.83±1.14) have smaller and not significant career aspiration scores as compared to Pre-University College Science boy students with high self concept (55.89±4.04).

- The Pre-University College Science boy students with low parenting (51.90±1.13) have smaller and not significant career aspiration scores as compared to Pre-University College Science boy students with high parenting (55.78±4.09).

- The Pre-University College Science boy students with low style of learning and thinking (51.71±1.20) have smaller and significant career aspiration scores as compared to Pre-University College Science boy students with high style of learning and thinking (55.96±3.94).

- The Pre-University College Science boy students with low & high self concept and low & high parenting have different career aspiration scores.

- The Pre-University College Science boy students with low & high self concept and low & high style of learning and thinking have similar career aspiration scores.

- The Pre-University College Science boy students with low & high parenting and low & high style of learning and thinking have similar career aspiration scores.

- The Pre-University College Science boy students with low & high self concept, low & high parenting; low & high style of learning and thinking have similar career aspiration scores.

Further, if F is significant, to know the pair wise comparisons of interactions effects of self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Pre-University College Science boy students by applying the by Scheffe's multiple posthoc procedures and the results are presented in the tables given below:

Table: Interaction effects of self concept (Low and high) and parenting (Low and high) on career aspiration of Pre-University College Science boy students

Interactions	Low SC x Low PA	Low SC x High PA	High SC x Low PA	High SC x High PA
Mean	51.92	50.73	51.45	56.08
SD	1.01	1.87	2.38	3.99
Low SC x Low PA	-			
Low SC x High PA	p=0.5571	-		
High SC x Low PA	p=0.9707	p=0.9503	-	
High SC x High PA	p=0.0001*	p=0.0001*	p=0.0001*	-

*$p<0.05$

From the results of the above table, it can be seen that,

- The boy students of Pre-University Science colleges belongs to low self concept with low parenting and low self concept with high parenting have similar career aspiration scores.

- The boy students of Pre-University Science colleges belongs to low self concept with low parenting and high self concept with low parenting have similar career aspiration scores.

- The boy students of Pre-University Science colleges belongs to high self concept with high have higher career aspiration scores as compared to boy students of Pre-University Science colleges belongs to low self concept with low parenting.

- The boy students of Pre-University Science colleges belongs to low self concept with high parenting and high self concept with low have parenting similar career aspiration scores.

- The boy students of Pre-University Science colleges belongs to high self concept with high have higher career aspiration scores as compared to boy students of Pre-University Science colleges belongs to low self concept with high parenting.

- The boy students of Pre-University Science colleges belongs to high self concept with high have higher career aspiration scores as compared to boy students of Pre-University Science colleges belongs to high self concept with low parenting. The mean scores are also presented in the following figure.

Figure: Comparison of interaction effects of self concept and parenting on career aspiration of Pre-University College Science boy students
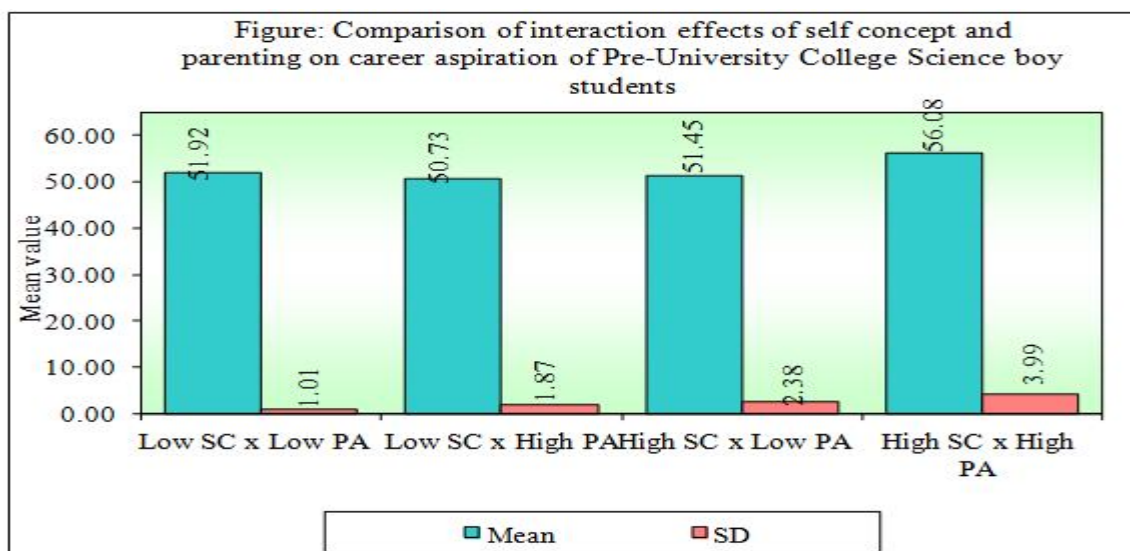
Table: Interaction effects of self concept (Low and high) and style of learning and thinking (Low and high) on career aspiration of Pre-University College Science boy students

Interactions	Low SC x Low SLT	Low SC x High SLT	High SC x Low SLT	High SC x High SLT
Mean	51.76	52.67	51.07	56.16
SD	1.15	0.49	1.59	3.97
Low SC x Low SLT	-			
Low SC x High SLT	p=0.7444	-		
High SC x Low SLT	p=0.8795	p=0.5715	-	
High SC x High SLT	p=0.0001*	p=0.0004*	p=0.0001*	-

*$p<0.05$

From the results of the above table, it can be seen that,

- The boy students of Pre-University Science colleges belongs to low self concept with low style of learning and thinking and low self concept with high style of learning and thinking have similar career aspiration scores.

- The boy students of Pre-University Science colleges belongs to low self concept with low style of learning and thinking and high self concept with low style of learning and thinking have similar career aspiration scores.

- The boy students of Pre-University Science colleges belongs to high self concept with high have higher career aspiration scores as compared to boy students of Pre-University Science colleges belongs to low self concept with low style of learning and thinking.

- The boy students of Pre-University Science colleges belongs to low self concept with high style of learning and thinking and high self concept with low style of learning and thinking have similar career aspiration scores.

- The boy students of Pre-University Science colleges belongs to high self concept with high have higher career aspiration scores as compared to boy students of Pre-University Science colleges belongs to low self concept with high style of learning and thinking.

- The boy students of Pre-University Science colleges belongs to high self concept with high have higher career aspiration scores as compared to boy students of Pre-University Science colleges belongs to high self concept with low style of learning and thinking. The mean scores are also presented in the following figure.

Figure: Comparison of interaction effects of self concept and style of learning-thinking on career aspiration of Pre-University College Science boy students

Table: Interaction effects of parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Pre-University College Science boy students

Interactions	Low PA x Low SLT	Low PA x High SLT	High PA x Low SLT	High PA x High SLT
Mean	51.80	53.14	50.82	56.12
SD	1.10	0.66	1.74	3.99
Low PA x Low SLT	-			
Low PA x High SLT	p=0.4703	-		
High PA x Low SLT	p=0.6638	p=0.2186	-	
High PA x High SLT	p=0.0001*	p=0.0060*	p=0.0001*	-

*p<0.05

From the results of the above table, it can be seen that,

- The boy students of Pre-University Science colleges belongs to low parenting with low style of learning and thinking and low parenting with high style of learning and thinking have similar career aspiration scores.

- The boy students of Pre-University Science colleges belongs to low parenting with low style of learning and thinking and high parenting with low have similar career aspiration scores.

- The boy students of Pre-University Science colleges belongs to high parenting with high have higher career aspiration scores as compared to boy students of Pre-University Science colleges belongs to low parenting with low style of learning and thinking.

- The boy students of Pre-University Science colleges belongs to low parenting with high style of learning and thinking and high parenting with low have similar career aspiration scores.

- The boy students of Pre-University Science colleges belongs to high parenting with high have higher career aspiration scores as compared to boy students of Pre-University Science colleges belongs to low parenting with high style of learning and thinking.

- The boy students of Pre-University Science colleges belongs to high parenting with high have higher career aspiration scores as compared to boy students of Pre-University Science colleges belongs to high parenting with low style of learning and thinking. The mean scores are also presented in the following figure.

Figure: Comparison of interaction effects of parenting and style of learning-thinking on career aspiration of Pre-University College Science boy students

Table: Interaction effects of self concept (Low and high), parenting (Low and high) and style of learning and thinking (Low and high) on career aspiration of Pre-University College Science boy students

Interactions	Low SC x Low PA x Low SLT	Low SC x Low PA x High SLT	Low SC x High PA x Low SLT	Low SC x High PA x High SLT	High SC x Low PA x Low SLT	High SC x Low PA x High SLT	High SC x High PA x Low SLT	High SC x High PA x High SLT
Mean	51.87	52.89	49.67	52.33	49.67	53.60	52.13	56.21
SD	1.01	0.33	1.66	0.52	1.51	0.89	0.35	3.99
Low SC x Low PA x Low SLT	-							
Low SC x Low PA x High SLT	p=0.9951	-						
Low SC x High PA x Low SLT	p=0.7093	p=0.6402	-					
Low SC x High PA x High SLT	p=0.9999	p=0.9999	p=0.8998	-				
High SC x Low PA x Low SLT	p=0.8737	p=0.7642	p=0.9990	p=0.9370	-			
High SC x Low PA x High SLT	p=0.9782	p=0.9999	p=0.6001	p=0.9995	p=0.7008	-		
High SC x High PA x Low SLT	p=0.9999	p=0.9999	p=0.8998	p=0.9990	p=0.9416	p=0.9980	-	
High SC x High PA x High SLT	p=0.0001*	p=0.1613	p=0.0001*	p=0.2078	p=0.0003*	p=0.8144	p=0.0488*	-

*$p < 0.05$

From the results of the above table, it can be seen that

A significant difference was observed between interactions of boy students of Pre-University Science colleges belongs to

➢ low self concept x low parenting x low style of learning and thinking and high self concept x high parenting x high style of learning and thinking

➢ low self concept x high parenting x low style of learning and thinking and high self concept x high parenting x high style of learning and thinking

➢ high self concept x low parenting x low style of learning and thinking and high self concept x high parenting x high style of

➢ high self concept x high parenting x low style of learning and thinking and high self concept x high parenting x high style of learning and thinking at significance level of 5 percent.

➢ But other combinations of interaction effects of three independent variables on career aspiration are not found to be statistically significant at 5% level The mean scores are also presented in the following figure.

Figure: Comparison of interaction effects of self concept, parenting and style of learning-thinking on career aspiration of Pre-University College Science boy students
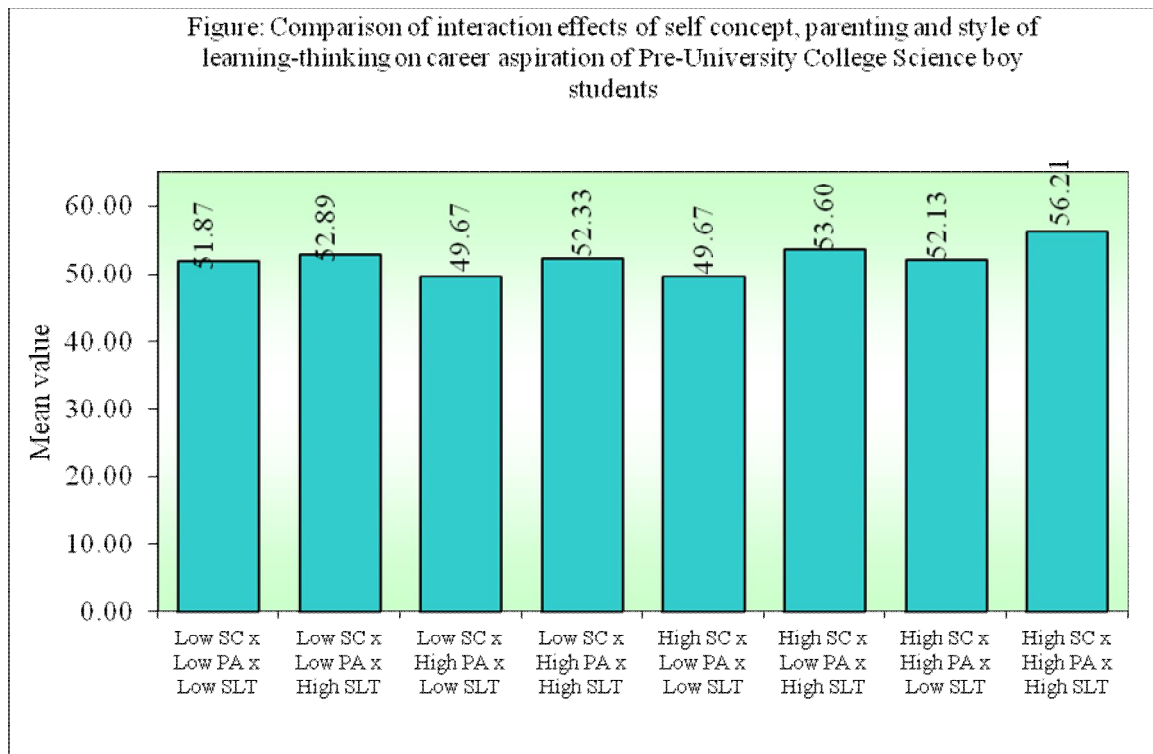
EDUCATIONAL IMPLICATIONS

- The colleges should provide at risk students with mentors from various professions to encourage them to pursue higher education.

- Counseling by experts can certainly help by giving advice on helping parents understand students needs and behaviours, parenting skills and correction of parents' irrational beliefs and negative thinking.

- Family Life Education programmes and mental health services may be organized at college level to enhance and equip the students for betterment of career aspirations

- Teacher should use different maxims of teaching, proper method of teaching, experiments be demonstrated in the laboratory, create democratic type of atmosphere and encourage the students to equip proper style of learning and thinking.

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EFFECT OF MEMORY ENHANCING STRATEGIES ON CHEMISTRY ACHIEVEMENT AMONG HR SEC SCHOOL STUDENTS BASED ON PARENT'S ANNUAL INCOME BETWEEN ABOVE 5 LAKHS AND BELOW 5 LAKHS

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INDRODUCTION

Cognitive psychology deals with studying mental processes such as attention, perception, sensation, concept formation, memory, problem solving, information processing, reasoning and judgement All these related with Teaching and Learning. Effective Teaching and learning depends upon how one is perfect in all the mental process (S. K. Mangal, 2002).

Memory is mind's store house and the reservoir of accumulated learning. To the Roman statesman Cicero, memory was "the treasury and guardian of all things" To a psychologist, memory is any indication that learning has persisted over time (Raj Bapna, 2000).

Chemistry is the integrated study of the preparation, properties, structure and reactions of the chemical elements and their compounds. Chemistry is considered an important subject in school and college

curriculum as many professional and applied courses, directly or indirectly use of knowledge of chemistry, More over, the present age is the era of science and more number of people are being employed in scientific pursuits which require knowledge of chemistry. Chemistry education is also necessary because of its immense value in the student's individual life as well as in society. The science that studies the composition, properties and activity of substances and various elementary forms of matter. Scientific study of substances and how they change when they combine **(Yadav, 2006).**

Chemistry education (or chemical education) is a comprehensive term that refers to topics related to the study or description of the teaching and learning of chemistry in schools, colleges and universities. Topics in chemistry education might include understanding how students learn chemistry, how best to teach chemistry and how to improve learning outcomes by changing teaching methods and appropriate training of chemistry instructors, within many modes, including classroom lecture, demonstrations and laboratory activities.

There is a constant need to update the skills of teachers engaged in teaching chemistry and so chemistry education speaks to this need **(Yadav, 2006).**

SIGNIFICANCE

Chemistry & Education: Universities and colleges provide teaching and training for bright young people in the basics of chemical science and engineering, both for students specializing in chemistry and for others who need the underpinning experience of chemistry for their own particular scientific, professional or technical education.

Of course, provision of an educational training in chemistry does not begin at university. It starts at primary school with an introduction to observation and embryonic interpretation of phenomena and continues through early, middle and later schooling. There are deep worries within the chemistry community that the educational provision in science in some countries is lacking in appropriate resourcing and basic training, particularly in mathematical skills and in developing a familiarity with the philosophy of physical science.

Wider scientific education and more effective programmes to increase public recognition of the positive role of chemistry in wealth creation and improving the quality of life are needed. PRESENT STUDY

In the era of examinations, present day students have to remember a number of names, facts, ideas and concepts. In chemistry learning they have to remember names of elements, reactants and products, their procedures, experiments, equations, structures, etc., while describing a procedure of chemical reaction more number of chemical substance come repeatly. Here there may be chance to confuse which substance comes where. To avoid these confusion and also be clear during exam time, memory enhancing strategies were used. It helps to keep all these names clearly in mind and order. Different complicated chemical structures should be remembered in chemistry. Memory enhancing strategies are used to memorise all these structure.

