

## MARATHWADA MITRA MANDAL'S COLLEGE OF COMMERCE

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principal@mmcc.edu.in, enquiry@mmcc.edu.in, www.mmcc.edu.in

Number of books/chapters/edited volumes/books published and papers published in national/international conference proceedings per teacher during AY 2018-2019

Sr.No	Name of the Author/s	Title of the Paper/Book	Publication
1	Asst. Prof. Dr. Rajeshwari Biradar	Design of triple band hybrid microstrip antenna for Bluetooth application	Royal Journal
2	Asst. Prof. Gauri Jadhav	A study of E-recruitment awareness among the students of graduate level in 2017-18 in select colleges of Pune city.	Royal Journal
3	Asst. Prof. Gauri Jadhav	A descriptive study of the impact of robotics on the social environment with its problems and prospects	CAME- C
4	Asst. Prof. Dr. Ashwini Kulkarni	Green marketing an over-review	CAME- C
5	Asst. Prof. Avantika Lawrence	A study on the realm of performance control in marketing strategy	CAME- C
6	Asst. Prof. Dr. Kalpana Vaidya	Impact of Demonetization on the Indian Economy	CAME- C
7	Asst. Prof. Dr. N.B Shaikh	Impact of Demonetization on the Indian Economy	CAME- C
8	Asst. Prof. Vishakha Wagh	Cyber Security Law and Challenges for the business world	CAME- C
9	Asst. Prof. Dr. Sadip Anpat	Microwave spectroscopy modelling for geophysical parameter retrieval using synthetic aperture radar (SAR) dataset	Indian Journal of Pure & Applied Physics

10	Asst. Prof. Dr. Kalpna Vaidya	A Study of Emerging Challenges for Sustainability of SEZ Units ibn Pune	An International Multi Disciplinary Half yearly journal
11	Asst. Prof. Dr. Swapna Kolhatakar	Adoption of Innovative factors and their benefits in formal education	An International Multi Disciplinary Half yearly journal
12	Asst. Prof. M.S Deshmukh	Adoption of Innovative factors and their benefits in formal education	An International Multi Disciplinary Half yearly journal
13	Asst. Prof. Shubhangi Mathe	Feature Vector and its importance in ANN	An International Multi Disciplinary Half yearly journal
14	Asst. Prof. Dr. Ashwini Parkhi	Emerging Issues in Commerce A study of start-up trends in India	An International Multi Disciplinary Half yearly journal
15	Asst. Prof. Teja Dighe	An analytical study of Operations and Merchandising in Retail Management	An International Multi Disciplinary Half-yearly journal
16	Asst. Prof. Dr. MuktiBapna	An Analytical Study of Collaborations Accounting	An International Multi-Disciplinary Half-yearly journal
17	Asst. Prof. Sushil Gangane	Major Challenges and Problems of Rural Entrepreneurship in India	An International Multi-Disciplinary Half-yearly journal
18	Asst. Prof. Dr. Rajeshwari Biradar	Design of Hybrid Dual wide band Antenna with Notch band Characteristics	International Journal Engineering and Science Innovation
19	Dr. M.D Lawrence	A study of possible emerging challenges for sustainability in marketing perishable goods, especially through digital marketing	Journal of Interdisciplinary Research
20	Asst. Prof. Komal Dhoot	A study of the co-relation of artificial intelligence and emotional modern	CAME- C
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50	Asst. Prof. Dr. Ganesh R. Patare	A study of Startup initiatives in India	VidyaWarta International multilingual Research Journal

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52	Asst. Prof. Dr. Joe Lopez	A study on customer satisfaction and loyalty as function of experiential marketing in the banking industry	International Journal of Management And Social Science Research Review
53	Dr. Devidas Golhar	Consumer satisfaction and perception of switching from postpaid to prepaid model in electricity consumption	International Journal of Business Management and allied Research



## Design of Triple Band Hybrid Microstrip Antenna for Bluetooth **Application**

## Rajeshwari Biradar Nellogi

Assistant Professor Department of Computer Science (Electronics) Marathwada Mitra Mandal College of Commerce, Deccan. Pune.

## Abstract

A design of hybrid semi-circle coupled slot loaded micro strip antenna is proposed for triple band operations, the proposed antennas for triple band operations, the antenna has a volume of 5x10x0.16 cm<sup>3</sup> and operates between 1.58 GHz to 5.34 GHz and gives is 3.683 dB. The proposed antenna is excited through a single line micro strip feed using at three different bands quarter wave of impedance matching transformer. The antenna is useful for the application such as Bluetooth, Wireless, WLAN and WiMAX. The antenna parameters such as bandwidth, return loss, gain and radiation pattern are discussed and presented.

Keywords - Hybrid micro strip antenna U-shaped slot, Corner Truncated, Bluetooth

## Introduction

Emerging trends in microwave communication systems often require antennas with compact size, simple in design, low cost.and capable of operating more than one band of frequencies. Owing to its thin profile, light weight, low cost robustness, integrability, with MMIC's and ease of installation [1]. Numbers of investigations have been reported in the literature for dual, triple and multiband operations [2-6]. Further the antenna can also available for wider Slots on its patch [7], U-slot antenna with rotated hybrid circular patch [8], corner truncated microstrip antenna. But the design and development of corner truncated hybrid semicircular antennas for triple band operations .it's found to be rare in the literature this techniques are reduce actual size reduction.

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## A Study of E-Recruitment Awareness among the Students of Graduate Level in 2017-18 in Select Colleges of Pune City

### Gauri Jadhav

Assistant Professor, BBA, BBM Dept., Marathwada Mitra Mandal's College of Commerce

## Abstract

This paper attempts to evaluate the students awareness on online job search engines to get employed with respect to their qualifications. It gives the outline of students' knowledge towards the E-recruitment process with the help Job Board Sites and also how they are utilizing the E-resources available in the market to lay down a remarkable career path. The data has been composed through a well thought-out questionnaire by taking a sample of near about 80Students' (Final Year Pursuing Graduates & Post Graduates) who are studying in the surrounding degree colleges, engineering colleges, and MBA colleges in Pune district, Maharashtra, and the respondents are personally interviewed. The research reveals that students are having lack of knowledge on online job portals in the way how to utilize the job portals, how to register in a website with all his/her qualifications, qualities etc., and this research shows the difference between post graduation and graduate students in terms of "knowledge on job portals". Finally, some important suggestions listed and advised to students how to utilize Job Portals and how to lay their Career Path by using Electronic Recruitment techniques like E-recruitment websites.

Keywords: Online Job Portal, E-recruitment, Students Awareness, social recruitment sites.