The main purpose of the study is to enhance the achievement in chemistry of Hr.Sec students with the help of memory strategies. In order to enhance the chemistry achievement by improving the memory of the students this study is undertaken.

OBJECTIVE

To find out the relationship between the chemistry achievement and memory of Memory Enhancing Strategies with respect to parent's annual income between above 5 lakhs and below 5 lakhs

HYPOTHESES

1. Students with parent's annual income above 5 lakhs and below 5 lakhs do not differ in the pre test of chemistry achievement.

2. Students with parent's annual income above 5 lakhs and below 5 lakhs do not differ in the post test of chemistry achievement.

3. Students with parent's annual income above 5 lakhs and below 5 lakhs do not differ in the pre test of memory quotient.

4. Students with parent's annual income above 5 lakhs and below 5 lakhs do not differ in the post test of memory quotient.

POPULATION

Population or universe means, the entire mass of observations, which is the parent group from which a sample is to be formed, (Saxena, 2008).

A Population is any group of individuals who has one or more characteristics in common that are of interest to the researcher. (John W.Best, 2003) In this study population refers to all Hr.Sec students who study chemistry as one of the subject.

SAMPLE

In this study sample refers to 20 Hr.Sec school students from Govt.Hr.Sec school, salem.

EXPERIMENTAL DESIGN

Experimental design is the blueprint of the procedures that enable the research to test hypotheses by reaching valid conclusions about relationships between independent and dependent variables, the type of variables to be manipulated, and the conditions or limiting factor under which it is conducted. [John W.Best, James V.Khan 2006]. In many experimental designs, the researcher has selected true experimental design.

VARIABLES

Variables are the conditions or characteristics that the experimenter manipulates controls, or observes [John W.Best 2003].

DEPENDENT VARIABLE

The dependent variables are the conditions or characteristics that appear, disappear, or change as the experimenter introduces, removes or changes independent variables [John W.Best 2003]. If one variable depends upon or is a consequence of the other variable, it is termed as a dependent variable. Whatever effect is noticed on dependent variable as a result of extraneous variables [C.R. Kothari, 2004].In this study Chemistry Achievement and Memory are the dependent variables.

INDEPENDENT VARIABLE

The independent variables are the conditions or characteristics that the experimenter manipulates or controls in his or her attempt to ascertain their relationship to observed phenomena [John W.Best 2003]. The variable which is manipulated by the experimenter is called independent variable. It is often called the treatment, experiment or antecedent variable [Lokesh Koul, 2008].In this study Memory Enhancing Strategies are the independent variables.

INSTRUMENTAION

1. **Achievement Test**

2. **Wechsler Memory Scale**

PHASES OF EXPERIMENT

Table-1: Phases of Intervention Program

Experiment phase	Activity	Duration
Phase I	Pre assessment	1 months
Phase II	Intervention	2months each
Group I	Control Group	2 months
Group II	Memory enhancing strategies	2 months
Phase III	Post assessment	1 months

However the total duration for the interaction program taken by   investigator is 4 months

INTERVENTION
Memory enhancing strategies

Mnemoics
Method of loci, acronym, acrostic, peg word-Rhyming method, spelling strategy, arithmetic, visualizing structure, link method, The number shape Technique, grouping ,Journey method, alphabet Technique, writing repetition, verbal translation of visual information, visual translation of verbal information the number shape technique, word-letter association verbal repetition, chunking key word method, word association.

Effective study habits

Planning study time, over learning small units correct order of text material up grading recitation method, using sQ3R method, mind map.

ANALYSIS AND INTERPRETATION
NULL HYPOTHESIS
Students with parent's annual income between above 5 lakhs and below 5 lakhs of control group do not differ in chemistry achievement and memory quotient in pre and post test

Table-2: 't' test for significant difference between students with parent's annual income above 5 lakhs and below 5 lakhs of control group in chemistry achievement and memory quotient in pre and post test

Achievement in Chemistry-post test	63.75	4.63	51.44	4.9	4.944	Significant
Memory quotient -pre test	65	4.47	54	4.73	4.583	Significant
Memory quotient -post test	65.62	4.89	54.22	4.29	4.769	significant

(At 0.05% level of significant the table value of 't' is 2.10)

It is inferred from the above table the calculated 't' value is greater than the table value, the null hypothesis is not accepted at 0.05% level with regard to pre and post test of achievement in chemistry and memory quotient . In control group, students with parent's annual income above 5 lakhs and below 5 lakhs differ significantly in chemistry achievement and memory quotient in pre and post test.

NULL HYPOTHESIS
't' test for significant difference between students with parent's annual income above 5 lakhs and below5 lakhs of control group in chemistry achievement and memory quotient in pre and post test

Table-3: Students with parent's annual income between above 5 lakhs and below 5 lakhs of control group do not differ in chemistry achievement and memory quotient in pre and post test

Achievement in Chemistry-pre test	60.37	4.74	49.55	2.17	5.725	significant
Achievement in Chemistry-post test	79	6.2	67.44	6.06	3.624	Significant
Memory quotient -pre test	61.62	1.89	50.33	6.55	12.139	Significant
Memory quotient -post test	78	8.93	67	4.69	3.005	significant

(At 0.05% level of significant the table value of 't' is 2.10)

It is inferred from the above table the calculated 't' value is greater than the table value, the null hypothesis is not accepted at 0.05% level with regard to pre and post test of achievement in chemistry and memory quotient . In control group, students with parent's annual income above 5 lakhs and below 5 lakhs differ significantly in chemistry achievement and memory quotient in pre and post test.

In control group, the memory enhancement of achievement in chemistry is not improved due to there is no application of memory enhancing strategies. In memory enhancing strategies group, the memory enhancement of achievement in chemistry is improved due to the is application of memory enhancing strategies. When compared to students with parent annual income above 5 lakhs and below 5 lakhs: both students improved in chemistry achievement and memory but students with parent's annual income above 5 lakhs highly improved than below 5 lakhs

FINDINGS

1 Students with parent's annual income above 5 lakhs and below 5 lakhs differ in the pre test of chemistry achievement.

2 Students with parent's annual income above 5 lakhs and below 5 lakhs differ in the post test of chemistry achievement.

3. Students with parent's annual income above 5 lakhs and below 5 lakhs differ in the pre test of chemistry quotient.

4. Students with parent's annual income above 5 lakhs and below 5 lakhs differ in the post test of memory quotient.

EDUCATIONAL IMPLICATIONS

The teacher's responsibility is to encourage the learners to acquire and to retain the knowledge imported in school for future use in meeting life problems. But to our great surprise we find that students forget most of the school learning after a short lapse of time. The basic question is, why do we forget? We will examine the causes of forgetting and the various techniques which can be used by class room teachers to minimize the percentage of forgetting and to make the process of acquisition of knowledge more efficient and lasting for the students. Traditionally, we hold that we learn by practice and forget because we fail to practice. This common view has been recently challenged by experimental psychologists. Forgetting occurs only when some learning takes place. If there is no learning, then there is no forgetting. It is incorrect to say that forgetting anything which was never learned. Forgetting is an inevitable commitment of learning. Thus failure to learn is one of the most common reasons why students are unable to recall answers to examination questions. As a matter of fact learning requires active rehearsal of what is to be learned. It means recalling relevant information, grasping fundamental principles and concepts that underlie a learning task and memorizing facts.

These strategies make the learning material more interesting and improve chances of recalling it. It also organizes the material and relates it to what was already known. These strategies take longer than simply reading a chapter does, but it will save time later on when studying for exams.

These strategies improve exam performance. It ties the new material to information already in memory and it generates a multitude of retrieval cues to help recall the material when reed it. Mennonites, people skilled at using memory teaching use frequently have compelling reasons for developing their memories.

RECOMMENDATIONS

* Similar studies can be conducted to know the effect of memory enhancing strategies in other subjects like botany, zoology also.

* Studies can be attempted to test the effect of memory enhacing strategies on chemistry achievement among B.Sc and M.Sc Chemistry students.

* Attempts should be made to assess the neuro-chemical aspects correlates of memory.

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INTERNET MARKETING

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ABSTRACT

In today's technology driven world, a new fast paced digital economy is emerging. In the near future, it wouldn't be surprising to see that there are companies that exist only inside computer networks. Most business transactions will be made electronically, directly from the producer to the consumer, bypassing the supply chain. In the digital marketing environment, the consumer becomes an integral player in the development of the product. One of the philosophers said, "Successful people are successful because they have the habit of doing those tasks which failures can't do." Those who are determined and have will-power to do their best till the last moment know the real taste of success. In any field, nothing can be achieved without hard work, whether you are running a private company, small business or doing job in any company. Running a business is not an easy task; no matter if you are doing it online or offline. If you look at the market closely, you will find a number of websites giving information about the many brands and its products. It shows that a number of companies are now using the medium of internet to reach out their target audience. To get the edge over the others, you need to adopt some innovative and techniques. A unique platform that connects people worldwide and at the same time brings truck loads of information on almost anything you can imagine. Internet is the new age tool for marketers to optimize their businesses. There has been a huge growth in the internet usage in the last decade. For instance, India jumped from 5 million users to 81 million users in the last 9 years. Internet is a new world all together. In this research paper I've tried to bundle some types of Internet marketing strategies. The good thing about the internet marketing is that it's very dynamic. You can access everything with just a simple click sitting at your homes. It has made the whole world as one market by getting people to connect

Keywords: Internet, Marketers, Marketing strategies

INTRODUCTION

At the beginning of the 19th century, social life was mostly local. It was followed by a Period in which commodities were produced on a mass scale, Consumer Marketing Operated on mass marketing principles and business primarily concerned itself with how to build the best sales force. At the end of the century, there is an emerging global ethnicity. The major driver of these changes is technology. Technological change has moved steadily back focusing on the individual. These changes shape the possibility and conduct of business. Marketing is especially tied to communication and transportation revolution. As the tools and reach of marketing increase, the job and responsibilities of marketers have evolved with them.

In today's technology driven world, a new fast paced digital economy is emerging. In the near future, it wouldn't be surprising to see that there are companies that exist only inside computer networks. Most business transactions will be made electronically, directly from the producer to the consumer, bypassing the supply chain. In the digital marketing environment, the consumer becomes an integral player in the development of the product. In fact, a consumer might build the product himself from a wide array of parts provided by the company. It is e-commerce that is changing the way products and services are conceived, manufactured, promoted, priced, distributed and sold. The reason being that it is much cheaper; it allows vast coverage and helps in serving the customer better.

The cost effective reach and huge growth combined makes Internet marketing a great avenue for any business. You can market a wide range of products on the internet right from a matchstick to an aero plane. Also one key aspect people don't know is that internet not only markets physical goods or services, it also markets content in the form of blogs, forums, eBooks etc and many services (for both consumers and enterprises).

With the masses clinging on to the web, innovative companies have created businesses around it that were unheard of until the last decade. 97% of Google's revenue comes from Online Advertising. Leveraging its massive reach to the internet audience, Google serves majority of the AD banners you see while surfing the internet. With such a huge number of users the internet has established a market of its own and therefore studying and understanding tools and techniques regarding internet marketing has become essential for marketers.

The Internet has drastically changed the way that companies design their marketing strategies. Whereas marketing may have once been limited to a specific geographical area, the Internet has meant that marketing strategies and targeted demographics can be greatly widened since the web knows no true geographic boundaries. At the same time, the easy access of the web also means that your competition has changed as well. Before you might have had one or two major competitors in town; now you're competing against everyone who has a website. The internet is considered as a channel partner. Hence online marketing is to be considered as a channel marketing strategy. An Organization needs to define specific objective from internet marketing and building communications as well as scheme around it.Internet marketing is one form customer touch point where companies directly interact with existing as well as potential customers.

RESEARCH METHODOLOGY
OBJECTIVES OF THE STUDY
The main objective of the study is to:

1. Understand the concept of Internet Marketing.

2. Study the techniques and strategies adopted in Internet Marketing.

3. Evaluate the Internet usage in India.

4. Evaluate the effect of Internet marketing on economy.

SCOPE OF STUDY
There is a broad Digital Marketing scope at present as the digital media is the new media that works with the help of internet and has proved to be the fastest medium of mass communication.

DATA COLLECTION METHOD
The present study is based on secondary data and observation through internet, books, and newspapers etc

LIMITATIONS OF THE STUDY
The study is limited to the secondary data available till F.Y.2018.

WHAT IS INTERNET MARKETING?
Internet marketing, or online marketing, refers to advertising and marketing efforts that uses the Web and email to drive direct sales via electronic commerce, in addition to sales leads from websites or emails. Internet marketing and online advertising efforts are typically used in conjunction with traditional types of advertising such as radio, television, newspapers and magazines.

INTERNET MARKETING & IT'S TOOL

Internet marketing, also referred to as I-marketing, web marketing, online marketing, or e-Marketing, the Internet has brought media to a global audience. The interactive nature of Internet marketing, both, in terms of providing instant response and eliciting responses, is a unique quality of the medium. Internet marketing is sometimes considered to have a broader scope because it not only refers to, such as, the Internet, e-mail, and wireless media, but also it includes management of digital customer data and electronic customer relationship management (ECRM) systems.

There are various tools/modes to internet marketing. However, choosing the right one is very important. Each of them has its own advantages and disadvantages. Choosing modes mainly depends upon the kind of product you have and your target audience.

Below are list and an extensive analysis on the various tools of Internet Marketing:
- ✓ SEO
- ✓ Social Media Marketing
- ✓ E-mail Marketing
- ✓ Affiliate Marketing
- ✓ Banner Advertising/ Ads
- ✓ Rich Media Marketing
- ✓ B2B Web Portals

Web marketing: includes e-commerce Web sites, affiliate marketing Web sites, promotional or informative Web sites, online advertising on search engines, and organic search engine results via search engine optimization (SEO).

Email marketing: Involves both advertising and promotional marketing efforts via e-mail messages to current and prospective customers.

Social media marketing: Involves both advertising and marketing (including viral marketing) efforts via social networking sites like Facebook, Twitter, YouTube and Digg.

Search engine optimization :(SEO) involves the optimization of landing pages within your website to increase the number of visitors.

Marketing Automation: With Internet Marketing, marketer has the opportunity to automate the marketing campaigns. There are a variety of tools that can be used for automating the Internet Marketing efforts, tools like HootSuite and Buffer are used to schedule bulk schedule content on social media channels. Marketo and Hubspot to create automated email campaigns these tools help to collect email addresses of potential customers, from website or landing page.

Paid Advertising : With Internet Marketing, one has the opportunity to figure out who to reach out and via which channel. Platforms like Google and Facebook help you to run paid ad campaigns for a specific target audience.

Chatbots: Using chatbots one can chat directly with end users.

Affiliate Marketing: Affiliate marketing to create affiliates or partners online. They refer your product to those who would be interested in buying it.

Video marketing: It is the newest kid on the block. Everyone wants to start doing video marketing for their business. Well, that's because the audience for video content is growing at a very fast pace. Videos are an exciting medium to tell your brand story quickly and effectively. Good video content has a very high probability of going viral.

Growth of Internet Usage in India: India has emerged as the second largest Internet market in Asia after China with 100 million users in 2005. It estimated that Indian Internet Users will increase by 130% compounded annual growth rate (CAGR) from 0.5 million users recorded at end of 1998. Also the figures of the number of Internet Service Providers (ISPs) increased by leaps and bounds and March 2006 saw 30 private international gateways. As per preliminary findings of the NASSCOM survey, the total volume of E-commerce transactions in India was about Rs.131 crore in the year 1998-99. Out of this volume, about Rs.12 crore were contributed by retail Internet or Business-to-Consumer transactions, and about Rs.119

crore were contributed by Business-to-Business transactions. Business to business deals constitutes the majority of e-commerce transactions in India. As of June 2018, 55.1% of the world's population has internet access.

INTERNET USAGE IN THE COUNTRY HAS EXCEEDED HALF A BILLION PEOPLE FOR FIRST TIME, PEGGED AT 566 MILLION, DRIVEN BY RURAL INTERNET GROWTH AND USAGE

India's internet users expected to register double digit growth to reach 627 million in 2019, driven by rapid internet growth in rural areas .Internet usage in the country has exceeded half a billion people for first time, pegged at 566 million, driven by rural internet growth and usage. In its ICUBE 2018 report that tracks digital adoption and usage trends in India, it noted that the number of internet users in India has registered an annual growth of 18 percent and is estimated at 566 million as of December 2018, a 40 percent overall internet penetration, it observed.

The figure below gives idea about the current world internet usage.

INTERNET USAGE STATISTICS
The Internet Big Picture
World Internet Users and 2018 Population Stats

World Regions	Population (2018 Est.)	Population % of World	Internet Users 31 Dec 2017	Penetration Rate (% Pop.)	Growth 2000-2018	Internet Users %
Africa	1,287,914,329	16.9 %	453,329,534	35.2 %	9,941 %	10.9 %
Asia	4,207,588,157	55.1 %	2,023,630,194	48.1 %	1,670 %	48.7 %
Europe	827,650,849	10.8 %	704,833,752	85.2 %	570 %	17.0 %
Latin America / Caribbean	652,047,996	8.5 %	437,001,277	67.0 %	2,318 %	10.5 %
Middle East	254,438,981	3.3 %	164,037,259	64.5 %	4,893 %	3.9 %
North America	363,844,662	4.8 %	345,660,847	95.0 %	219 %	8.3 %
Oceania / Australia	41,273,454	0.6 %	28,439,277	68.9 %	273 %	0.7 %
WORLD TOTAL	7,634,758,428	100.0 %	4,156,932,140	54.4 %	1,052 %	100.0 %

NOTES: (1) Internet Usage and World Population Statistics estimates in Dec 31, 2017. (2) CLICK on each world region name for

Growth of Economy: E-Commerce is a growing sector in India. Just like the growth of IT industry in India through the 1990s, the 2010s will be remembered for the growth in the E-Commerce industry. In its present state the contribution of E-Commerce to GDP is around 0.2% which is expected to grow 15 times to around 2.5% by 2030. The impact is so huge that the present wave of de-monetisation could have not been thought if E-Commerce did not exist. E-Commerce to a large extent helped absorb its shock as well as gained the maximum out of it as well. By 2030 the contribution to GDP by E-Commerce is expected to reach to around 300 Billion Dollars which is around 20 Billion Dollars in its present state. After the initial wave of B2C E-Commerce, the B2B sector is gaining a lot of traction. 95% of the business in the B2B sector is still unorganised and E-Commerce will help organise by use of technology and other support functions.
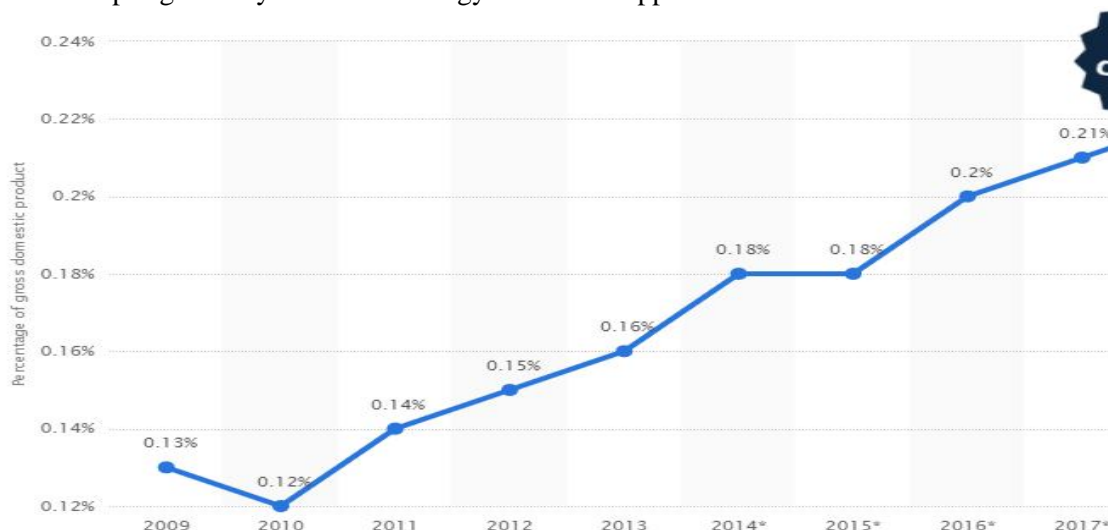
The impact of E-Commerce industry are still in very nascent stage but are visible. The impact at the moment can be seen in the following sectors:-

- ➢ Technology.

- ➢ Logistics

- ➢ Travel

- ➢ Education

- ➢ E-Retail

- ➢ Other Industries

- ➢ Support Industries

Besides the impact to these industries, E-Commerce is helping make the market more competitive, driving better customer experience and driving accessibility of goods to all. E-Commerce is also bringing transactions online which makes the system more transparent and to an extent may further drive technological adoption. This will also help in driving corruption levels down with everything coming online. The impact is profound and will evolve with time.

Growth in Digital buyers in India: The figure below shows the increasing digital buyers in India.

	2014	2015	2016	2017	2018F	2019F
Series1	30.30%	37.30%	43.80%	52.30%	58%	64.40%
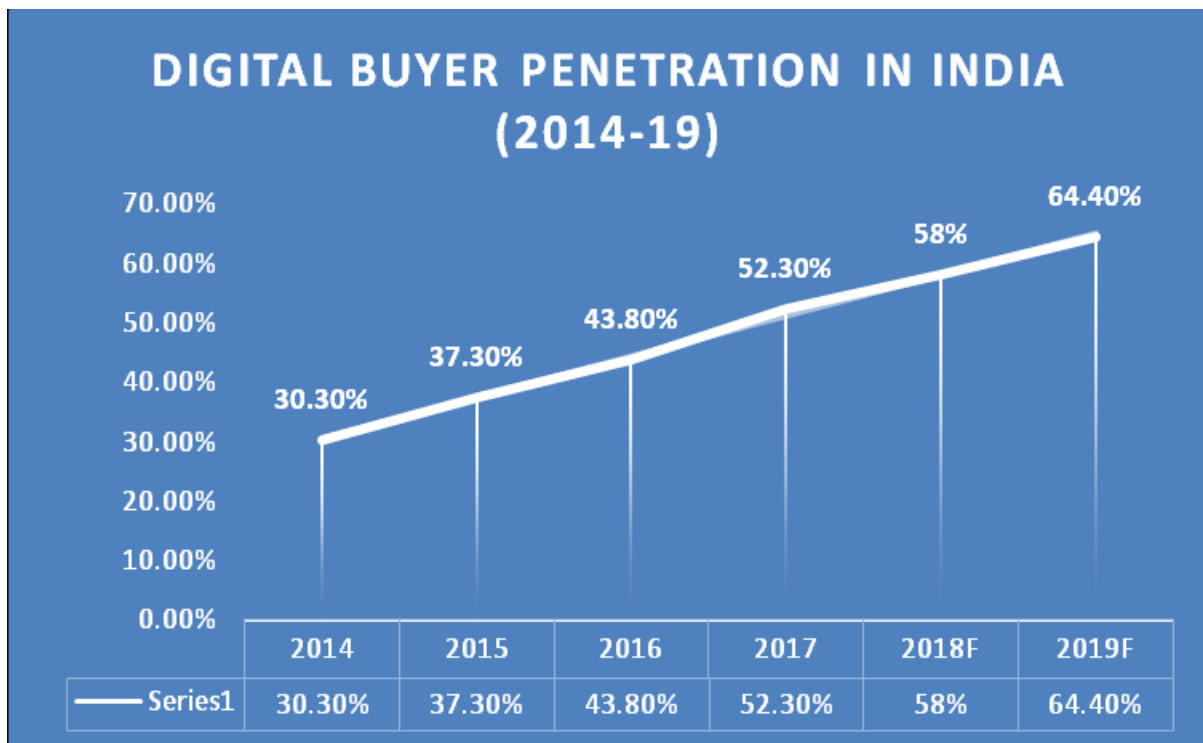
FUTURE OF INTERNET MARKETING
The Future of Digital Marketing in India with 450 million internet users in India, businesses can no more choose to ignore their presence on digital and online media.

In the absence of digital presence, customers are bound to discover and opt for the services of the competitors (who has already mastered digital marketing).According to a report by Social Beat, 86% brands are leveraging digital media. The same report states that generating better quality leads is their top priority (for 73% correspondents).

The top 6 areas of focus for most brands are:
- ✓ Social media marketing – 88.17%

- ✓ Search engine optimization – 70.97%

- ✓ Content marketing via blogs – 56.99%

- ✓ Email campaigns – 55.91%

- ✓ Landing page optimization – 55.91%

- ✓ Search engine marketing – 55.91%

The growing population of tech-savvy internet users has massively expanded the scope of digital marketing in India and the future is looking great.

The primary reason why companies adopt online marketing is because it is a result-oriented mode of marketing.

Job opportunities in Digital Marketing : With more than 1.5 lakh jobs being created in India due to digital marketing, there couldn't be a better time to become a digital marketing consultant. The role would be to create a strategy to market either your company's service or products online, using social media, SEO, content and inbound marketing, paid ads, email marketing, and measure and analyze the results.

CONCLUSION

On the whole, I feel internet marketing definitely has huge potential and in the coming years it will be of great importance due to the growing number of users. However, you cannot ignore the fact that traditional marketing is here to stay for some more time. It would take a while for the new media to sink in and penetrate into the vast sphere of traditional marketing. The need of the hour is to educate business owners about the growing importance of Internet Marketing. One could either take up a full-time job as the digital marketer of a company or take up consulting or freelance opportunities as a part-time digital marketing consultant. India has a big future in digital marketing and you should make sure that you capitalize on this opportunity

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PARADIGM SHIFT IN E-BANKING IN INDIA- A STUDY

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ABSTRACT

Internet has become the way of life for most of us and e-commerce has seen an unprecedented growth in the last decade. The Internet Banking has also increased many folds along with e-commerce. The present study aims to find the status of E-Banking in the India and also tries to find out the problems of the customer while transacting online. The researchers have collected secondary data and have been analyzed.

Keywords: E-commerce, E-Banking, online banking, consumer behavior, mobile application platform.

INTRODUCTION

Internet is like a magic pot. This network of networks has opened doors of the world and converted entire world into a global village. Because of the internet the entire commercial world has come closer to customers and eliminated lot of difficulties faced by the consumers.

For example, banking. For every person banking is very important. Earlier activities related to banking were very difficult like opening of the account, deposits and withdrawals, transferring of funds or instructions to the banks. There used to be fixed working timings for the bank and people had to do the money transactions within that time frame. Secondly for each and every transaction, the customer had to visit the bank. Today the scene has changed altogether. We can say that our banking is possible with a click of a mouse or touch on the screen. "Pura banking muthimye" –meaning your banking is in the palm of your fist. And how is this possible? It is possible because internet has helped us to intertwine all the networks.

E- Banking which can also be called as internet banking or virtual banking is a great boon to the commercial world and people in general. E- Banking means combination of electronic technology and banking. Some of the definitions that we find on the E- Banking in Google search are as follows:

"Electronic Banking is a process by which a customer performs banking Transactions electronically without visiting a brick-and-mortar institutions."*(Malika Rani, International Journal of Multidisciplinary Research Vol.2 Issue 1, January 2012, ISSN 2231 5780)*

E– Banking is a method of banking in which the customer conducts transactions electronically via the internet. It 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. The different types of transactions in E- Banking are payment of bills, transfer of Funds, Investment purchase or sale, Loan applications and other transactions such as repayments, Bank statements, Transaction approval process, Wire transfer, ticket booking, Shopping etc.

Today E- Banking has become part and parcel of our life and we cannot imagine our life without the services like mobile banking or ATM. But the functioning of these services is not always smooth. Secondly when we hear about bank accounts being hacked or OTP being asked fraudulently, people tend to get scared. It is not that every- body looks at E- Banking with lot of confidence. The present study focuses on the present status of E banking in the world and also tries to find out prospects and challenges to E- banking.

LITERATURE REVIEW

(Mia, et al., 2007) Studied the evolution, competitive forces, strategy, present status, and prospect of E-Banking, so that the existing banks and potential e-banks could better understand this opportunity and could reap the best benefit from it also study recommends that the bank should wide up their horizon and try to reach to the village areas then from urban areas.

(Sathye, 1999) Examined the factors affecting the adoption of Internet banking by Australian consumers. The sample for this survey was drawn from individual residents and business firms in Australia. Results shows that how that security concerns and lack of awareness about Internet banking and its benefits stand out as being the obstacles to the adoption of Internet banking in Australia. Suggests some of the ways to address these impediments. Further suggests that delivery of financial services over the Internet should be a part of overall customer service and distribution strategy. These measures could help in rapid migration of customers to Internet banking, resulting in considerable savings in operating costs for banks.

(Karjaluoto, et al., 2002) Explored the effect of different factors affecting attitude formation towards internet banking in Finland. This study determines those factors that influence the formation of attitude towards internet banking.The results shows that demographic factors impact heavily online banking behavior. Speciffically, Occupation and household income were significant variables. Results also suggest that a typical online banking users is relatively young, well-educated with high level of income a family man with the good job.

(Cheng, et al., 2006) Investigated how customers perceive and adopt internet banking (IB) in Hong Kong. Results support the view that Perceived Ease of Use and Perceived Web Security are predicting variables, affecting Perceived Usefulness and Attitude as intervening variables, and Intention to Use Internet banking as the dependent variable. Perceived Usefulness and Perceived Web Security have a direct effect on Intention, while Perceived Ease of Use has only an indirect impact.

OBJECTIVES OF THE STUDY
- To study and understand the concept of E banking

- To study the present status of E banking

- To identify the problems involved in E- Banking transaction.

- To suggest the suitable measures for the problems faced by the Customers.

RESEARCH METHODOLOGY
To achieve the objective of the study we have used various institutional reports, research articles and the study covers the period 2015 to 2018 and analysed with the help of Charts and Graph and tried to achieve the objectives. Data has been collected from various secondary sources and tries to fill the research gap.

The methodology and design adopted for the study is as follows:

Sources of Data: The primary objective of the study is to known the present status of e-banking. So the data is collected through secondary sources.

Secondary sources: The required information for background study was collected by referring internet, research papers, books and various websites.

ANALYSIS AND DISCUSSIONS
Electronic banking (E-banking) is a generic term encompassing internet banking, telephone banking, mobile banking etc. In other words, it is a process of delivery of banking services and products through electronic channels such as telephone, internet, cell phone etc. The concept and scope of E-banking is still evolving.

Electronic services allow a bank's customers and other stakeholders to interact and transact with the bank seamlessly through a variety of channels such as the internet, wireless devices, ATMs, on-line banking, phone banking and telebanking. Other services offered under E-banking include electronic fund transfer, electronic clearing service and electronic payment media including the credit card, debit card and smart card. On-line banking helps consumers to overcome the limitations of place and time as they can bank anywhere, anytime as these services are available twenty four hours, 365 days a year without any physical limitations of space like a specific bank branch, city or region. They also bypass the paper based aspect of traditional banking.

As compared to other countries, e-banking growth and development is at a nascent stage in India, yet the changing profile of customers and the resultant competition from establishment of new private sector banks and foreign banks has provided a fillip to its growth. As a result, India has emerged as one of the fastest growing markets in the world.

Several initiatives taken by the Government of India as well as the Reserve Bank of India (RBI) have facilitated the development of E-banking in India. As a regulator and supervisor, the RBI has made considerable progress in consolidating the existing payment and settlement systems, and in upgrading technology with a view to establishing an efficient, integrated and secure system functioning in a real-time environment, which has further helped the development of E-banking in India. The Government of India enacted the IT Act, 2000 with effect from October 17, 2000, which provides legal recognition to electronic transactions and other means of electronic commerce.

In general, Internet Banking refers to the use of internet as a delivery channel for the banking services, including traditional services, such as opening an account or transferring funds among different accounts, as well as new banking services such as electronic bill presentation and payment which allows the customers to pay and receive the bills on a bank's website.