## Introduction

The traditional recruitment process of recruiting employees through the ways of advertising in print media has been replacing with the electronic recruitment process with the evolution of new intermediaries (Job Search Engines) between employer and applicant. The recruitment process has become very much easy for an employer to find a right person for a right job. The process of searching for a job has also become very much easy for an applicant to

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## 11. A Descriptive Study of Impact of Robotics on Social Environment with its Problems and Prospects

## Gauri Jadhav

Assistant Professor, MMCC, Pune.

### Abstract

Humans and technology go hand in hand. The discovery of fire, for example, has affected the history of mankind dramatically. Not only has it allowed humans to exercise more control over their living environment, it also functioned as a catalyst in the development of humanity. Inventions such as the eyeglass and the printing press had an enormous impact. The development of vaccines and antibiotics allowed humans to reduce mortality rates significantly from the late 18th century onwards. Fossil fuel use, electricity, the internet, the computer and many other robotics have improved efficiency and productivity in the past centuries. Further inventions must thus be considered when thinking about the future. Technology offers considerable advantages, but it also has the capacity to have a negative impact. Population growth would cause crises that will force us to develop technologies that harm our environment. The use of robotics will also increase unemployment levels among humans. Technology could however, also be used to help falling populations create a sustainable society. Robotics could fill in the gaps in the workforce and assist where necessary, while scientific research could focus on sustainable improvements.

Keywords: Social impact, Societal impact, Positive and Negative impact.

#### Introduction

## Robotics in Current State

An assessment of the international state of robotics R&D published in 2006 by the nonprofits analysis World Technology Evaluation Center (WTEC), found that the U.S. was leading in robot navigation in outdoor environments, robot architectures (the integration of control, structure, and computation), and in applications to space, defence, underwater systems, and some aspects of service and personal robots.

U.S. R&D efforts on robotics have focused primarily on military and defence-related applications—unmanned aerial, ground, and maritime systems, both surface and undersea. The

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## 10. Green Marketing - An Overview

## Dr. Ashwini Kulkarni

Marathwada Mitra Mandal's, College of Commerce, Pune.

#### Abstract

In the last decade, consumers have become more en lightened on environmental issues. Green marketing refers to selling product or rendering services based on environmental benefit. It came into existence in late 1980s and early 1990s. Green marketing is growing rapidly and consumers are willing to pay a lot for green product. There has been little analysis of the impact of this new market on the consumers and the environment so far. Green marketing affects all areas of our economy, it does not just lead to environmental protection but it also creates new market and job opportunities. Companies that are environmental stewards stand a chance of gaining many satisfied and loyal customers. This paper deals with an overall highlighting on green marketing and gives its overview.

**Key Words:** Green Marketing, Green Products, Importance of Green Marketing, Green Marketing Tools, Challenges in Green Marketing.

## What is Green Marketing?

According to the American Marketing Association, green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising.

Other similar terms used are Environmental Marketing and Ecological Marketing. Thus "Green Marketing" refers to holistic marketing concept wherein the production, marketing consumption an disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch in to green products and services. While the shift to "green" may appear to be expensive in the short term, it will definitely prove to be indispensable and advantageous, cost-wise too, in the long run.

A product may be considered -green if it:

- Conserves water and energy
- Prevents contributions to air, water and land pollution

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## 12. A Study on the Realm of Performance Control in Marketing Strategy

Ms. Avantika Lawrence Faculty Members, MMCC.

#### Abstract

The realm of performance control includes (i) decision control of strategy or directing; planning and control of strategy; performance control of strategy - strategic control and tactical ontrol to correct strategy through a process of feedback and counter trouble if any; and dynamic adjustments to competition and market (ii) performance control of structure and associated integration and linkages issues (iii) performance control of conduct - measures to reinforce successes; measures to overcome failures by a process of learning, implementation changes; and measures to counter ruin. Useful performance control is possible through an understanding, identification and management of uncertainty, risk and goodwill. The usage of metrics to establish standards of expected performance and obtain measures of actual performance enabling control is also an important consideration in the process of performance control in marketing management and strategy.

Keywords: performance control, legitimacy equity, legitimacy risk, integration, risk, goodwill

## ntroduction and Research Scope

One of the paradigms of management can be stated as to achieve organizational goals and objectives with optimal use /deployment of resources and includes (i) strategy (includes planning, forecasting and directing) (ii) structure or organizing (includes staffing) to execute the strategy (iii) conduct or the actual process of execution (including coordinating) (iv) measuring, comparing and managing performance. Performance is the status of outcomes of decision making to the organization and / or the status of delivery of the marketing offer to the customer and / or to the firm; the status assessed on single or multiple dimensions / elements of managerial / marketing relevance.

Marketing strategy is a business cum functional strategy with a customer orientation and a competitive focus; from a functional perspective marketing strategy consists of positioning

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## 8. Impact of Demonetization on the Indian Economy

**Dr. N. B. Shaikh** Professor, MMCC.

Ms. Kalpana Vaidya
Faculty Member, MMCC.

## Abstract

Demonetization is not the first time in India, but introducing Rs. 2000/-currency note is first time in India. Demonetization is one of the big steps initiated by Government in addressing the various issues like black money, counterfeit currency, corruption, terrorism etc. This Research paper evaluates the Indian economy, to study the positive and negative aspects of demonetization and to assess the sectoral impact of demonetization on the economy. Demonetization refers to Withdrawal of a particular form of currency from circulation. It is a cleansing action for economic prosperity. On the midnight of 8th November 2016, the Government decided to eliminate the existing Rs 500 and Rs 1000 notes from circulation and gradually introduce a new set of notes. The government of Narenda Modi completely surprised his citizens by suddenly announcing withdrawal of larger denomination currency notes from circulation, forcing Indians to put their cash into banks. That would bring all the money into taxable account.

**Keywords**: Black money, counterfeit currency, demonetization, tax evasion, terroris financing.

### Introduction

Demonetization is the act of stripping a currency unit of its status as legal tender. It occurs whenever there is a change of national currency: The current form or forms of money is pulled from circulation and retired, often to be replaced with new notes or coins. Sometimes, a country completely replaces the old currency with new currency.

The opposite of demonetization is demonetization, in which a form of payment is restored as legal tender.

There are multiple reasons why nations demonetize their local units of currency:

- To combat inflation
- To combat corruption and crime (counterfeiting, tax evasion)

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Dr. N. B. Shaikh Professor, MMCC. Ms. Kalpana Vaidya Faculty Member, MMCC.

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# 13. Cyber Security Law and Challenges for Business World

Mrs. Vishakha Nitin Wagh

Marathwada Mitra Mandal College.

#### Abstract

Cyber Security plays an important role in the development of information technology as well as Internet services. Our attention is usually drawn on "Cyber Security" when we hear about "Cyber Crimes". This paper focus on cyber security law and challenges for Business World while adopting new technologies such as mobile computing, cloud computing, e-commerce, and social networking. The paper also describes the challenges due to lack of coordination between Security agencies and the Critical IT Infrastructure.

Index Terms - cyber security, cloud computing, e-commerce, mobile computing.

## 1. Introduction

The Internet is one of the fastest-growing areas of technical infrastructure development In today's business environment, disruptive technologies such as cloud computing, social computing, and next-generation mobile computing are fundamentally changing how organizations utilize information technology for sharing information and conducting commerce online. Today more than 80 percent of total commercial transactions are done online, so this field required a high quality of security for transparent and best transactions. The fight against percrime needs a comprehensive approach. Given that technical measures alone cannot prevent any crime, it is critical that law enforcement agencies are allowed to investigate and prosecute cybercrime effectively

## 2. Latest on Cyber Security Issues

Privacy and data theft will be the top security issues that organizations need to focus. We live in a world where all information is in digital form. Social networking sites provide a space where users feel safe as they interact with friends and family. In the case of home users, cyber-criminals would continue to target social media sites to steal personal data. There will be new attacks on Android operating system based devices, but it will not be on a massive scale. The fact tablets share the same operating system as smart phones means they will be soon targeted by

PUNE-4

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## Microwave spectroscopy modelling for geophysical parameter retrieval using synthetic aperture radar (SAR) dataset

M A Shaikha\*, S M Anpatb, A K Dongarec, P W Khiraded & S B Sayyadc <sup>a</sup>Department of Electronic Science, New Arts, Commerce & Science College, Ahmadnagar 414 001, India <sup>b</sup>Department of Electronics, Vidya Pratishthan's Arts, Science & Commerce College, Baramati 413 102, India Department of Physics, Padmabhushan Vasantdada Patil College, Patoda 431 523, India <sup>d</sup>Department of Physics, Dr Babasaheb Ambedkar Marathwada University, Aurangabad 431 001, India Department of Physics, Milliya Arts, Science & Management Science College, Beed 431 122, India

#### Received 13 March 2018

The microwave spectroscopy is an extremely powerful tool for synoptic observation of the object on the earth or planetary bodies. One of the best microwave spectroscopy imaging system is the synthetic aperture radar (SAR) remote sensing. It operates in all weather conditions, though there is change in environmental conditions. In the present study microwave L band SIR-C SAR dataset has been used. The various modellings have been used to classify and analyze the geophysical parameters on the earth or planetary bodies. The modelling makes the process of estimating information beyond the real observation range for data interpretation. In the present paper two most widely used modeling techniques for microwave SAR spectroscopy, i.e., empirical model and an integral equation model (IEM) have been discussed. The aim of the present work is accurate, reliable and skillful measurements of geophysical parameters. In the present work, surface roughness, soil moisture, dielectric constant  $(\epsilon)$  and backscattering coefficients  $(\sigma^0)$  etc. geophysical parameters have been measured with the help of the statistical parameter and occurrence plane estimated from the microwave SAR image.

Keywords: Microwave spectroscopy, SAR, Geophysical parameters, Modelling

### 1 Introduction

Microwave spectroscopy is the study of the interaction of matter and electromagnetic radiation in the microwave region of the spectrum. The synthetic aperture radar (SAR) is an active remote sensing system, which acquired very high-resolution images of the earth or planetary bodies. It has the capacity to penetrate through clouds, fog, smoke, etc. though there is change in environmental condition and capable to sense the object on the Earth during the day or night. The modelling makes the process of estimating information; beyond the original observation range is possible in data interpretation. The land geophysical parameters like surface roughness, soil moisture, dielectric constant (ε) and backscattering coefficients ( $\sigma^0$ ) etc. will be retrieved by using modelling techniques.

The measurement of soil-moisture content is one of the most important targets of remote sensing, and significant amounts of experimental and theoretical studies have been carried out since the late 1970s.

The soil dielectric constant (ε) at microwave frequencies exhibits a strong dependence on the soil moisture content. The radar backscatter is sensitive to soil moisture content. Surface roughness is the other disturbing factor that significantly affects the measurement of soil moisture. This quantity has also been the subject of many investigations. In general, it has been stated that backscatter is more sensitive to this factor than emission. The variation of soil moisture affects the both dielectric constant (ε) and backscattering coefficients ( $\sigma^0$ ) calculation<sup>2,3</sup>.

The surface roughness can be interpreted as the topography of the surface nature on a scale of a few meters to centimetres4. One of the common approaches for soil moisture retrieval is the development of direct models by simulating the radar observations in terms of the soil attributes, such as the dielectric constant and the surface roughness, of an area with known characteristics. Dielectric constant and roughness are the primary features that govern the interaction of electromagnetic radiation with a bare natural surface5. The dielectric constant is directly dependent on seit more and soil texture

<sup>\*</sup>Corresponding author (E-mail: mudassarshaikh333@gmail.com)



## M C E SOCIETY'S JOURNAL OF INTERDISCIPLINARY RESEARCH

Pune - Vol. IV, Issue No. 1 - January, 2019 (Half Yearly)

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## A Study of Emerging Challenges for Sustainability of SEZ Units in Pune

KalpanaVaidya MMCC, Pune vaidyakalpana@gmail.com

#### Abstract

India a fast developing country needs to survive and compete with rest of the world in international trade. To compete and increase the volume of international trade output is to be increased for which huge capital investment for industrialization is needed. The SEZs come with capital and technology which is deficient in India. But the way for SEZs is not so clear due to some specific reasons. The studies in this field are quite essential to study the performance of the SEZs in the economy in attaining the goals and make suggestions improving their performance in the interest of the nation. This study examines issues like impact of SEZs on overall economic development and employment of SEZs in Pune region. It also tries to study problems faced by the SEZs.