There are two ways to offer Internet Banking. First, an existing bank with physical offices can establish a web-site and offer internet banking in addition to its traditional delivery channel. Second, a bank may be established as a "branchless", "Internet only", or "Virtual bank". Further internet banking sites offer financial services products to customer in three basic formats:

Level of Openness to New Digital Platform

	India	China	Indonesia	Brazil	South Africa	Singapore	USA	France	UK	Australia	Germany	Canada	Japan
■ Percentage	81.03%	80.97%	78.50%	78%	69.88%	69.63%	67.47%	64.81%	60.06%	59.13%	57.94%	56.78%	49.50%

Source- New Digital Demand report 2018
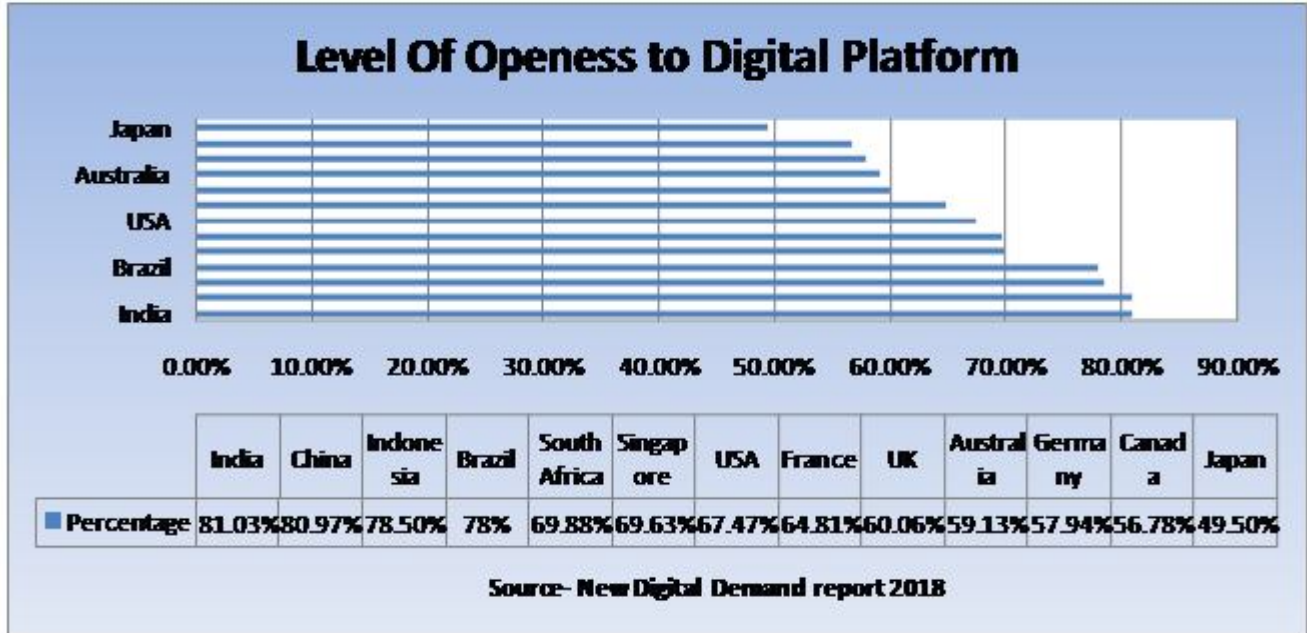
(KPMG, 2017)

Problems involved in E banking

The Risks Involved In E-Banking Without a doubt, the technological growth has considerably affected the profile of Bank risks and financial institution formation more generally. Some of these risks are increased, while others on the contrary are possible to be decreased. In any case, the growth of electronic banking has created a new basis with regard to the degree of exposure to the risk and therefore consequently the need of not only a differentiated regulating frame, but also mechanisms of monitoring to be formed, which has already begun to be shaped in the fields of Basle Committee of Banking Supervision.

TRANSACTIONAL RISKS
Depicted as the potential danger to savings, money and investments coming up from the scam, carelessness and the inadequacy to maintain foreseen administration force. A hoisted force of risk may exist with online banking services, because of the need to have refined inside controls and consistent openness. A decent number of tools in monetary exchanges are footed on creative foundations that associate with legacy systems utilizing multifaceted interfaces, in so doing expanding the inaccuracy liable to happen while completing an exchange. The requirement for disproving of an exchange and the capacity to ensure information ought not to be ignored. The existence of third parties, adds to risks connected with money related exchanges, giving that no aggregate control over the third party is practiced by the organization. There is an eminent danger of exchange errors even within the sight of framework connections and nonappearance of perfect strategies between the bank and the third-party sources.

COMPLIANCE RISK
Depicted as the potential threat to savings or investment resulting because of the failure to adjust to, or encroachments of rules and ethical values. Dangers connected with being consistent may achieve diminished status, tactile money related fatalities, and shortened business opportunities. Banks ought to warily grasp and read between the lines displayed laws seeing that they relate to internet money saving and assurance consistency with different controls like regional banking. The risk is fundamentally expanded when the money related exchange, client or the bank is situated in additional than one nation furthermore by opposing directions, charge practices and treatment commitments athwart different locales. The need to keep up customer data privately and ask about customers' authorization before giving out the data builds the danger of being consistent. Banks ought to be viewed as solid caretakers of monetary information since with regards to information privacy, clients are very uneasy.

REPUTATION RISK

Portrayed as the danger to income, savings and investments brought about by apathetic general visibility. Financial body's status could get marked through online budgetary exchanges did inadequately, (for example, confined availability, or decreased response). Dreadful performance prospects are always associated with online channels because of the absence of endurance from clients who pay less attention to the difficulty being faced by the financial institutions.

INFORMATION SECURITY RISK

Depicted as the danger to income, savings and investments surfacing because of unauthentic information protection strategies, therefore uncovering the association to unethical practices and Denial-of-Service (DoS) thefts. The danger is consequential because of the quick pace of the innovation, with the truth that the online channels are easily available and accessible.

SUITABLE MEASURES FOR THE PROBLEM FACED BY THE CUSTOMER
TO CUSTOMERS

- We should not close our minds to new ideas and innovations. We must be enthusiastic about learning.

- Instructions that are given by banks in terms of safety should be followed properly.

- If we are not sure of some procedure it is always better to ask bank officials and learn it, rather than feel confuse and not use the services.

- Customer is the king in service sector, if bank officials do not treat you properly than a complaint can be made against such people and customers should demand good treatment and better services.

TO BANKS

1. Banks should create hassle free atmosphere for E- Banking.

2. The connectivity issue should be resolved.

3. Customers should be encouraged to learn computer and E- Banking.

4. Banks should give maximum information regarding E- Banking.

5. Banks should take regular feed- back from customers.

6. Banks should make their customers aware of perils of E- Banking. They should tell them not to part any information regarding E- Banking to anyone over phone. Online customers are mainly concerned on safety issues so the banks should educate their customers on the safety use of their passwords and pin numbers and it should insist the customers that they should change the passwords and pin numbers frequently so no unauthorized fraudulent practices happen in the online banking.

7. The E- Transactions should be quick and there should be transparency.

CONCLUSION

E-banking empowers individuals to manage their accounts and other banking activities by means of the web at their homes and other private spots at any chosen time without the need to physically be in a bank. Internet Banking risks ought to be recognized and controlled by banks in a mindful methodology in view of the simple characteristics and issues of web transactions or internet based transactions. Available risk management standards stay suitable for online money transactions and such esteem recommendations should be customized, adjusted and, maybe reached out to manage the exact risk formed by the traits of web-based money exchanges. E-Banking or internet banking does not make novel danger bunches, but rather to a certain degree attracts perceived risks that few financial foundations faces and risk management controls have not created at fundamentally the same as force and heaps of organizations, especially the less imperative ones, have been weakened in their drive to coordinate online money transactions risk management inside their present risk management plans.

SCOPE FOR FURTHER STUDY

The present Study is more focused on the problems face by the customer while doing transaction online and also we have covered the present status of E- banking in India. Further study can be conducted taking into consideration the world view and the problems faced by customers outside India.

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A STUDY ON THE CONTEMPORARY ISSUES AND CHALLENGES OF HIGHER EDUCATION SYSTEM IN INDIA

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ABSTRACT

India enjoys the advantage of demographic dividend for the next few years. This young population needs proper training and development through proper impartment of higher education and proper skills. This paper attempts to find out the various issues and challenges faced by the higher education system in India. It also attempts to analyze the various issues and challenges faced by the Higher Education System in India and suggest measures to tackle the challenges faced by the higher education system in India.

Keywords: higher education, India

INTRODUCTION

The basic key to harness India's demographic dividend is education. Currently, the Indian higher education system is the third largest in the world and is likely to surpass the US in the next five years and China in the next fifteen years in order to be the largest system of higher education in the world. Although the higher education system in India has a complex structure riddled with many contradictions but it still offers great possibilities. Research indicates that by 2030, India will be amongst the youngest nations in the world and with approximately 140 million people in the college going age group in the world, one in every four graduates will be a part of the Indian education system.

After independence, impressive growth has been recorded in the higher education system in India. By designing programmes and implementing various schemes with the help of academic, administrative and financial support, the University Grants Commission (UGC) has tremendously contributed to the growth and development of Indian higher education system. The entrance of private universities is a game changer especially in the changing landscape as a number of new institutions in the field of medicine, science, technology and others have been introduced. Several private universities need to fill the gaps in the higher education system as many state universities are in bad condition. The State Government should ensure that these universities should have adequate faculty, research facilities, relevant curriculum and adequate infrastructure. Also, there it is the need of the hour to transform the whole system of higher education in India and academic quality should be treated with paramount importance. We should follow the best practices in accreditation and assessment in order to have good quality academic institutions and as of now we only have a handful of educational iinstitutions in India that are accredited by NAAC (National Assessment and Accreditation Council) and NBA(National Board of Accreditation)

OBJECTIVES OF STUDY

1. To find out the various issues and challenges faced by the Higher education System in India.

2. To understand and analyse the various issues and challenges faced by the Higher Education System in India.

3. To suggest measures to tackle the challenges faced by the higher education system in India.

RESEARCH METHODOLOGY

The research is based on the information collected from various secondary data sources like online articles, blogs and other websites; so as to have a better understanding and analysis of the topic of the contemporary issues and challenges relating to higher education system in India.

REVIEW OF LITERATURE

Dr. D.K. Bandyopadhyay, the Vice Chancellor of Guru Gobind Singh Indraprastha University while talking about the current state of higher education in India said that on some areas Indian education system have performed well but there are other areas where it is still lagging behind. According to him, one of the major crises faced by the nation in terms of development in higher education is the crunch in faculty members.

Dr. Bandyopadhyay is of the opinion that although the institutions ready to collaborate with some of the best institutions in the world but yet, do not want to collaborate within themselves. He agrees with the fact that there is a lack of synergy between institutions within the country and that researchers that perform well abroad tend to

lose their willingness to perform in India. He believes that the system's lack of reward and recognition initiatives for performing researchers in India has been the major reason for the dip in performance.

According to Dr. Deepak Pental, Professor in Department of Genetics at South Campus, Delhi University and the Ex Vice Chancellor at Delhi University, a major policy deficit exist in the country that is curbing the development in higher education. He also adds that even though there are a number of committees and commissions set up like the National Knowledge Commission and the Yashpal Committee, the implementation of the recommendations of these commissions happens at snail's pace. He is of the view that the major issue is the shortage of trained faculty and that the country should train the faculty and researchers from the best institutions in the world. He claims that the inertia in people is the problem behind this and that we are not aspiring for excellence.

CONTEMPORARY ISSUES AND CHALLENGES IN HIGHER EDUCATION SYSTEM IN INDIA

1. Involvement of High Expenditure:
During the year 2010–11, the amount of expenditure incurred by the Government on education, particularly on higher education was around Rs.15, 440 crores which was aapproximately 85% of the revised budget estimates for the year. The 66th round of NSSO(National Sample Survey Office) survey had indicated that between the period 1999 and 2009, the spending on education in general jumped by 378% in rural areas and 345% in urban areas. Thus, it can be seen that the Government spends quite a huge chunk of its earnings for the provision of higher education to its citizens.

2. Gross enrollment pattern:
In India, there have been no major shifts in the productivity despite the large number of students studying in various streams on account of deficiency of skills and talents to support the economic activities. Hence, the employability of the educated youth is a serious concern. In 2010, the Gross Enrollment Ratio (GER) for higher education in India was 12 %. However, we need to understand and recognize that our enrollment level is far below several other countries and therefore, the attempt of Government authorities to increase the number of students so as to reach GER of 30 per cent by 2020 becomes a big challenge.

3. Need to Improve Capacity utilization:
The need for improvement of capacity utilization is another challenge that must be addressed for the strengthening of the Indian education system. A study on capacity utilization for higher education in India has revealed that in case of MBA, the capacity utilization is about 57% in Maharashtra whereas it is 72% in Haryana. There are a lot of unfilled seats in several institutions which gives the rise to the need to ensure that the institutions created for providing higher education utilize the full capacity created.

4. Lack of Infrastructure Facilities:
The inability of the educational institutions to provide the necessary physical infrastructure in order to run the institutions is the major reason for low capacity utilization in private as well as public sectors. The infrastructure facilities including real estate, state of the classrooms, library, hostels, furniture, sports facilities, transport, commercial buildings, etc are desirable so as to rank the institutions of better quality and as such there is a need to ensure a public private sector participation for the establishment of colleges in order to provide quality physical infrastructure to the students.

5. Need to promote PPP Model:
A lot of efforts have been taken by the Government for the purpose of improving the education system in terms of multiple parameters like GER, quality, investments, infrastructure, etc. However, there is a need for the Government to recognize the constraints so as to make a big turnaround with huge investments required in higher education. Therefore, it is vital to explore the possibility of Public Private Partnership (PPP) model in education as it will not only help to reduce the burden of the Government in incurring high cost of providing basic infrastructure facilities but it will also lead to the construction of state of the art buildings, labs, libraries, hostels etc. for the convenience of students.

6. High Student-Teacher Ratio:
Another challenge faced by the Indian education system is the need to improve the student teacher ratio. In India, the student-teacher ratio is very high in comparison to other countries in the world. For instance, in developed countries this ratio generally stands at 11.4 approximately whereas in case of India, this ratio is as high as 22.0. which necessitates for the recruitment of quality teachers. Also, in developed countries where students are given part-time teaching assignments, it gives the opportunity to explore various possibilities in higher education to handle lower level classes.

7. Accreditation and branding for improving Quality:

For the purpose of improving the skills and talent of the Indian youth, it is the need of the hour to raise the quality and standards of our higher education system. There is a need for the introduction of a mechanism for that aims at rating and ranking the universities/colleges. Presently, in India as such there is no compulsion for educational institutions to get accreditation and the Government has already proposed to introduce accreditation. A ranking of Business Schools by Financial Times conducted in 2011 at a global level, indicated that only two of the Indian premier Business Schools appeared at rank numbers 11 and 13 in the top 15. The research indicated that most of the top ranking business schools were from the U.S. and that even China was ahead of India.

8. Influence of Foreign Universities:

Although India has the largest number of higher education institutions, we still find a rising trend in the number of students interested in pursuing higher studies abroad. According to a Wikipedia report in the year 2006, there were about 1.23 lakh students who opted for higher education abroad out of which about 76,000 chose the U.S. as their destination followed by U.K., Canada and Australia. A number of factors have resulted in the encouragement of Indian students to seek admission abroad with some of them being high quality of education, increasing prosperity and aspirations and social prestige along with exposure and valuable experiences gained by students.

9. Lack Of UGC Reforms:

India's higher education system faces another major issue relating to requirement to bring about reforms in the University Grant Commission(UGC). Although a number of attempts have been made by the Government in the past, it is advisable to have a dual UGC structure wherein the UGC acts as a governing body as well as a general body. The involvement of colleges and universities in policy making at the Centre is a must as more than 65% of our universities and about 90% of the colleges are in States.

RECOMMENDATIONS

1. Need For Innovation:

A number of colleges and universities do not equip students with the required skills or knowledge which gives rise to the need for strengthening of the vocational streams. Also, the universities and colleges should regularly review their curriculum by involving experts from different fields for the purpose of knowledge development.

2. Improvement in quality of education:

Being in the 21st century, we compete globally with various countries and as such our education system India needs to adopt certain benchmarking techniques so as to improve instruction models and administrative procedures in universities and colleges to move forward.

3. Provision Of Affordable Education :

For education to reach all deserving students in India, it should be made affordable. However, despite broad guidelines from certain state governments, the payment of fees is beyond the capacity of poor and deserving students.

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THE PUBLIC DISTRIBUTION SYSTEM- A RAY OF HOPE FOR REDUCING FOOD INSECURITY IN INDIA

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ABSTRACT

India has been lauded for achieving high rates of economic growth but criticised for increasing economic inequalities of consumption, income and wealth; and failing to create job opportunities. The NSS reports for various years reveal the existence of inequalities within food and non-expenditure. Added to that, although net per capita availability of cereals is increasing, the households are still not getting adequate food and nutrition. In this context, PDS can play a major role in ensuring food security in India. Thus, this paper firstly focuses on food consumption and the role of PDS in ensuring food security. Secondly, it analyses the trends in the PDS utilization, and thirdly, it examines how PDS consumption would help to share expenditure on non-food items like health and education

INTRODUCTION

The early eighties were witnessed agricultural prosperity having a healthy growth in agricultural output, food production and agricultural wages in India. In the past forty years, the growth of global food production has been faster than unprecedented population growth but many poor countries and millions of poor people have not shared the increased food production. Thus, this lack of food security is caused mainly due to the lack of purchasing power. The per capita income and spending behaviour of about 4,000 rural households of India revealed that income in any one year was more than 30 percent lower than their three- year average (World Bank 1986). However, there were major changes in the food economy of India during the nineties. The agricultural production increased at a decreasing rate of a lame 2 percent per year and the growth of real agricultural wages slowed down considerably. This also accounts for low purchasing power. For instance, between 1993-94 and 1999-2000 average per capita consumption of cereals declined to 12.7 kg per month from 13.5 kg per month in rural areas, and from 10.6 kg to 10.4 kg per month in urban areas. The reduction of cereal consumption is inconsistent with the notion that poverty has declined during the same period (Deaton and Dreze 2002). But the question is: as cereal intake and poverty is positively correlated to each other if the cereal consumption is declining, how can be poverty declining? Therefore, food consumption does matter for alleviating poverty. This reminds the trite proposition that "A country is poor because it is poor"- a poor man may not have enough to eat; being underfed, his health may be weak; being physically weak, his working capacity is low which means he is poor, which in turn means that he will not have enough to eat and so on. In this context, the Public Distribution System (PDS) can play a greater role in ensuring food security to the needy people. The Public Distribution System is the delivery mechanism of subsidised food items through the designated fair price shops. It is evident that monthly per capita PDS cereal consumption has increased between 2004 and 2011-12 both in rural and urban areas. For instance, monthly per capita consumption of PDS rice has increased from 24.4 kgs to 45.9 kgs in the rural area and from 13.1 kgs to 23.3 kgs in urban areas for the same period (66th round NSS Report). But there is still less demand for PDS cereals and also inequalities in consumption of PDS in rural and urban areas for various reasons.

OBJECTIVES

1) To focus the food consumption and the role of PDS in ensuring food security.

2) To analyse trends in the PDS utilization.

3) To examine how PDS consumption would help to share expenditure on non-food items like health and education.

METHODOLOGY

The secondary data collected from the reports of FAO, World Bank, SAARC, NITI Aayog, Ministry of Consumer Affairs, Food and Public Distribution, NSSO, annual surveys of Central Statistical Organization, and other related reports, study reports, journals, and periodicals is used for the analysis.

DISCUSSION

1. Food Availability and Consumption- Role of Public Distribution System

The advancement in the agricultural practices over the past 50 years has augmented the world's capacity to meet the demand for food through increasing productivity. The food supply has increased as the consequence of

rising income levels and the reduction of food inflation. This has resulted in changes in food consumption pattern. Despite that, food accessibility and food choice are also added to the causes of the changes in food consumption behaviour which in turn influenced by factors like geography, demography, disposable income, marketing and consumer attitudes (Kearney John 2010). The dramatic changes in food consumption pattern took place in India in the post green revolution period. The higher return on production caused by the green revolution led to the accumulation of surplus in government agencies like FCI. According to the Agricultural Statistics for the year 2017 shows that the per capita net availability of food grains has been increased. Figure 1.1 presents that the per capita net availability of food grains (per annum) went up to 177.9 kgs in 2016 from 144.1 kgs in 1951 in India. More specifically, the per capita net availability of rice has been increased from 58 kgs in 1951 to 69.5 kgs in 2001 and decreased to 67.2 kgs in 2016. Similarly, the decadal per capita net availability of wheat is having increasing trend since 1951 which is raised up to 59.7 kgs in 2016 from 24 kgs in 1951 and to 72.9 kgs in 2016 although per capita net availability was decreased in some years. On the other hand, based on NSS data, it was estimated that the per capita consumption of cereals was 169.9 kgs in 1983 and 139.9 in 2004 and it was also projected that per capita consumption would be 125.3 kgs in 2011-12, 124.4 kgs in 2016-17 and 122.6 kgs in 2021-22 (Kumar et al 2009). The above given data for availability and the consumption of cereals reveals that food stocks will accumulate a surplus in the coming year.

Table 1.1: The per capita net availability of food grains (per annum) in Indi (Kgs per Year)
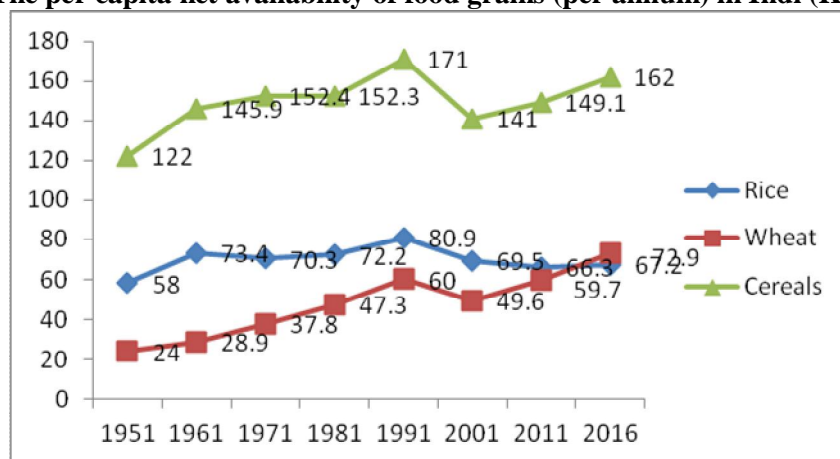
Note: - Food Grains included here is the total of cereals, gram, and pulses
Source: Directorate of Economics and Statistics, DAC& FW

Although the net availability of food grains increased over a period of time, some of the households not perceiving themselves as getting two square meals every day. Table 1.2 reveals that the percentage of households reporting not getting two square meals every day has gradually reduced over the last two decades. In the year 2009-10 the proportion of urban households not getting two square meals every day was 0.4 percent although it is dropped from 1.9 percent, while the percentage of rural households reporting not getting two square meals every day was 1.1 percent which has dropped from 5.5 percent. Thus, the percentage of urban households not getting two square meals every day throughout the year is less than rural households.

Table 1.1: Changes in perceived adequacy of food in India per 1000 households (%)

Year	Urban	Rural
1993-94	1.9	5.5
1999-2000	1.4	4.8
2004-05	0.6	2.6
2009-10	0.4	1.1

Source: Based on NSS Report 547 (66th round)

However, according to the NSS report, per capita calorie intake was inadequate among the households. It was reported that monthly per capita calorie intake was 64408 kcal and 63687 kcal in rural and urban areas respectively for the year 2009-10 and 61416 kcal in rural and 60663 kcal in urban for the year 2004-05. Even though the proportion of not getting food is less and calorie intake is increasing, the level of calorie intake is inadequate according to the recommended minimum calorie intake by the Planning Commission in India i.e., 2400 and 2100 calories per day for rural and urban areas. Table 1.3 presents the calorie intake of both rural and urban households. Inadequate calorie intake is higher in rural than urban India. It was estimated that inadequate calorie intake was 253.06 kcal and 22.9 kcal in rural and urban respectively in 2009-10. In this context, the

Public Distribution System can play a greater role in ensuring food availability and required minimum calorie intake to the households every day. It is because PDS is the mechanism through which the government ensures food security at the micro level. India is sufficient in food production to secure universal coverage of PDS and to achieve the minimum nutritional requirement of 35 Kg recommended by ICMR. But PDS has not been successful to achieve the food security at desired level due to the discrepancies such as to the huge shortage of stocks, fake supply entries in ration cards, diversion of commodities for sale to open market and bogus ration card in the system (Ray 2011; Pal Brij 2011; Banerjee 2011). It was reported that 16 per 1000 ration cardholders were getting inadequate food (NSS report 2004-05).

Table 1.3 Per capita calorie intake of households, all India 2004-05 and 2009-10

Minimum Calorie Required→	Rural (2400)			Urban (2100)		
Years	Estimated Calorie intake (30 days)	Estimated Calorie intake per day	Inadequate calorie intake per day	Estimated Calorie intake(30 days)	Estimated Calorie intake per day	Inadequate calorie intake per day
2004-05	61416	2047.2	352.8	60663	2022.1	77.9
2009-10	64408	2146.9	253.06	63687	2122.9	22.9

Source: Calculated from NSS 61st and 66th Report

2. Trends in PDS Utilization

The Public Distribution System is an important public intervention mechanism for enhancing food security in India. It provides subsidised food items and other essential commodities through a network of fair price shops. The reforming PDS to targeted PDS in 1997 has reduced urban bias and led to a decrease in PDS use between 1993-94 and 2004-05. But since then, PDS use has grown gradually in both urban and rural areas (Niti Aayog 2015). Table 2.1 shows that the percentage of rural households consuming PDS rice has increased from 24.4 in 2004-05 to 45.9 in 2011-12 and PDS wheat consumption also had an upward trend. It was increased to 33.7 percent in 2004-05 percent from 11.0 percent in 2004-05. Similarly, rice consumption is increased to 23.3 percent in 2011-12 from 13.1 percent in 2004-05 and wheat consumption is also increased from 5.8 percent in 2004-05 to 19.0 percent in 2011-12 in urban India.

Table 2.1 Percentage of hhs reporting consumption from PDS during 30 days

Year	Rural		Urban	
	Rice	Wheat	Rice	Wheat
2004-05	24.4	11.0	13.1	5.8
2009-10	39.1	27.6	20.5	17.6
2011-12	45.9	33.7	23.3	19.0

Source: NSS Report 558

Table 2.1 shows per capita consumption and percentage of households consuming PDS cereals: rice and wheat during 2004-05, 2009-10 and 2011-12, all-India. It presents that per capita consumption of rice has been increased from 0.84 kgs in 2004-05 to 1.67 Kgs in 2011-12. Similarly, per capita consumption of wheat increased to 0.74 kgs from 0.31 kgs. Comparing rice from other sources, the percentage share of PDS rice in total quantity consumed is less as it varies between 13 to 29 percent during the given period. In the case of wheat, it does not share three-fourth of the total consumed quantity including from other sources. It was only 17.3 percent of the total consumption of wheat.

Table 2.1 Per capita consumption and percentage of households consuming PDS cereals: rice and wheat during 2004-05, 2009-10 and 2011-12, all-India

Item	2004-05			2009-10			2011-12		
	Monthly per capita Consumption (Kg)		% share of PDS in qty. consumed	Monthly per capita Consumption (Kg)		% share of PDS in qty. consumed	Monthly per capita Consumption (Kg)		% share of PDS in qty. consumed
	PDS	Other		PDS	Other		PDS	Other	

		sources			sources			sources	
Rice	0.839	5.537	13.2	1.408	4.594	23.5	1.670	4.306	27.9
wheat	0.307	3.885	7.3	0.619	3.3625	14.6	0.744	3.544	17.3

Sources: NSS Report 68th round

3. PDS and Non-Food Expenditure

Since the late1980s, India has been lauded for achieving high rates of economic growth but criticized for increasing economic inequalities of consumption, income and wealth; and failing to create job opportunities. The recent household survey of NSSO shows that inequality within the food and non-food groups has been declined, even as overall expenditure inequality has increased over time (Basole and Basu 2015). One of the reasons for declined consumption inequality between food and non-food items especially in rural areas might be the existence of PDS. According to the NSS report 2011-12, monthly average per capita expenditure on major non-food items such as education was Rs 141 and Rs 168 for medical. Suppose the PDS is efficient to provide an adequate amount of essential food items, a portion of expenditure on food can be saved and diverted to the expenditure on merit goods like health and education. As per the given NSS data of per capita PDS rice consumption, one can save Rs 102.31 for 2.55 kg of rice (the calculation is based on rice price in India April 2019 i.e., Rs 49.88) which can be spent on health and education. Table 3.1 shows the possible percentage share of the saved amount in Health and Education. It was estimated that if the saved amount of Rs 102.31 is spent on health and education, it can bear 33.11 percent of total expenditure on these items in 2011-12. Similarly, if the saved amount of Rs 54.97 spent on health and education, it could have share 41.18 percent of total expenditure on these items in 2004-05.

Table 3.1 The Possible percentage share of the saved amount from PDS rice on Health and Education during 2004-05, 2009-10 and 2011-12, all India

Years	Per capita Consumption in 30 days			Saved Amount from PDS Consumption (Rs)	The spent amount on education& health (Rs)	% share of the Saved amount on education& health
	PDS Rice (Rs)	Education (Rs)	Health (Rs)			
2004-05	123.3 (1.37 kg)	41.5	92	54.97	133.5	41.18
2009-10	199.8 (2.22kg)	118.5	156	89.07	274.5	32.50
2011-12	229.5 (2.55kg)	141	168	102.31	309	33.11

Note: Saved income= rice consumption *CIP- current rice price; current rice price is based on food price in India April 2019

Source: Calculated from NSS Report 2004-05, 2009-10 and 2011-12

CONCLUSION

The above analysis focuses the need of reforming PDS to reduce leakages and highlights that PDS as a tool for ensuring food security, has the capacity of tackling the vicious circle of poverty which is the base for the incidence of poverty in India. It would help to save income and diverting the same on merit goods like education and health Hence, the basic objective should be to improve the working of PDS to ensure the balance between the per capita food consumption and non- food consumption expenditure thereby by making the country to achieve rapid economic growth.

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WEB MINING AND ITS APPLICATION AREA : AN OVER VIEW

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ABSTRACT
Web – the name very important now a days and we all know it is the biggest database in the world. From the vast database finding the necessary data is bit difficult . the solution f this problem and with aim of providing user satisfaction – the concept of Web Mining has been introduced. The web mining is the application of data mining techniques that are incorporated to manage World Wide Web. Web mining is used to discover and extract information form web-related data sources such as web documents, web content, hyperlinks and server logs.

The term Web mining has been used in three distinct ways such as, Web content mining, Web structure mining, and Web usage mining. In this paper I am trying to give a brief idea about web mining techniques and its application areas.

Keywords: Web Mining, Web content mining Web structure mining, Web usage mining.

INTRODUCTION
Web Mining can be defined as the integration of the information gathered by traditional data mining methods and techniques with information related to web. In a simplified way we could say that it is Data Mining adapted to particularities of web. Web mining helps to improve the power of web search engine by identifying the web pages and classifying the web documents. Web mining is very useful to e-commerce and e-services. It makes the utilization of automated apparatuses to reveal and extricate data from the servers and web2 reports , and it permits organizations to get both organized and unstructured information from browser activities, server logs, website and link structure, page content and different sources. It is an iterative process of discovering knowledge and is providing to be a valuable strategy for understanding consumer and business activity on the web.

OBJECTIVES
1) The main objective of this paper is to study the process of web mining and its application areas.

2) This improve users efficiency and effectiveness in searching for information on the web.

3) To understand how to get useful information from the web

LITERATURE REVIEW
Web mining is a concept that helps to find information which is needed from large data warehouses by using various techniques. It is also used to analyze previous data and improve future strategies. Web data mining is considered as sub part of data mining that focuses on collecting information from web. Web is a large domain that contains data in various forms i.e.: images, tables, text, videos, etc. As size of web is growing rapidly.[4]. Web mining is the process of extracting structured information from unstructured or semi-structured web data sources. Web Extraction also referred as Web Data Mining or Web Scraping. Web data mining is done by creating programme or script written in any programming language that processes the unstructured or semi-structured html web pages of a target web site to extract information or data for converting unstructured data into structured format[5]

Web Mining measured by data mining ways, by means of association rules, classification and clustering. It has a few beneficial areas or applications such as E-governance, e-Business , digital libraries, digital learning, digital policies, data analytics, E-democracy, online security, criminal forensics and Electronic commerce.[6]

WEB MINING PROCESS AND STEP
Web Mining Process:- This process is used for getting exact knowledge form the web data.
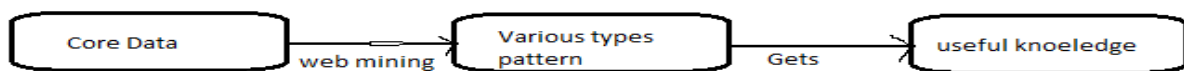
Steps in Web mining:
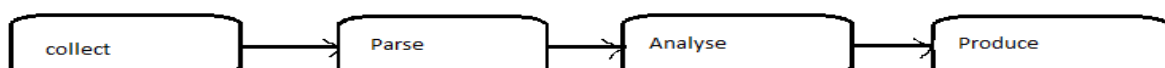
Collect: Fetch content from the Web

Parse: Extract data from formats

Analyze: Tokenize, rate, classify, cluster

Produce: Useful Data.

Categories of web mining:

Web mining can be broadly divided into three categories and it is focus on the process of knowledge discovery of implicit, previously unknown and best information form the web.