Keywords – SEZ- Special Economic Zones, Sustainable, Pune

#### Introduction

Special Economic Zones (SEZs) is one of the export promotion schemes of the government of India among Export Processing Zones (EPZs), Hundred Percent Export Oriented Industrial Units (EOUs), Technology Parks (TPs), etc. The Special Economic Zone is a geographical region which has more liberal economic laws than a country's typical economic laws. SEZ is an instrument of capacity development with the goal to promote rapid economic growth by using fiscal and business incentives to magnetize foreign investment and technology. At present, there are more than 3,000 SEZs operating in 120 countries and accounting for over \$600 billion in exports and about 50 million jobs. By offering privileged terms, SEZs attract investment and foreign exchange, stimulate employment and boost the development of improved technologies and infrastructure. In these zones only the labour and banking laws will operate. The Indian EPZs have contributed hardly 4 percent of the country's exports In Asia, India was one of the first countries to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports. Hence, the first EPZ in Asia was set up in Kandla in 1965. The Special Economic Zones (SEZs) Policy was announced in April 2000, with a view to overcome the shortcomings experienced on account of the multiplicity of 2 controls and clearances, absence of world-class infrastructure and an unstable fiscal regime, with a view to attract larger foreign investments in India, with the minimum possible regulations, this policy planned to make SEZs an engine for economic growth supported by quality infrastructure complemented by an attractive fiscal package, both at the Centre and the State level, In India from 1st November,

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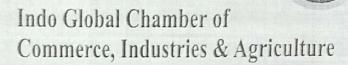




## Marathwada Mitra Mandal's College of Commerce,

Deccan Gymkhana, Pune

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International Multidisciplinary Conference on

## Emerging issues in Management, Commerce, Engineering and Technology

Sunday 04th February, 2018

This is to certify that Prof./Dr./Mr./Mrs./Ms.

Dr. S. S. Kolhatkar

Assistant Professor, MMCC, Pune

has participated and presented the paper entitled

Adoption of innovative factors and their benefits in formal education

at the International Conference on Emerging issues in Management, Commerce, Engineering and Technology held at Hotel Aurora Towers, Camp, Pune-411001, Maharashtra on Sunday 04th February, 2018.

Prof. M.D.Lawrence Principal, MMCC, Pune.

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Prof. (Dr.) Aftab Anwar Shaikh President, IGCCIA

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# Adoption of Innovative Factors and their Benefits in Formal Education

Dr. S. S. Kolhatkar

Assistant Professor, MMCC

Mrs. M. S. Deshmukh

Assistant Professor, MMCC

## Abstract

The tremendous growth of education sector has seen a large population now being identified as literate. The introduction of standardisation of educational processes and the practices has further streamlined the various aspects of this sector. In accordance with the education standards through norms and regulations, the large number of educational institutes are witnessing competition and adapting themselves to the dynamic situation by practicing and promoting innovative practices.

Our paper attempts to introduce innovation, the need for innovation and innovative practices. Next, we identify the scope of implementing the innovative practices in the education sector. The next section contains various parameters of education innovation like creativity, reliability, stability, continuity and growth & development. The fourth section contains the benefits to various stakeholders of the education sector which is finally followed by the conclusion

#### I. Introduction

Education and training sector is undergoing a sea change in the recent past with the focus shifted from public to private sector. Private sector is also actively involved in education and its role will become more poignant in days to come. The private sector's role in the higher education sector has been growing at a rapid pace over the last decade and needs to further expand at an accelerated rate. The education market is now thriving on the back of the workforce proving itself equal to their counterparts elsewhere in the world in productivity. Given the predominantly young population, the education market is bound to accelerate rapidly.



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Shubhangi L. Karanjkar

Department of computer Science, Shivaji University,

Kolhapur 416004, India.

has participated and presented the paper entitled

Feature Vector and its importance in ANN

at the International Conference on Emerging issues in Management, Commerce, Engineering and Technology held at Hotel Aurora Towers, Camp, Pune-411001, Maharashtra on Sunday 04th February, 2018.

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Principal, MMCC, Pune.

Prof. (Dr.) Aftab Anwar Shaikh
President, IGCCIA



# Emerging Issues in Commerce: A Study of Start Up Trends in India

## Dr. Ashwini R. Parkhi

Marathwada Mitra Mandal College of Commerce, Pune-4.

## Abstract

I see startups, technology and innovation as exciting and effective instruments for India's transformation." Says PM.

Commerce is the activity of buying and selling in large scale. Commerce today means doing business which adds to the profit of the companies who are giving the products and services to the market to earn profit. There is spectacular growth in Commerce over the last decade due to competition which leads to downward pressure on prices, profit margins, to introduce more modern technologies and more skilled manpower. There are various emerging issues in India like E commerce, digital marketing, startup India etc. This paper is an effort by the researcher to throw light on the recent emerged issue "Start Up "schemes The researcher through this paper have tried to focus on need, and challenges of the Startup India.

Keywords: - Start Up, E commerce, Digital marketing

## Introduction

The start up campaign was first announced by our prime minister Narendra Modi on 15<sup>th</sup> August 2015b from Red Fort. The event was inaugurated on 18<sup>th</sup> January 2016 by Mr.Arun Jaitlee with 40 top CEOs and founders and investors from silicon valley. The start up is a revolution scheme to boost entrpreneurship and self employment which gives the message of being Job seekers than job creators.

- Startup means an entity, incorporated or registered in India:
- With annual turnover not exceeding Rs.25 crore in the preceding financial year
- Working towards innovation, development or improvement of products or processes or services, or if it is a scalable business model with a high potential of employment generation or wealth creation.

# **An Analytical Study of Operations and Merchandising in Retail Management**

Mrs. Teja V. Dighe

Department of Commerce, M.Com, LL.MMMCC, Pune - 04.

## Abstract

Retail management, development, increased employment is India's focus, accounting for over 10 percent of the country's GDP and around eight percent of employment. Retail in India is at the crossroads. It has emerged as one of the most dynamic and fast paced industries with several players entering the market. Supermarket chains and malls are mushrooming all over as people are enjoying their shopping experiences at Big Bazaar, Shoppers' Stop and the like. Success of any retail operation is largely based on the retailer's ability to provide right goods to the customer, at the right place, at the right time and at the right price. This is being provided by retailers all over and retail marketing is growing and becoming highly competitive. According to a study of (Global retail expansion by A.T. Kearney, 2012) India has emerged as the fifth attractive retail destination attracting global retailers for entry and expansion plans. The research presented here aims to build a picture of the changes in retail taking place in India. India is poised to become a retail power house. "Changing retail scene in India"

Keywords: Retail, Operations and Management

## Introduction

Term 'management' meansthe process of bringing people together on a common platform and make them work as a single unit to achieve the goals and objectives of an organization.