1. Web Content Mining

2. Web Structure Mining

3. Web Usage Mining

Each of these categories are mainly focuses on different mining objects of the web.
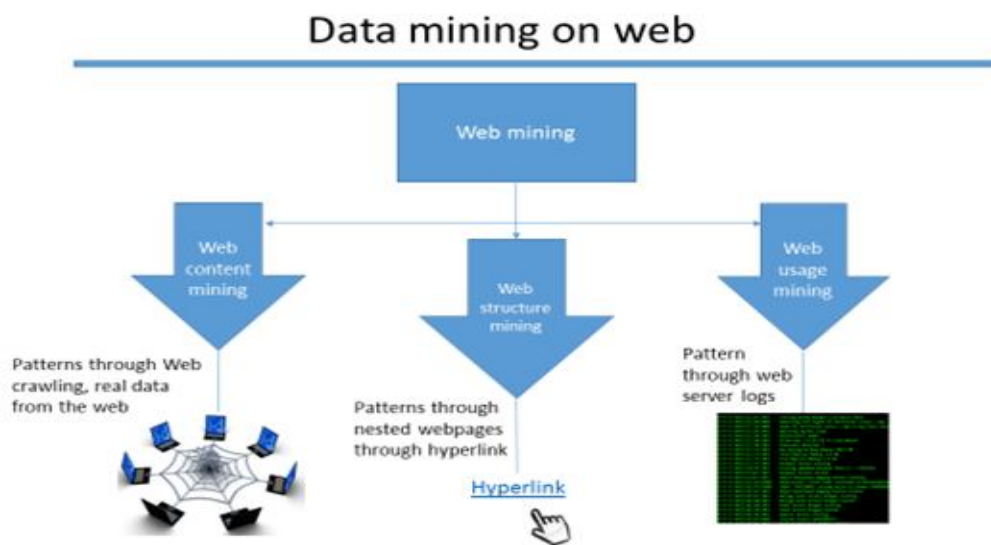
Web Content Mining: The extraction of certain information from the unstructured raw data text of unknown structures is referred to as Web content mining. A set of information extraction tools is brought forward in order to identify and collect content items, such as Text Extraction and Wrapper Induction. It is the process of extraction of information from web document, video, audio, text, structured records such as lists and tables.

Web Structure Mining: The goal of Web structure mining is to generate structural summary about the Web site and Web page. Technically, Web content mining mainly focuses on the structure of inner-document, while Web structure mining tries to discover the link structure of the hyperlinks at the inter-document level. Based on the topology of the hyperlinks, Web structure mining will categorize the Web pages and generate the information, such as the similarity and relationship between different Web sites.

Web Usage Mining: This is the process of extracting useful usage patterns from the Web data .As a sub-field of data mining, Web usage mining focuses specifically on finding patterns relating to users of a Web based system: who they are, what they tend to do, etc. In contrast, other types of Web data mining (e.g., Web text mining) might focus on finding patterns in the content itself. Web usage mining relies on data captured behind the scene in server logs and databases. Based on the interaction of Internet-users with Web sites, Web usage mining copes with the identification of commercially valuable information in order to create personalized Web-pages or provide enhanced search engines.

APPLICATION AREA OF WEB MINING

E-Learning: Web mining can be used for improving and enhancing the process of E-learning environments. Applications of web mining to e-learning are usually web usage based .Machine learning techniques and web usage mining enhance web based learning environments.

E-Commerce: E-commerce is all about carrying out business on the Web. It means it carrying out transactions, especially buying and selling products and services by consumers and businesses respectively, on the web. Web

is one of the biggest sources of information, huge colletion files stored in different web servers and its size is also growing rapidly. E-Commerce not only keep your business up and running but also make it tough to stand in the competitive world of e-business. E-commerce has provided a cost effective way of doing business in the web.

E-Government: E-Government or digital government) is defined as "The employment of the Internet and the world-wide-web for delivering government information and services to the citizens." (United Nations, 2006; AOEMA, 2005). Electronic government (or e-government) essentially refers to "utilization of Information Technology (IT), Information and Communication Technologies (ICT s), and other web-based telecommunication technologies to improve and/or enhance on the efficiency and effectiveness of service delivery in the public sector.". E-government promotes and improves broad stakeholders contribution to national and community development, as well as deepen the governance process. In electronic government systems, government operations are supported by web-based services. It involves the use of information technology, specifically the Internet, to facilitate the communication between the government and its citizens.

Digital Libraries: A digital library, digital repository, or digital collection, in an online database of digital objects that include text , still images , audio, video, or other digital media formats. Objects can consist of digitized content like print or photographs, as well as originally produced digital content like word processor files or social media posts. In addition to storing content , digital libraries provide means for organizing, searching , and retrieving the content contained in the collection. Digital libraries can vary immensely in size and scope and can be maintained by individuals or organizations. The digital content may be stored locally, or accessed remotely via www. These information retrieval systems are able to exchange information wth each other through interoperability and sustainability.

Security and crime investigation: Web mining techniques are also used for protection of user system or logging information against such cybercrimes as hacking, internet fraud, fraudulent websites, illegal online gambling, virus spreading, child pornography distribution and cyber terrorism. Clustering and classification techniques of web mining can reveal identities of cyber criminals whereas neural network, decision trees, genetic algorithm and support vector machines can be used to trace criminal patterns and network visualization on websites.

RESEARCH SCOPE IN WEB MINING

Future trends in web mining depict that , it has some research scope in the field of web optimization, fraud and threat analysis, identification of web matrices', Web security, pattern discovery, terror tracking etc,. According to the requirements of the web application users, different fields of research can be introduced.

CONCLUSION

The World Wide Web is rapidly growing in big size day to day and it is becoming very important part of daily life. Web is the interesting area of research and it help to extract knowledge from web data. In this paper briefly described the web mining and its application area and future scope of research in web mining.

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LOCATING EMERGING IDENTITIES FROM THE MARGIN: READING SELECTED WORKS FROM MIZORAM

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In a globalised world, the ideas of identity, belonging and community have been redefined from time to time. With ease of accessibility to different parts of the world, no community can think of a life removed from the rest of the world. Belonging today is beyond one's own ability to identify with others. It is more about the ability to make others identify with us. The whole idea of social media strives on this core understanding. Literatures, narratives and stories that emerge from the margins and in a universal language like English tries to bring in this above mentioned idea of belonging at the same time striving to maintain their uniqueness in a rapidly homogenising world.

The literature from the different parts of Northeast India, create a new identity for their people. The identity has to be a new one because the land and people have faced events and struggles that were never a part of their ancestors' lives. A new beginning, identity and sense of belonging become an inevitable need of the time in such cases. The literature from Mizoram too tries to define aspects related to the above mentioned. There have been many works coming in from Mizoram, but the novel in English, *Zorami: A Redemption Song* holds significance for being first of its kinds. Malsawmi Jacob takes us through the life of Zorami, whose name is the shortened form of Mizoram and which also means 'endearment'. Zorami's life parallels the wounds and healings of the land of the Mizos. She symbolises the hardships and atrocities faced by her land and its people, the story of its redemption and the attainment of freedom after years of struggles. She too has been through many hardships, from being a girl who lived a normal life in her village, to someone who directly witnessed the atrocities of the Indian army to someone who must attain freedom from the ghosts of the past. Zorami is raped at the age of thirteen and twenty five years later when the novel starts she hasn't been able to heal from the wounds completely. The novel takes us through her life and the life of others around her, like her husband Sanga, friend Kimi, who have all lost dear ones during the tumultuous times of the fight for independence. She is the new woman of her land whose experiences are different from all the earlier generations of the land, she is also someone who can be identified with by any of the English speaking-reading-universal community. Zorami's emotional turmoil is expressed through some of the classic verses in English. She quotes Yeats and others.

The very fact that *Zorami: A Redemption Song* is the first of its kinds to be brought out from the land calls attention to its variations from other forms and the aspects given importance in a novel such as that of a novel. The folktales of the Mizos have been considered here to understand how the identity of the people has changed over the time and to locate new ideas of identity and belonging. Choosing the form such as that of a novel, puts the novelist in an area already well-established over the centuries by writers from around the world. Such a position adopted by the writer brings forward questions that try to understand whose belonging does such a work establish, it is not only the insider who feels at home as he/she lives through all the major movements of the land and becomes aware of the history and struggle of the people or is it also the outsider who sees things in new light.

Similarly, the translations of folklores that are being considered here are not just for the Mizos, but also for the 'Vais'-the other races from "mainland India". The voice of the author is at times addressing an outsider. The new identity of the people cannot be one exclusive of the outside world. The novel Zorami at times directly states this to the reader. The characters discuss with amusement and bitterness how quick the government reacts when the people decide to finally fight for an independent nation after years of helplessness due to neglect from this very same government. The works in English, compared to the existing body of works in Mizo are recent and few. But these recent works, keeping in mind a wider audience, give a new definition to the identity of the people of Mizoram. Such an identity in an inclusive one, where the Mizos are not the only people involved.

One of the strongest criticisms against globalisation is its homogenising of all aspects life and enforcing the cultural aspects of the powerful nations and communities as universal for economic, social and political benefits of a select few. In such a scenario, the author too is in the risk of losing the unique aspects of her culture in her work, especially when written in a language like English. It is in the emerging literatures, especially from northeast India, there are clear instances of how writers maintain aspects of their unique sense of belonging. In *Zorami* this can be experienced when there is a basic understanding of the folktales of the people. Zorami remembers the folktales her grandmother told her as a child. 'Stories of wood nymphs who helped men to shoot

animals, of tragic lovers who turned into stars or butterflies after death, of poor orphans who attained great wealth. Those stories would deeply fascinate Zorami.'(40) Some of the Mizo folktales translated by B Lalthangliana have been read here to understand the recurring themes and motifs in the folktales. Such a readings helps one understand how the healing of Zorami, is directly connected to the stories of her people. In Mizo foktales life and death are not disconnected entities. The end of life is not death and death always leads to other forms of life. There is reincarnation in the sense that life is continued by transferring it from one form of being to another. Humans change to animals or birds or they take up the form of spirits to help their loved ones. Their existence is not a disconnected one. Like the story Pi Hmuaki who was ordered to be killed by the chief who became jealous of her popularity and beauty, after her death whenever a person was emotionally moved to sing he/she thought that it was the soul of this best singer of their land who exerted herself in people's heart and made them sing to show her love and kindness.(46) In the folktales another important aspect is Nature is a living entity. It tests you, guides you and heals you both physically and emotionally. In many of the folktales from different parts of Northeast India, there is the figure of the Tiger. The tiger is the most powerful, cunning and dreaded animal. Some people attain the ability to be man tigers. Another important element of the folktales is the message it gives. When living as group of people human beings around the world told stories that helped them define themselves as a people and gave them a reason to hold onto the unity. All tribal communities had stories of their own and sometimes with aspects that were similar around the world. In the universe of the folktales there is a balance between all animals, birds, spirits and humans. They all have the right to exist on it and are all equal in that sense. If any of them are wronged there will be justice and the guilty will always be punished. The need for a united community leads to the making and passing on of such stories and it is important to note that these stories might play an important role in uniting the people in their communities. Another interesting element in the folktales is the existence of a person called Chhura, he is a short-witted person, who sometimes causes trouble and sometimes comes up with the best ideas. Whatever he is, he is an inevitable part of the lives of his people.

These selected aspects of the folktales have been mentioned here to show their parallels in *Zorami*. In the novel Zorami keeps on getting a dream where "an enormous black snake coming after her. She wants to run away, but is held immobile. The snake crawls forward and catches her."(54) Till the end of the novel this dream recurs from time to time. At times for months Zorami doesn't have any trouble and starts to hope that it won't trouble her again but then the dreams come back to torture her. It is at the end of the story where everything in her life seems lost that she finally defeats her own demons. This is the time when after twenty-five years of being married to her husband she hears rumours of him having an affair with a younger lady, at least from the lady's side. It is also the time when she has started hearing voices around her and fears that she is losing her sanity. The day things reach a peak is when it's her birthday, New Year is approaching and her husband is away in Delhi with the young lady Julie, attending some urgent meetings. As she sits alone fearing the voices will return, she hears the neighbours singing songs to welcome the New Year.

At this time death seems better than any other solutions. She thinks of ways to kill herself, she is in physical and mental pain. Then the dream appears and this time she falls into the snake hole and relieves the trauma she faced as a thirteen year old. But this time there is more to it. In her dream she is dead, her fall into the snake hole can also be symbolic of death. Then there shows up a Messianic figure, a man who takes her under a waterfall and takes away her pain. She wakes up from her dream to find a new peacefulness in her heart. There is a strong Christian element in the work and it also stresses on the fact that deaths can lead to resurrections and new beginnings. Like the Mizo folktales, the lives of the people are interrelated. The action of one person changes the life and story of another. Sanga's first love Dinpuii is killed by the actions of the informer Ralkapa who had informed about Kimi's father a member of the underground MNF to the Indian Army. The lives of Kimi and Sanga change forever. At the beginning of the story Zorami and her family seem quite away from the rest of the things happening around. But as the story proceeds we realise that most of the stories of sufferings and death have happened very near to Zorami, they all are known to her.

Nature plays an important role in these stories too. The forests become the protectors of the commoners, people run to the surrounding forests to protect themselves and their family. The forest and its ways become important to the common people, the underground MNF soldiers and also to the Indian Army. Like the moral messages that the folktales gave, *Zorami* also has a clear message for the people. Being a largely Christian community the message is also related to the religion. Zorami's final healing is also a kind of Christian resurrection. One of the priest Rinzuala, changes his beliefs after experiencing the kindness of an Indian Havildar. He now believes that God loves all his children and works towards a better understanding of the outsider and preaches for the making of a peaceful Mizoram. Like the tiger from the folktales there are people or institutions that at times threaten the unity of the people, question their existence as a people and at times join forces with the people to help them

attain freedom. The Indian Army, the MNF, the Church all play such strong roles in the oppression and the liberation of the people. The character of Rinzuala reminds one of Chhura from the folktales. Like Chhura, Rinzuala does things in the spur of the movement and causes trouble. Though here the troubles are much stronger ones and cause the death of the people. He at first listens to speeches as a young boy and decides to join the violent movement for the Independence from India. He has no patience and wants independence at the earliest. He volunteers for to be member of the MNF does things that end up giving him no option than to be a spy to the Indian Army or be dead. At first he's hesitant to betray his people, later he starts enjoying the power he has over the people. Yet like Chhura, he lives on to be a reminder of what the people had faced in the past. The tales of the Mizo people cannot be complete without him and hence never forget him.

The whole novel takes us through the life of Mizoram. From the time its people lived as independent tribes, to the time under the British rule and the time when the British rule was replaced by the rule of the Indian government to the time it exists as a separate state in India. In the process losing lives, trying to heal the wounds of the past and trying to forgive the evil perpetuators. As stated at the beginning of the paper Zorami, represents the new identity of her people. Her healing in the ends stands for a new beginning for the whole land. But what is also important is that the new beginning is not independent of the past, it draws its inspiration from the past and rewrites the stories to make it a more inclusive one. Another example to prove this could be the hip-hop tradition and rappers finding popularity in the land. The rap songs take their structures from the African American tradition, but the songs talk of the stories of their land. Today there are immense possibilities of bringing together different forms of art and at the same time holding onto ones homeland and people. The 'ram buai,' as the Mizo people call the 'disturbance of the land' is slowly giving way to peace and *Zorami* puts forward a picture of this complicated struggle and its outcome. The emerging identities are located in the lessons of the past and the ideals of the people as a community for a peaceful and harmonious future that does not forget the struggles of the ancestors in making the land what it is today.

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THE EFFECTS OF TELEVISIONS(MEDIA) ON ADOLESCENT A OVERALL STUDY IN VIJAYAPURA DISTRICT

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ABSTRACT

Mass media offers effective channels for communicating effects of television on rule adolescents.

- TV has worked to affect the lives of rural adolescents l. Importance and aims of the study The main aim of the study were to, investigate adolescents Television viewing habits and Interests among rural women. This study sought to conduct a literature study on adolescent's overview of this phenomenon's. Conduct a survey on the television viewing habits and pattern of rural women of vijayapur district.Data base and methodology. Methodology- For the purpose of studying the present problem the researcher has selected the survey method. The conventional technique i.e. questionnaire was employed for primary data collection. The questionnaire was originally written in kannada and translated by self in English. Sample- A total numbers of 100 females sample were selected for this study. Sample take equally (50 sample each village) from four talukas but I have taken two talukas Samples comprised 100 women district. Scope and limitation the study of the research problem was limited to rural women of district. Study is confined to the analysis of television viewing habits among rural adolescents of.

The following limitations are identified: 1. It investigates the television viewing habit among rural women of vijapura district (limitation by respondent). 2. It covers the rural women of only the vijayapur district (by geography). 3. It considers only those women having a minimum qualification of High School

Keywords Media, adolescence, communication, TV

REVIEW OF LITERATURE
INTRODUCTION

Television is one of the nicest inventions of man. It has an edge over other forms of mass media viz .radio and news papers, ets . It has overcome the barrier put up by illiteracy, which is the main hurdle with the print media. It provide a unique communication processific,ina way helping mass communications becoming very simple and speedy . It is multi –media system predominated by the visual media. It is recognized that there is recognized that there is an urgent need for mass education and communication media for accelerating social change , creating awareness and inculcating scientific temper among the masses . It Will also inculcate desired attributes and attitude among the masses necessary for national development.

OBJECTIVES

This is an empirical a study on The Effects of Televisions(media) on adolescent a overall study in Vijayapura District.

HYPOTHESIS

Effects of television on adolescents significantly vary with average time spent on watching daily.