Retail management means various processes which help the customers to procure the desired merchandise from the retail stores for their end use. Retail management saves time and ensures the customers easily locate their desired merchandise and return home satisfied. Retailing is in goods as well as services. All stores providing variety of goods and the stores providing travel services or dry-cleaning services or health services or parlour services also come under the retailing purview. Apart from stores merchandising various retail purchases web

PART - II

11791



## An Analytical Study of Collaborative Accounting

Dr. Mukti Bapna

Asst. Professor - MMCC, Pune.

## Abstract

We live in the online world that demands actions in the real-time. Clients make and receive payments over electronic medium round the clock all over the world. The accounting firm has to consider the regional taxes, currency exchanges, and several other factors to maintain error-free operations. It requires a consistent collaboration with the client as well as between the staff. This paper facilitates understanding of Collaborative Accounting and various aspects related to it. This paper is an attempt to analysis benefit of Collaborative Accounting.

Keyword - Cloud, Collaborative, Accounting

## Introduction

The accountancy profession has changed over time. In the past, accountants worked mostly on compliance and reporting issues, crunching numbers in their small cubicles but today it has changed a lot. The accountants are being an important part in supporting business decision-making. The idea is not new, but traditionally only more senior accountants were expected to play this role. Now that technological change facilitates or supplants the accountant's more routine activities, and the business environment has become more dynamic, organizations expect a more value-added contribution from accountants at various levels of experience. This means close and active partnering with their business counterparts in IT, human resources, marketing and operations, efficiently imparting expertise by translating data into useful information.

Meaning of Collaborative Accounting – Collaborative accounting is a model that enables firms and clients to work in real time – removing the boundaries of time and distance to collaborate with one another and complete tasks with ultimate efficiency. Collaborative Accounting solutions allow clients, their accountants and third parties to work together in real time. Collaborative Accounting takes away some of the mundane accounting tasks and lets the

# Major Challenges and Problems of Rural Entrepreneurship in India

Asst. Prof. Sushil Gangane

Faculty Member, B.Com Department, MMCC, Pune.

## Abstract

Nowadays Rural entrepreneurship is a major opportunity for the people who necessarily migrate from rural areas or semi-urban areas to urban areas. It is also a fact on the contrary that the majority of rural entrepreneurs are facing many problems due to non availability of primary amenities in rural areas especially in developing countries like India. Financial problems, Lack of education, insufficient technical and conceptual ability at present it is too difficult for the rural entrepreneurs to establish industries in rural areas. Certainly the economic development of our country largely depends on the development of rural areas and also the standard of living in its rural mass. For the economic development of a country and of regions within the country rural entrepreneur is surely one of the most important inputs. Today entrepreneurs are also driven to achieve success in their business along with the qualities inherited by them of a dreamer, leader, manager, innovator, continous learner, and decision maker and most important is to implement all these qualities into the work. Certainly entrepreneurs set the example of turning their dream into reality. More importantly the story behind to achieve the dreams into reality is to set massive goals for themselves and also stay committed to achieving them regardless of the obstacles they get in the way with the unmatched passion and the ambition towards achieving the goal. Undoubtedly it looks attractive, fascinating and motivating after listening the stories of the entrepreneurs, but for sure success is not as easy as it looks always. There are certainly some obstacles which we call challenges to overcome by looking forward the prospects to be a successful entrepreneur. The paper also makes an attempt to find out the challenges and problems for the potentiality of rural entrepreneurship. It also tries to focus on the major problems faced by entrepreneurs especially in the field of marketing of products, other primary amenities like water supply, availability of electricity, transport facilities, required energy and financial amenities. In the light of this research paper focuses on the major

PART - II

## Design of Hybrid Dual Wide Band Antenna with Notch Band Characteristics

Rajeshwari Biradar<sup>1</sup> and S.N.Mulgi<sup>2</sup>

Research student, Department of PG Studies and Research in Applied Electronics, Gulbarga University,
Kalaburagi-585106, Karnataka, INDIA

Professor, Department of PG Studies and Research in Applied Electronics, Gulbarga University,
Kalaburagi-585106, Karnataka, INDIA

Corresponding Auther: Rajeshwari Biradar

Abstract: In this article, a novel design of microstripline fed dual band microstrip antenna (MSA) with notch band characteristics is presented. By etching a slot on the radiating patch and by truncating the ground plane the notch-band characteristic is realized. The dual bands are obtained is the frequency range of 1.19 to 8.18 GHz which covers GSM (1.19-1.54 GHz) and WiMAX (3.19-8.18 GHz) applications. The notch band helps in rejecting the unwanted signal interference between the two operating bands. The proposed antenna is simple in its geometry and fabricated using low cost FR4 substrate material. The simulated and experimental results are demonstrates they are good agreement with each other

Keywords: Hybrid slot antenna, Notch, Wide band, GSM and WiMAX applications.

Date of Submission: 09-06-2018 Date of acceptance: 25-06-2018

#### I. Introduction

The recent explosion in the communication market has rectified in the emergence of a number of systems appearing at different frequencies, such as wireless local area network (WLAN), Global position Systems (GPS), WiMax etc. The antennas used for these applications are commonly installed separately [1-1]. In this paper, a single hybrid corner truncated monopole rectangular microstrip antenna (HCTRMSA) has been designed and fabricated to operate for both GSM and WiMax frequency ranges. The proposed antenna consists of a single feed monopole with corner truncated on bottom surface of the patch [4-7]. The ground plane has been modified in order to get wide impedance bandwidth. The slot is placed at the center of the radiating patch to achieve a notch band and dual wideband operation [8-12]. The antenna is fabricated and tested successfully on vector network analyzer. The performance of the simulated result of the antenna shows a good agreement with measured one. The antenna gives omnidirectional radiation characteristics in its operating bands.

### II. Antenna Design

The configuration of the hybrid corner truncated rectangular monopole microstrip antenna (HCTRMSA) is illustrated in Fig 1. The antenna is designed and fabricated on a substrate having dielectric constant of 4.2, loss tangent of 0.02 and substrate thickness 1.6mm. The antenna is termed as hybrid because the rectangular and triangular geometry are designed for the same resonant frequency and are combined together to form a HCTRMSA. On the radiating patch a square type slot is inserted at its center. The antenna is excited through a simple  $50\Omega$  microstripline feeding having a width of 3.17 mm and length of 24 mm. A square cut type slot is designed mainly to achieve first band. The appearance and location of notch band is depends on the slot truncated on the ground plane which is placed slightly below the radiating patch. The parameters of the proposed antenna were obtained by using Ansoft's High Frequency Structure Simulator (HFSS) tool and final optimized design parameters of the proposed antenna is as shown in Table. 1. The top and bottom view photography of HCTRMSA is as shown in Fig. 2.



Table: I Antenna Parameters Hetrmsa

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## A Study of possible emerging challenges for sustainability in marketing of perishable goods especially through digital marketing

## Dr. M. D. Lawrence

Principal, MMCC, Research Guide Pune Mrs. GauriJadhav Assistant Professor, MMCC, Research Scholar

#### Abstract:

In the present digitalized era many unprecedented marketing changes and complexities are gaylord. Due to this frequent and recurring changes and complexities a lot of emerging challenges for making specially through digital marketing are taking place.

This paper attempts to identify SWOT analysis such emerging challenges and marketing complexities especially of perishable goods for day to day consumption. The paper further aims at suggesting ways and means to overcome sustainability in digital marketing.

Keywords: Digital marketing, perishable goods, marketing sustainability

#### Introduction

In the present global marketing scenario information technology and digitalization applications, processes and operations are carried out in large volumes and it has spread across every activity and sphere of human life and living and it covers anything and everything with regard to even animal, pets, birds etc. While digital marketing scope is widening it is offering economic and commercial convenience to the customer at the large specially claiming to provide economic utilities because of digitalization especially through the use of E- marketing and outline buying. These utilities which they are claiming are Utilities of time, place, money, risk, and person.

Despite the above conveniences and utilities these days there are some emerging problems in digital marketing with regard to a) Effective integration of business process. Conflict between inclusive business policies and regulation coupled with cyber laws, crime, and malpractices . Problems and challenges alignment of various business practices encompassing domestic. National and global issues and challenges which are slowly but surely becoming Himalayan challenges for sustainability

#### Aims and Objective:

1. The aim of the study is to identify the emerging challenges that could affect the sustainability in marketing of perishable goods through online marketing processes and transactions.

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# 18. A Study of the Co-Relation of Artificial Intelligence and Emotional Model

Asso. Prof. S. D. Pawar
HOD, Bus Adm Dept., MMCC, Pune.
Asst. Prof. Nidhi Satavlekar
Lecturer, BBA(CA) Dept., MMCC, Pune.
Mrs. Komal Dhoot

Lecturer, BSc (CS) Dept. MMCC, Pune.

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This phenomenon is very paradoxical, complex, technologically oriented, gadgetry based. It is paradoxical mainly because it follows after the concept, use and application of what is known as emotional intelligence which is more soft, human and emotional and artificial intelligence on the other hand is more technological and rational.

This paper explores to compare, contrast and co-relate between AI and human thinking based on Ortony, Clore and Collins Model (OCC model).

**Keywords:** Artificial Intelligence (AI), emption, emotional intelligence, OCC model, categorization, quantification, mapping, reflection.

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# 19. A Study of Dijkstra's Algorithm to Find Shortest Path

## Amruta Paranjape

Asst. Professor, Department of Computer Science (Mathematics) Marathwada Mitra Mandal's College of Commerce, Deccen, Pune.

#### Abstract

To search the route for a vehicle before or during travelling to get destination we use path planning process and a specific application. Dijkstra's algorithm is most important algorithm for searching shortest path in the graph. In this paper we focused on this important application of Dijkstra's algorithm. Also discussed one real road network problem which is solved using Dijkstra's algorithm.

Keywords: Dijkstra's algorithm, shortest path, weight, edge, vertex.

#### I. Introduction

Dijkstra's algorithm is invented by Dutch computer scientist Edsger Dijkstra in 1956 and published in 1959. In Graph theory, the shortest path problem is the problem of finding a path between two vertices (or nodes) in a graph such that the sum of the weights of its constituent edges is minimized. Dijkstra's Algorithm is a graph search algorithm that solves the single source shortest path problem for a graph with non-negative weighted edge, producing a shortest path tree.

## II. Problem discussion

Here we discuss one real path problem in the Pune city. The problem is, traveler wants to travel from Dahanukar colony to Hinjewadi. There are some different paths from starting point to the destination. We have to find shortest path so that traveler can save their fuel as well as time. For that we have to draw a graph which contains some vertices which represent road junctions and the edges represent roads connected to those junctions. And the weights on the edges represent distance between two end vertices.



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# 20. A Study of the Significance and Utility of Public Key Cryptography for Ensuring Data Security with the Application of RSA Algorithm

Mrs. Komal T. Dhoot
Lecturer, MMCC.
Mrs. Punam K. Bhoj
Lecturer, MMCC.

## Abstract

In the era of information, communication, technology and with rapid digitalization, it has become increasingly challenging task to ensure that the data is prevented from misuse and unauthorized access while it is transferred or accessed across the net. Very few algorithms provide computational infeasibility and make it difficult to break a key for finding the original message. In RSA algorithm, a message sender generates a public key to encode (Encrypt) the message and gives the receiver a generated private key for recovering (Decrypting) the original message. The process of Encryption and Decryption is performed by using symmetric key cryptography and Asymmetric Key Cryptography which is called Public-key cryptography.

This paper attempts to analyze, review and study the operational process as to how public key cryptography ensures data security using RSA algorithm.

Keywords: RSA, Encryption, Decryption, Public-Key Cryptography

#### 1. Introduction

Cryptography (Greek krypton-"secret", graphos -"writing") is a science of writing secretly. It enables to protect the information by transforming it to an unreadable format or unintelligible format so that the message can be hided from the other people than the intended receiver.

Data cryptography is the scrambling of the content of the data like text, image, audio & video to make it unreadable or unintelligible during transmissions.

According to Lorenzo Cappelletti, "Cryptography is a science of keeping secrecy of messages exchanged between a sender and a receiver over an insecure channel. The objective is achieved by encoding data so that it can only be decoded by specific individuals".

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# 21. Corporate Social Responsibility - A Boon for Businesses in India

Asst. Prof. Teja V. Dighe MMCC, Deccan, Pune.

#### Abstract

"State what you will do, report what you did". A cheque-book charity concept converted into something which needs to be pondered for by formation of committees in every establishment in India. In order to streamline the philanthropic activities and ensure more accountability and transparency in the economic activities, the government of India made it mandatory for companies to undertake CSR activities under the Companies Act, 2013. Companies eligible under section 135 of the Companies Act 2013 have embraced the law and wholeheartedly initiated a number of CSR projects across the entire spectrum as defined within schedule VII of the Act. The rules further say that CSR is not charity or mere donations. The companies should use CSR to integrate economic, environmental, legal and social objectives with the company's operations and its growth. Companies spend a quantum of money as huge as 2 percent of their average profit in the last three years for CSR activities. It is only since 2012-13 that firms have started allocating funds for CSR activities specifically. This was in response to the Securities and Exchange Board of India (SEBI) circular dated August 2012, which mandated all top 100 listed companies to include business responsibility report as a part of their annual report. In this paper we are going to analyze how this concept is working in India and to what extent companies are following it for social and economic growth of the country. It shall try to determine the significance of CSR; the activities corporate perform under CSR, its impacts and confluences.