STUDY THE REVIEW OF LITERATURE

Muehling and McCann(1993) have found that attitudes to the ad to be higher if it is more credible , evokes positive likable feelings, uses humor , uses relevant or liked music , sex appeal or other such execution devices, uses likable and attractive celebrities, contains useful information, but not to make it boring contains information that is itself liked , and placed in a media environment that itself is liked.

Koteler (1994) studied that advertising is an activity that is aimed at creating awareness and thereby arousing in product. It gives a competitive in edge to the product by presenting it to the target audience in the most attractive way possible.

J. Kang, S. Andersen, & MPfau, (1996), this study indicates that television viewing programs among Native American adolescents has a minimal effect in generating their conceptions of social reality. Given the importance of television as a cultural medium and a transmitter of cultural values, this study investigated the contribution of television viewing to Native American adolescents' conceptions of social reality in terms of proper roles of males and females, of family values, and of perceived reality of television.

Hanspal,savita (2001)He said in this book "Advertising and Marketing strategies; highlighted the impact of TV advertisement on respondents belonging to particular life –style . the exposure to the marketer's

messages great depend upon how much time one spends in watching the TV. and how it influences the particular life –style of person to which he belong . this will help service marketers segment and develop features of brand of loyalty and use of favorable word of mouth and will help in targeting defined audience.

B.K.PRASAD MEDIA AND SOCIOAL LIFE IN INDIA(2005) HE explored television believed that mass media has an important role to play in achieving national goals . The UNSCO report on various aspects of communication and society provides eight following functions of mass media.

Raghavan, Priya (2008) according to latest estimates, there is an average of 230 million viewers of cable and satellite television in a week. This makes India the third largest cable television market in the world, behind only China and the US, which have 106 million and 69 million cable homes respectively. Television is switched on during prime time between 8 pm to 11 pm. The next most popular viewing time is the early evening A Study of Television Viewing Habits among Rural Women between 6 pm to 8 pm. On weekends too, prime time is the most popular time slot with close to two thirds (sixty-two percent) switching on the television during this time. At the weekends, the second most popular time is in the afternoon between noons to 4 pm with almost half (forty-eight percent) saying they watch television in this period. On an average in the survey of households, television remains on for more than five hours on weekdays and above six hours on weekends.

Munshi, Shoma (2010), The new Indian woman was depicted as an independent and assertive woman, a successful wife and mother, who often had a career or worked outside the home, and led a lifestyle that was significantly different from existing rural lifestyles. These soap operas were an instant success and attracted very high viewership all over India.

Nazakat (2011), Television, especially the commercialization and Westernization of television in the Kurdistan Region, has created a new vista for the Kurdish women that are revolutionizing the way she looks at the world and at herself. Today, Kurdish women are viewers of the foreign mass media; they compare and contrast their lives with those that they witness in the films and soaps of international television productions. This causes confusion in terms of the conflict between the traditional Kurdish way of life that these women are situated in and the modern lifestyles they witness on the television. Bettye

Kaushik, Kapil, (2013) 60% respondents preferred television rather than other means of communication. Most of the respondents in favor of T.V. 58% prefer channels other than Zee T.V., Star Plus..,and they belonged to young age group category. The DD is preferred by the upper age group persons and Star plus by the female respondents..

Ullah, et. al (2014) study findings that Television plays an important role in our daily life, it has some positive as well as negative impact. Social behavior is the product of environment, media way to development but most of our adolescents female adopt negative traits from electronic media. Finally study finding show that extensive viewer of media programs cause of low academic grades among most of the female students

Pugalendhi, (2015) though the television watching and learning has an agreeable growth among Chennai urban women. homemakers was spend 5 hours per day for watching soap opera and some homemakers spending 3 hours for cookery show, less homemakers spending 2 hours approximately for watching horoscope programs in Chennai urban areas.

Vandana (2011), According to the study "Impact of television on rural women." 47% respondents spent 1-2hours in a day on viewing television. 48% respondents like to watch family serials. Majority of respondents reported 30% change in their dresses and 23% change in food habits. Thus from the study we have concluded that rural women are an important part of our country. Because of their busy scheduled they have no time to watched television has not impact on the life of rural tissues especially the women. Television being a good change in their life.

Kaushik, Kapil, (2013) 60% respondents preferred television rather than other means of communication. Most of the respondents in favor of T.V. 58% prefer channels other than Zee T.V., Star Plus..,and they belonged to young age group category. The DD is preferred by the upper age group persons and Star plus by the female respondents.

Namrata & Kakade, (2014) The present study was to know the television viewing habits of slum people of Gulbarga slums. Most of the people to get relief from their monotonous lives, the slum folks look at television for entertainment rather than development. 65.33% respondents watch TV daily, 42.67% watch TV for up to 3 hrs a day. A total 43.33% respondents watch film channels, 38% watch entertainment channels, 38.67%

respondents watch films and 33.33% watch serials. In slums, the main purpose of having TV is to have entertainment. It is important to create awareness among slum people about the importance of TV in getting education and development.

Shruti (2014) According to study, majority (40%) said that they watch news programs and old movies. Only 3% watch programs with a special thrust on politics. The remaining members (57%) mostly watch programs such as serials, family oriented discussions crime stories or sports based programs.

Devadas, Saravanan, (2015), TV is successful in educating rural women. As a mass medium is successful in making women literate, helps in children's education, making aware about family welfare schemes, provides Knowledge of balance diet / nutrition during pregnancy period, provides information about children's health, family planning, spreading awareness about organic food and providing knowledge about sports. III. STATEMENT OF THE PROBLEM A study of Television viewing habits among rural adolescents of Vijayapur district. IV. OBJECTIVES 1- To find the television viewing habits among rural adolescents of Vijayapur district. 2- To find the favorite television programs of women. 3- To find out the language in which they like watching programs. 4- Find out what has changed in the lives of adolescents by television viewing habits and viewership patterns. 5- To identify the regularity and time spent on watching television by among adolescents of Vijayapur .

- TV has worked to affect the lives of rural adolescents l. Importance and aims of the study The main aim of the study were to, investigate adolescents Television viewing habits and Interests among rural women. This study sought to conduct a literature study on adolescent's overview of this phenomenon's. Conduct a survey on the television viewing habits and pattern of rural women of vijayapur district. Data base and methodology. *Methodology*- For the purpose of studying the present problem the researcher has selected the survey method. The conventional technique i.e. questionnaire was employed for primary data collection. The questionnaire was originally written in kannada and translated by self in English. Sample- A total numbers of 100 females sample were selected for this study. Sample take equally (50 sample each village) from four talukas but I have taken two talukas Samples comprised 100 women district. Scope and limitation the study of the research problem was limited to rural women of district. Study is confined to the analysis of television viewing habits among rural adolescents of.

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CONCLUSION

Mass media offers effective channals for communicating effects of television on rule adolescent messages which can increase knowledge and influence behavior have the ability to disseminate information to large audience effcienty television can be particularly important channel.

Media scholar usually are more interested in programs that are of high commercial value.Most often ,the rule adolescents programs are not timed to suit the farmers . TV network for this group to meet their needs. It is also suggested that producers include appealing and appropriate TV itmes such as show, contest, comic play and etc in their programs under the supervision of the experts in rural adolescents.

Television has proud to be a profound means of communication and potentially capable of living tremendous effect on the society undoubtedly television is an influential and appealing medium capable to draw the attention of too many viewers regardless of the literacy or illiteracy of its audiences although the cost and expenditure of television exceeds than that of radio, it is more effective and powerful from the educational viewpoint. the purpose of this study was to evaluate the role of television as an educational toll to enhancement of famers knowledge television to improve awareness of famers media remains a vital part of development and farming system and transition of education in agriculture unstill be more and rural adolescent fruit full if it is convey through television and will result in rural adolescents.

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BENEFITS OF E-BANKING & ELECTRONIC SET-UP OF SBI BANK IN INDIA

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ABSTRACT

E-banking implies performing basic banking transaction by customers round the clock globally through electronic media. Alternatively electronic banking can be defined as delivery of bank services to a Customer at his office or home by using electronic technology and this has resulted in Conceptualization of virtual banking. On the other hand E-Banking enables the customers to perform the basic banking transactions by sitting at their office or at homes through, where the customers can access the banks website for viewing their account details and perform the transactions on account as per their requirements. This has resulted in shrinking of geographical boundaries easy reach to the clientele reliable and secure services. The E-banking services include automated Teller Machine Plastic, card currency, Internet Banking and Electronic Clearing Services.

Keywords: Internet Banking & its Usage, SBI, Digital Baking, Electronic Banking

INTRODUCTION

In India, a number of banks have either gone for Internet Banking or are on the verge of going for it. Internet Banking System is different from what was possible up to now off line information or for limited services. The type that cables the customer to transact business online in real time. The Internet Banking System provides the facilities like Balance Enquiry, Funds transfer to another account in the same bank Request for cherub book change of address stop payment of cheques and viewing monthly and annual statements. The Internet Banking System has a new security infrastructure for conducting commerce on the Internet. The initiative called Bunk ID, MS to become a national ID infrastructure supporting services such as authentication and digital signatures for the entire authentication population.

Many researchers expect rapid growth in customers using online banking products and services. The Internet Banking System allows customer contact through increased geographical reach and lower cost delivery channels. Customers can reach a given institution from literally anywhere in the world. Management must understand the risks associated with The Internet Banking System before they make a decision to develop reticular class of business.State Bank of India is the largest bank with network of over 15000 branches and 5 associate bank located even in the remote part of India" SBI offers a wide range of banking products and services to corporate and retail customers.

Now a day information technology plays a vital role in banking sector Day by day increasing change in technology world it leads to improve e0banking services of various banks" Traditional branch model of bank is now changing into new form of e0banking services like kiosk marketing machine coin vending machines of SBI . It provides various advantages to customers.

OBJECTIVES

1. To study the applications of Banking.

2. To know the satisfaction level of the customers from the banking with particular sector i.e. whether private or public.

3. To know the reason why people are using banking.

LITERATURE REVIEW

Manish Mittal and Arunna Dhademade (2005) they found that higher profitability is the only major parameter for evaluating banking sector performance from the shareholders point of view. It is for the banks to strike a balance between commercial and social objectives. They found that public sector banks are less profitable than private sector banks. Thus there is urgent need for public sector banks to provide such services to stand in competition with private sector banks.

I.M. Pandey (2005): An efficient allocation of capital is the most important financial function in modern times. It involves decision to commit the firm's funds to the long term assets. The firm's value will increase if investments are profitable and add to the shareholders wealth. Financial decisions are important to influence the firm's growth and to involve commitment of large amount of funds.

K.C.Sharma: Banking has entered the electronic era. This has been due to reforms introduced under the WTO compliances. Private sector banks have been permitted to open their shops in the country. These banks are either

foreign or domestic banks with foreign partnerships. Some of them have been set up by Development Financial Institutions in order to embrace concept of universal banking, as practiced in advanced countries.

Hr Michigan international publishers (2009): Efficiency can be considered from technical, economical or empirical considerations. Technical efficiency implies increase in output.

INTERNET BANKING
Online banking allows a user to execute financial transactions via the internet. Online banking is also known as "internet banking" or "web banking." An online bank offers customers just about every service traditionally available through a local branch, including deposits— these are done online, using ATMs or through the mail— and online bill payment. Using Internet banking services, you can do the following normal banking transactions online:

- Funds transfer between own accounts.

- Third party transfers to accounts maintained at any branch of SBI

- Group Transfers to accounts in SBI Group

- Inter Bank Transfers to accounts with other Banks

- Online standing instructions for periodical transfer for the above

- Credit PPF accounts across branches

- Request for Issue of Demand Draft

- Request for opening of new accounts

- Request for closure of Loan Accounts

- Request for Issue of Cheque Book

- Earn reward points for transactions through Internet Banking

Apart from these, the other salient value-added features available are:
- Utility bill payments

- Online Ticket Booking for travel by Road, Rail and Air

- SBILIFE, LIC and other insurance premier payments

- SBI and other Mutual funds Investments

- Tax Payment

- Income, Service, State Govt

- Customs Duty Payment

- Online Share Trading (eZ-trade@SBI)

- Online Application for IPO

E-banking service In India
- Internet Banking

- ATM(Automatic Teller Machine)

- Tele Banking

- Mobile Banking

- Payment Cards(Debit/Credit Card

ADVANTAGES OF ONLINE BANKING

Convenience is a major advantage of online banking. Basic banking transactions, such as paying bills and transferring funds between accounts can easily be performed at times convenient to consumers. In effect, consumers can perform banking transactions 24 hours a day, seven days a week. Online banking is fast and efficient. Funds can be transferred between accounts almost instantly, especially if the two accounts are held at the same banking institution. Banking accounts can be monitored more closely, thanks to online banking. This allows consumers to keep their accounts safe.

Around-the-clock access to banking information provides early detection of fraudulent activity, thereby acting as a guardrail against financial damage or loss. Online banking allows for the opening and closing of fixed deposit and recurring deposit accounts that typically offer higher rates of interest.

Be available when and where your customers want you to be. Mobile banking does not restrict your business to set times/locations. Be available 24/7 – anytime, anywhere.

Empower your customers:
Your users will be able to transfer funds, invest or exchange currency without interruptions/suggestions from anyone, waiting time and quick turnaround on requests.

Go green, go paperless:
Deliver paperless statements directly into customers' email addresses, while saving the cost of printing, paper and delivery. The less wastage of paper makes this solution environment friendly.

Have a single view of customers:
Link your mobile banking application with the existing core banking solution to know your customers better. Study the customer's profile and account information to understand their financial habits for offering personalized products/services.

Provide super-fast services to customers:
With smart features of Smartphone's like the camera, enable your customers to simply click pictures and initiate requests. For example: Open a new account by clicking and submitting KYC documents online instantaneously.

Facilitate location-based services:
Track a user's location, push notifications for recent offers nearby and ensure greater security against frauds for transactions initiated from unfamiliar locations etc.

Reward your customers:
Give loyalty rewards to customers in the form of points or discount coupons for transacting via the mobile banking application.

Safeguard customer details:
Share real-time updates on transactions executed; configure multi-level security features like OTP to registered mobile for authentication via the banking application.

Streamline the contact process:
Allow your customers to get in touch with bank staff using the banking app. Give them options to Chat/call at any point of time for help and feedback when they feel stuck or need personal assistance for particular financial services.

Stay efficient and compliant:

Minimize human errors, automate processes and become competitive using a good mobile banking solution. Also, follow rules and guidelines recommended by the regulatory bodies consistently.

If you are not having an app for your bank or credit society yet, this is the right time to have one and avail all the above-listed benefits. For those already using mobile banking but looking for "extra" advantages, upgrades now and delights your customers.

DISADVANTAGES OF ONLINE BANKING

For a novice online banking customer, using systems for the first time may present challenges that prevent transactions from being Process although online banking security is continually improving; such accounts are still vulnerable when it comes to hacking. Consumers are advised to use their own data plans, rather than public Wi-Fi networks when using online banking, to prevent unauthorized access. Additionally, online banking is dependent on a reliable internet connection. Connectivity issues from time to time may make it difficult to determine if banking transactions have been successfully processed. On occasion, consumers may prefer face-to-face interactions for more complex banking issues.

CONCLUSION

From the analysis part it can be concluded that customer have good respond towards SBI advance products. SBI is in first Position having large number of customers & providing good services to them. The Bank has a wide customer base. So the bank should concentrate on this to retain these customers.

In present scenario SBI is the largest advance product issuer in India. Within a very short period of the achievement made by SBI is excellent, what a normal bank cannot expect. But it is being done by SBI. It happens due to employee dedicated towards the organization, fastest growing Indian economy & brand image.

To be the largest advance product SBI should focus on-
- Launch Innovative product

- Customized advance products

- Better customerservices

- Fastest customers problem solving techniques

- Customer retention

Apart from all above, SBI believes in providing good customer services to their customers which is a key factor for success infuture.

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A GREEN METHOD FOR THE SYNTHESIS OF N-PHENYL-2,4-DINITROANILINE

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ABSTRACT

N-phenyl-2,4-dinitroaniline have been synthesized by carrying out N-arylation of Aniline with 1-chloro-2,4-dinitrochlorobenzene at room temperature. Compound have been characterized by their spectral and micro analytical data.

Keywords: N-arylation, Aniline, 1-chloro-2,4-dinitrochlorobenzene, room temperature.

INTRODUCTION

Aryl amines are an important class of compounds and are widely used in pharmaceuticals crop-protection chemicals and material science [1-4]. Transition metal mediated C-N bond forming processes are important fundamental transformations and are extensively utilized for N-arylation reactions. Beside copper promoted N-arylation of amines (the Ullmann reaction) [5] a significant discovery, during the last few years independently made by Buchwald and Hartwig, is the palladium catalyzed cross-coupling of aryl halides or triflates with amines [6-7]. Although this process requires much milder reaction conditions than those of the Ullmann reaction, some limitations, such as difficulties associated with aryl halides possessing free N-H groups [8] along with the use of expensive palladium sources and ligands, still remain. On the other hand, traditional protocols for the Ullmann reaction prescribe stoichiometric use of copper salts and rely generally on high temperatures. Recently, N-arylation of aryl amines has been achieved using a catalytic amount of CuI, complexing ligands, and a strong base. In the absence of ligands, the copper salts exhibited poor catalytic activity [9-10]. Chan and co-workers have reported an important alternative, where arylboronic acids are used as arylating agents instead of aryl halides [11]. Lam and others further investigated this reaction [12-14].

Although the reaction proceeds at room temperature, the use of dichloromethane as the solvent, a tertiary amine as the base, prolonged reaction time, as well as poor yield in some cases were still a few disadvantages, and thus the procedure required improvements. However the transition metal used leaves traces of it in the reaction product which creates a problem for drug synthesis. Also ligand and solvent free system would represent a major advance as the inconvenience during workup can be overcome. Due to increasing environmental and financial problems, the chemical industry altogether has started researching various ways of developing the cleanliness and abundance of many synthetic methods.

Therefore we planned to carry out N-arylation of Aniline with an activated halide, i.e. 1-chloro-2,4-dinitrobenzene at room temperature.

EXPERIMENTAL SECTION

The melting points were determined using capillary tube and are uncorrected. The FTIR spectra were recorded on Spectrum One Perkin Elmer (US). The 1H-NMR spectra were recorded on a Bruker AVANCE (300 MHz) spectrometer (with TMS as internal references).13C-NMR spectra were recorded on Bruker AVANCE (75MHZ) spectrometer. Mass spectra were recorded on API-3000MD-series (US). UV spectra were recorded on Shimaduz2401 PC and Shimaduz 2450, Japan, Spectrophotometer. Elemental analyses were carried out in EA 3000, Euro Vector, Italy. The purity of the compounds was checked by TLC on pre-coated SiO_2 gel (200mesh).The reagents were purified by distillation before use.

GENERAL PROCEDURE

Aniline **(I)** (0.46 ml, 0.005mol) was taken in a RBF, to it 1-chloro-2,4-dinitrochlorobenzene **(II)** (1g,0.005 mol) was added with constant stirring at room temperature. After few seconds of reaction (Thin layer chromatography), the solid was extracted with chloroform and filtered. The filtrate was distilled to obtain a solid residue. The resulting solid was recrystallized from methanol, to give crystalls of N-phenyl-2,4-dinitroaniline **(III)** (1.15g., yield: 95%) (m.p. 156^0C, lit., [15] m.p. $156\text{-}157^0$C)
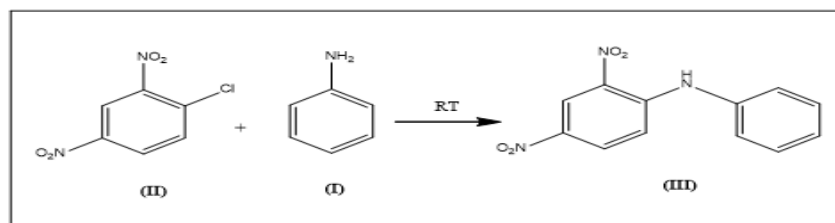
CONCLUSION

We have described an efficient and novel method for the synthesis of Aniline with 1-chloro-2,4-dinitrochlorobenzene at room temperature. The method is eco-friendly,

inexpensive, easy to handle, good yielding.

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SPACE AND CULTURE IN KAMILA SHAMSIE'S KARTOGRAPHY

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ABSTRACT

Kartography (2002), a much acclaimed novel by Kamila Shamsie, a celebrated Pakistani writer, introduces Karachi, the city of lights, where the author upholds various phenomena of Pakistan. It is also a home of a culture, history and a land of opportunities. The city witnesses the Postmodernism through material developments and violence. Kamila's narration swings from present to past, and back like a pendulum, as the city experiences several life changing events like the Partition of Pakistan in 1971. Kamila also records the tenets of culture of different times and spheres. She throws light on the myriad traditions of Pakistani society. The author narrates how the history influences the culture of particular place. The places, relationships, food habits, inhabitations, languages, dialects and attires exhibit history and culture of each historic space and generation. The present paper attempts to examine Shamsie's use of place, space, history and culture in her novel Kartography.

Keywords: Culture, History, Postmodernism, Society

Kamila Shamsie's novel *Kartography* showcases instances of space and culture in Colonial Pakistan, especially, Karachi.. She explicates how history influences the common life and culture. Her narrative shifts from charts and maps based on the layout of spatial territories of Colonial India. The novel portrays Karachi with its geographical maps and canons of culture, events from history, politics and society. She comments on the historical significance of Karachi by mentioning the great historical figures, scholars, critics and cartographers like Alexander the Great, Strabo, Eratosthenes.

Similarly, Shamsie symbolizes social conditions of Karachi with a spider plant, a decorative plant which grows and survives in the artificial light. She pinpoints Karachi where life survives and grows despite of violence. Shamsie provides the evidences of violence. She refers 'The November issue of Newsline, with the words KARACHI: DEATH CITY running across the cover.'(Shamsie 148) The media daily reports the death, murders, riots and violence in Karachi. Dawn newspaper gives the numbers of the death due to violence. Violence is a major subject of the correspondence between Raheen and Karim. Shamsie explicates the historical, cultural, political, and social background of Karachi is mainly responsible for the violence in the city.

The novel documents love affair between Karim and Raheen who desire live peacefully in some other part of the world except Karachi. For him Karachi is, ". . . a city that was feasting on its own blood, the violence so crazy now that all the earlier violence felt like mere pinpricks. Back to a city that bred monsters" (Shamsie 297) On the contrary, Karachi is place which is a homeland for Raheen, who like Zafar does not want to leave it. Raheen is a modern woman, free in her expressions. She prefers to go out in the nights without caring about the violence in the city. Raheen always stands for truth and justice. She criticizes the hypocrisy of the religion. She questions a sudden change in her friend, Sonia's behavior. Kamila throws light on how the modern Muslim woman willingly accepts, molds and restricts herself according to the religious rules and norms. She states:

She rolled down the sleeves of her kameez all the way to her wrists. . .then reached behind me to the dupatta slung over the back of her chair and placed it to her head. 'Let's go down and sit with him'

'Have I entered a parallel universe here? I tugged at the dupatta, . . . She gave me one of the drop-the-topic looks. 'We are Muslim women,' she said.

I tried to find some sign that she was joking. 'We were Muslim women four months ago too.'

'I thought we'd agree to disagree about religion' (Shamsie 148)

The sudden change in Sonia restricts Karim to greet her at airport. Her covered head and her tugged sleeves over her wrists make Karim pause and look to her for the first move. Even Zia, who secretly loves Sonia appreciates her new religious mannerism. Raheen assumes it must be Sonia's father who might have forced her to follow the religion. Zia replies her, "She does have a mind of her own." (Shamsie 151)

The attire, food and the social rules and regulations are the cultural markers. Ali a sophisticated and introvert person wears neat and ironed formal clothes. Kamila traces the influence of Western culture through the Western attires of Ali. His clothes also indicate his new and practical ideology which bestows him the practical

lens to judge the violence, curfew in Karachi. Shamsie states how people fight even for the common basic needs of their family. Ali concerns about his son, Karim's safety. Hence, he wants to leave Pakiland. On the one hand, Anwar, Zia's father who loses his one year old son in 1971 by stray a bullet maintains contacts and records of secrets of the imminent personalities of Karachi as a safeguard. These files are the personal historical records through which one can peep into the past.

Gradually, Kamila narrates how her characters change with the time. Ali's wife, Maheen colors her hair to maintain her beauty. After finding magazines under Karim's bed, she does not overreact like a typical mother. Raheen's mother, Yasmin is also a friendly and candid woman. She even advises and supports her husband, Zafar. Zafar and Yasmin encourage Raheen to express herself freely. Kamila traces the women empowerment as well as changed role of parents in Pakistani society. Yasmin discusses the topics like romance, love, friendship and sex with Raheen freely. These minutes explicate the cultural shift in Muslim socio-familial spaces in Pakistan.

Shamsie presents Karachi as Mini Pakistan, a home for multiculturalism as people represent different cultures, religions and castes like Pathan, Sindhi, Bengali, Hindu and Muslim. She pinpoints how the hatred and violence among the religions, castes have increased due to the discrimination and politics. Further, the author points out hoe Partition in 1947 has given birth to Pakistan as well as Muhajirs who left their home at the time of Partition but never receive respect in Pakistan. Asif defines Muhajir as "they all left their homes at Partition. No understanding of ties to place." (Shamsie 39) Further, Shamsie throws light on the sufferings and humiliations of Muhajirs. She also showcases the victims of the Quota System who accept theft as a way to satisfy their familial needs. A car thief, well-educated person is a victim of Quota System cares about the safety of a girl in the deserted area. Kamila minutely depicts the culture of the sufferers. Marriage, a sacred discipline, time of merriment for elite class but for a car thief it is a punishment. He unwillingly marries to his brother's widow.

Subsequently, Kamila picturesquely narrates the culture of nomadic tribes in Pakistan. These tribes move from place to place. The city dwellers do not accommodate them. With time and place nomadic culture gets changed. One nomadic tribe remains at Asif's farm for more than twenty years still they are called nomadic. Asif allows them to occupy his property but he restricts their presence on the water resources and mixing with the other villagers. He says:

The villagers and the farm hands considered them untouchables. . . the nomads could stay as long as they drank water from their own wells, and did not mix with the villagers.(Shamsie 51)

Kamila refers Islam to highlight that the concept of untouchables does not exist in Islam. She introduces the real nature of Islam which promotes humanity and equality. She offers a close look of the nomadic tribe's culture. She describes their business, their life style, chores, homes and heavy dark colorful clothes

Further, the author brings to light the divisions of Shia and Sunni. She points out marriage, especially, an arranged marriage where everybody wants to get the life partner from the same religion, caste and culture. Asif's brother's elopement with his lover brings to light the attitude of society towards inter-caste marriage in Pakistani. Asif also pretends as if he is happy with his brother's inter-caste marriage because, "the girl's a Shia . . .Asif's Sunni." (Shamsie 73) Shamsie states, "Everyone wants everyone in their family to marry same to same." (Shamsie 74) She reveals that due to Maheen's Bengali identity Zafar does not marry her. In childhood, Zia kicks Karim when declares his identity as "half Bengali." Zia feels as if Bengali is bad word. Kamila vocalizes the ill treatment given to the other cultures. She narrates Bengali culture through Maheen's aunts and cousins' saris, language and food habits.

Shamsie marks the urban culture by the airport, McDonalds, the Chinese restaurant, smoking, corruption, violence, parlors, new designer dresses, smoking and drinking habits. The women in urban areas give more importance to the artificial beauty. They care about their lipsticks, new designer dresses, waxing and their appearances. People in urban area try to be friend with someone who has seven digits amount in his accounts. Kamila vocalizes the pompousness and hypocrisy of the elites and aristocrats. Ruksaana and Bunty represent the artificial culture of pompousness, party and parlor. Rukhsaana, Aunty Runty is a prime promoter of this culture. Yasmin describes her, "a woman from whom loveliness has fled."(Shamsie 72)

Shamsie talks about popular adjective, *Ghutana* "to describe a particularly social 'do' and noun to refer to the people who threw themselves into the socializing. For instance, 'and how was last night's party? Was it Ghutana evening?'"(Shamsie 69) Kamila explains how people in Karachi enjoy their lives. She pinpoints the winter season, a season of party. Every year from the month of November the train of invitations starts to knock the doors of every Karachiies. These invitations reveal the lifestyle and the culture of the place. These

invitations are of Dolkis, mehndis, mayouns, milads, sham-e-rangs, ganas, shadi receptions, valimas. Kamila explicates that Karachi does not mean only the violence and bloodshed which disturb the smooth life but also the enjoyment and happiness.

Similarly, the author showcases the influence of Western culture. Hollywood songs come to Raheen and Zia's minds to express their feelings. Shamsie exemplifies the smoking habit as one of the markers of modern culture. Even Ruksaana smokes and drinks. She also brings to the mind in Pakistan smoking in front of parents is taboo.

Shamsie shows how language speaking is attached with culture. The elite class uses English to project elitism. In Pakistan Urdu, Pashtun, Hindi and Arabic are the native languages which are spoken by the natives. English is the most important language for elite class of Karachi. The author point outs how new generation prefers English easily than their mother tongue. Raheen confuses when Karim writes the names of the stations on his hand. Kamila puts forth a popular fashion of using nickname. Every character in the narrative has a nickname. Zafar is called as Zaf, Zia as Zee, Karim as Karimzow, Yasmin as Yaso, Raheen as Ra and Ruksaana as Runty. These also indicate the double culture and double identities of the characters. The use of foreign words like hors'-d'□uvres, means 'starter', nouveau riche means 'newly rich'is also a part of Karachi culture. Consequently, new generation has its own language, the language of anagrams and short forms that distances them from the native culture and space.

Urban Karachi has bungalows, mansions, huge buildings, airport, five stars hotels whereas rural part of Karachi has creeper-covered mud houses which brings forth the binaries of urban and rural culture. The cotton-fields, the buffaloes, the greenery and the freedom and safety are the markers of rural Karachi culture. Shamsie also describes the congested part of Karachi which has different space and culture. She states:

The congested parts of Karachi with its colorful buses manically racing one another, men selling fruits and vegetables from wooden carts on the side of the road, deformed beggars dexterously making their way through traffic, laundry flapping washing lines on the latticed balconies of the low-rise apartments buildings.(Shamsie 59)

Kamila provides the glimpses of poor working class of Karachi. She talks about the streets cleaners, carpets-sellers, fruits-sellers, snake charmers and florists. She mentions the food culture of Karachi as halva puri, dal, rice, pakodas, noodles, pizza, tea adding extra cream, green tea, coffee and coke that also shows multiculturalism.

Kamila explicates the story telling as the best part of culture to pass on information to next generation. Asif at dining table narrates the Partition in 1971. Shamsie narrates 'how people are forced to entertain themselves in Ruralistan.'(Shamsie 22) Apart from it, Kamila states that more than three generations of Karim's family are involved in the linen industry. Asif assumes that Karim will also go for the same business. But Karim breaks the monotony of the culture in the family by developing his fetish for Cartography. He declares, "No, I'm not joining the family business. . . I'm going to be a map-maker."(Shamsie 23)

Kamila depicts the feudal statues before and after the Partition of 1971. Asif, an owner of Rahim Yar Khan is a decadent feudal. His actions and manners highlight the culture of feudal. Shamsie narrates him surveying his property as he carries himself as a feudal, he puts the dark glasses, takes a long drag of cigarette, a farm manager on his side. He also allows the nomadic tribe to live on the dune, a part of his property. He points out his property with stick which he carries like a true feudal. He does not like Zafar's activities against feudal system. Kamila describes the consequences of migration in 1947 through the hatred of the natives towards the Muhajirs. Laila says:

"Karachi is my home, you know. Why did those bloody Muhajirs have to go and form a political group? . . .Coming across the border thinking we should be grateful for their presence. . . Do you hear the way people like Zafar and Yasmin talk about "their Karachi"? my family lived there for generations. Who the hell they are these Muhajirs to pretend it's their city?" (Shamsie 41)

Gradually, Kamila pinpoints American culture of carrying umbrella. She also narrates the Maheen's visit to London and her experience at airport about American accent. The author also describes the first impression of Karim as a foreigner at Karachi airport when Raheen states:

". . . stylish round glasses, dressesd in jeans, sneakers, and a collarless kurta with the sleeves rolled up. . . I might have mistaken him for a foreigner, dressed in s manner that announced both his foreignness and his desire to absorb the influences of the East. . . He's becomes like a gora.'(Shamsie 155)

Kamila also mentions the adjectives used by people in their dialect like gora, Angrez, Amreekan. She pinpoints that the geographical space does not influence Pakistani culture. She states, "He still hugs men like Pakistani." (Shamsie 156) The foreign culture influences Karachi. The infrastructure of airport is maintained and renovated to attract the foreigners. The author highlights tourism and its impacts on occupation and the lifestyle of Karachi. Also, Kamila draws the attention towards the declining condition of Karachi. She points out the problem of declining religion, drugs which has the equal distractive capacity like violence. She describes the Clifton, past the shrine of the Sufi, Shah Abddullah Ghazi, with its surrounding.

Kamila's *Kartography* traces mixed culture of Karachi which is developed with time. Kamila symbolizes the culture of Karachi with the old and popular "Mohatta Palace, that decaying pink building which, with its domes and history and its amalgamation of British, Middle Eastern, Hindu and Mughal styles, had always been my favourite Karachi structures." (Shamsie 271). The novel thus cartographs the changing space and static and not-static cultural tenets of people in Karachi.

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