Keywords: Funding, Profit share, Legal Provisions, Importance

### Introduction:

The United Nations Industrial Development Organisation (UNIDO) has defined corporate social responsibility (CSR) as "a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their



# 1. A Theoretical Proposal for the Emergent Hybrid Marketing Model

Dr. M. D. Lawrence
Principal, MMCC.
Ms. Avantika Lawrence
Faculty Member, MMCC.
K. Uday Kiran
Faculty Member, MMCC.

### Abstract

In this paper, the authors propose the framework for research attempts to explore and analyze the types and nature of industries, products and/or services whereby the traditional marketing model is giving way to new hybrid models. Specifically, it will focus on exploring and understanding the characteristics of hybrid models that are currently in existence, developing and validating a proposed generic theoretical hybrid marketing/trading model, analyzing the underlying driving forces or factors behind the emergence of the hybrid marketing/trading model, and analyzing the relationship between performance and this new hybrid marketing/trading model.

In addition, through the proposed qualitative analysis, the research will reveal insights into the issues surrounding the transitions organizations make in moving from a traditional marketing (or trading) model to the hybrid marketing/trading model. This will lead to a greater understanding of the consequent changes to the organizational structure and the new staff skills and competencies needed to make this transition.

Keywords: Marketing Model, Qualitative, Hybrid, Trading Model, Emerging Introduction

## Traditional Marketing and Trading - Separate Models

Marketing is defined as "a process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others" (Kotler & Armstrong 1997). Core concepts of marketing include "needs, wants, and demands; products; value, satisfaction, and quality; exchange, transactions, and relationships; and markets. This is the definition of traditional marketing in this proposal.





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#### Abstract

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# 3. New Trends, Issues and Characteristics in the Dynamic Database Approach

Dr. Swapna S. Kolhatkar Lecturer, MMCC, Pune. Prof. Manjiri S. Deshmukh Lecturer, MMCC, Pune.

#### Abstract

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The role of database as a data store is vital for various software applications and software systems. From information systems to executive information systems, the database has been used to store data as well as metadata. The increasing amount and variety in nature of data, has facilitated and promoted the advancement and use of analytical and big data systems for analyzing, predicting and forecasting trends and situation for aiding business decisions and policies. This paper discusses the changing nature and purpose of data types in terms of implementation and requirement specifications along with the flexibility in storing or communicating data as per the need or specifications. It is organized in the introduction of structured and unstructured data types, data storage applications, data models, schema and lastly the conclusion.

### I. Introduction

In computer science and computer programming, a data type is a classification of data which tells the compiler or interpreter how the programmer intends to use the data. Most programming languages support various types of data, for example: real, integer or Boolean. A data type provides a set of values from which an expression (i.e. variable, function) may take its values. The type defines the operations that can be done on the data, the meaning of the data, and the way values of that type can be stored. In many software applications, there is a need for defining flexibility in the data type specifications. Such requirements and flexibility in the data storage results in the definition and provisioning of [6] structured, semistructured and unstructured data types as given in Figure 1.

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आहे. परंतु या क्षेत्रात मातीची ढीग खलीच आहेत त्यावर कोणतेही वृक्ष लावण्यात आलेले नाही. संदर्भः

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नॅक मुल्यांकन प्रक्रियेत महाविद्यालय ग्रंथालयाचा सहभाग व महत्व

> श्री. मनोहर विठ्ठल गोहणे ग्रंथपाल,

मराठावाडा मित्रमंडळाचे वाणिज्य महाविद्यालय, पुणे

गोषवारा

भारतासारख्या विकसनशील देशामध्ये महाविद्यालय व विद्यापीठे यांची मोठया प्रमाणात संख्यात्मक वाढ झालेली आहे. परंतू या संख्यात्मक वाढीबरोबरच गुणवत्ता वाढही अपेक्षित आहे. याकरिताच राष्ट्रीय मुल्यांकन व अधिस्वीकृती परिषदेची स्थापना करण्यात आलेली आहे. नॅकमार्फत विद्यापीठे व महाविद्यालय यांचे मुल्यांकन करुन त्यांना श्रेणी देण्याचे काम केले जाते. महाविद्यालय ग्रंथालये, अध्ययन, अध्यापन, संशोधन आणि विस्तार उपक्रमांनमध्ये गुणवत्ता निर्माण करण्याचे कार्य करीत असतात. या अभ्यासामध्ये महाविद्यालय नॅक मुल्यांकनात ग्रंथालय व ग्रंथपालाचा सहभाग, त्यांचे महत्व, मुल्यांकन प्रक्रियेतील टप्पे, मुल्यांकनासाठी ग्रंथालयाने करावयाची तयारी, नॅक प्रक्रियेदरम्यान आलेला अनुभव इत्यादींचा चिकित्सक अभ्यास करुन काही सुचना व मार्गदर्शन केलेले आहे.

महत्वाचे शब्द:- उच्च शिक्षण, महाविद्यालय, प्रांथालय, नॅक मुल्यांकन, गुणवत्ता, गुणवत्ता निकष ₹.

## १. प्रस्तावना

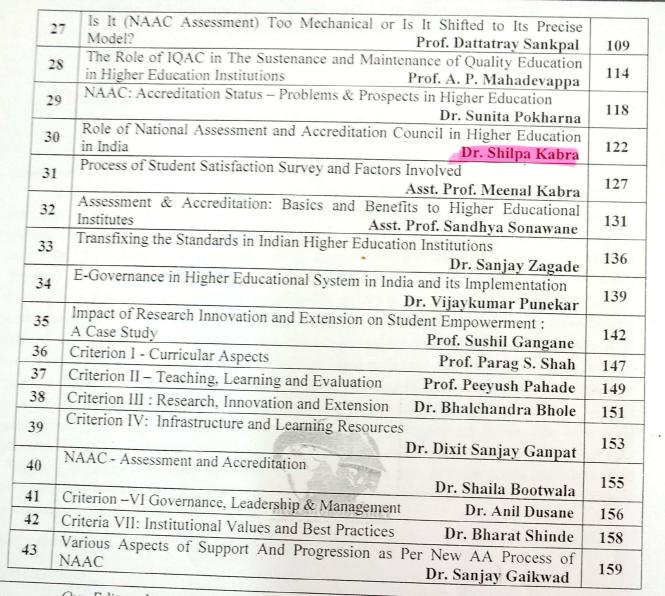
उच्च शिक्षणाची उदिदष्टे पूर्ण करणे व विद्यार्थ्यांना, गुणवत्ता पूर्ण शिक्षण देण्याचे कार्य महाविद्यालामार्फत केले जाते. याची पाहणी करन महाविद्यालयांना श्रेणी देण्याचे कार्य नॅक कमिटी मार्फत केले जाते. संशोधनाचा खालावलेला टर्जा जनाट व





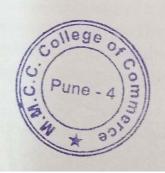
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## Role of National Assessment and Accreditation Council in Higher Education in India

## Dr. Shilpa Kabra

Associate Professor

Marathwada Mitra Mandal's College of Commerce, Pune-411004, (M. S.) India
Email-shilpa.kabra79@gmail.com

#### Abstract:

India is world's second largest country in providing higher education. Quality higher education is need of the hour to sustain in this competitive era. Higher education is key to get success at international level. The Quality human resource depends on the quality of higher education. To enhance and promote quality higher education the autonomous body called National Assessment and Accreditation Council (NAAC) established under University Grants Commission (UGC). The significant contribution of NAAC is quality assurance to promote higher education in the area of higher education is to implement new methods of accreditation having recognition at international level due to increasing international competitions. It is envisaged that NAAC plays a larger role in internalizing and institutionalizing quality assurance. It is a continuous process and a relentless pursuit to achieve academic excellence. It is an ongoing, dynamic and life-long endeavor of any institution. The vision and mission statements are guiding principles to function in the area of higher education. The benefits of assessment and accreditation by NAAC are also focused. The Internal Quality Assurance Cell (IQAC) is functioning smoothly to develop a system for conscious and consistent improvement in the overall performance of institutions. In the end the various means to enhance quality of higher education are also provided in this paper.

Keywords: NAAC, Quality Higher Education in India, IQAC.

#### Introduction:

India is a country where education has given prime importance since olden days .Education has its own significance to govern interests of the members in the society. Education plays vital role in shaping and all round development of the society. In this era competition higher education has got prime importance. The various institutions are come into existence to impart higher education in India. In India quality education is required as educational institutes are running various courses in higher education. In India the colleges and Universities are established to provide higher education. If the quality of such education is poor as compare to international institutions no institute will sustain in the era of globalization. Therefore, an autonomous body must be there to assess the quality of higher education. The quality of higher education leads India towards global economic power. The institutions like NAAC though their various committees eying on educational intuitions to achieve goal of quality higher education in India. Therefore, role of NAAC is remarkable to promote quality higher education in India.

Objective:

• To focus on the means to achieve quality in higher education for the betterment of society at large.

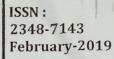
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## A Study of Importance of Criterion I "Curricular Aspects" in NAAC

Dr. Ashwini. R. Parkhi

Marathwada Mitra Mandal's College of Commerce Pune -411004, (M. S.), India Mail id: - ash.parkhi@gmail.com

#### Abstract:

The development of the nation is highly dependent on the quality of higher education. India's higher education system is the third largest in the world next to United States and China. The history of Indian education is as old as 1000 B.C. The British government used university as tool for higher education. In the year 1857 three universities were started in Calcutta, Mumbai and Madras. All three were based on the structure of University of London focusing more on humanities. In the India's higher education system after passing the government of India Act 1935 which gave the "Indianisation" to the higher education in India, the importance was given to physical and vocational education In the year 1956 the UGC was formally established as statutory body of government of India through the act of parliament for maintenance of standards for higher/university education in India. The need for the higher education was increasing. At the same time there was a need and concern for quality and relevance of higher education. On this concern the National Policy on Education and Program of Action spelt out the need for a body who will assess the quality of education or will grade the quality of education in the universities or affiliated colleges, or any department or center of universities which gave birth to an autonomous body NAAC. The researcher through this paper is contributing the importance of the criteria One "Curricular Aspects".

Keywords:-Indianisation, National Policy on Education, Program of Action.

#### Introduction:

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NAAC was established in the year 1994 as as an autonomous body of UGC situated in Bangalore. The objectives of the NAAQ

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## NAAC - Assessment and Accreditation

Prof. Amol Dilip Chaudhari

M. Sc (Economics), NET, SET Marathwada Mitra Mandal's College o f Commerce, Pune- 04, (M. S.) India Email- amolchaudharimj@gmail.com

## Abstract:

National Assessment and accreditation Council (NAAC) play a very crucial role in the evaluation of Higher Education Institutes in India. NAAC accreditation determines the overall ranking among the Indian higher education institutes. The validity of NAAC has been the debatable topic over the period of time in India. The two decade has been passed with NAAC system but still India somewhere lack in global competition. The vision and mission are best for the any evaluation authority like NAAC but the socioeconomic and political factors create the obstacles in the process of unbiased and correct evaluation of the higher education institutes. The vision of students and society towards education as a key to the future change the present and future of country.

This paper attempt to evaluate the vision, mission and the core values of NAAC. Vision and mission of NAAC ultimately the future of India hence it becomes crucial to make an analysis of NAAC. Core values of education system are pillars of NAAC so consideration of different values and their validity into current global world gives the understanding of countries position at global level. This paper mainly talks about vision, Mission, Core values and Benefits of accreditation in India.

NAAC and Higher Education Institutes in India may find the irrelevance (exception) at the ground level but overall performance is satisfactory for last two decades. Students, Management, Parents and Government are considered as pillars of development of higher education in India. Few recommendations have been made to improve the future policy for higher education in country.

Keywords: NAAC, Higher Education, Efficiency of Resources

#### Introduction

In 1991 economic reforms changed the future of Modern India. This was the step towards New, Global, Liberal and Modern India. Various reforms had been introduced during this decade, many structural institutions and laws also established. Now India was a global economy with global and developed competitors. To overcome this situation there was need of higher educated and skilled labors to fill the gap between the demand and supply to be present India as a global country. Indian education system has one of the largest and diverse histories which have passed through different phases. There was no such definite outcome from the system but the demand of access of higher education with improved technology for new emerging opportunities through a structural system was a necessity.

To address this concern the national policy on education of higher education (NPE, 1986) and the program of action (PoA, 1992), scheduled to fulfill this need. These policies advocated the need of establishment of an independent national accreditation agency. Consequently the National Assessment and Accreditation Coulded (NAAC)





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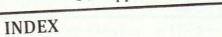
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## Role of NAAC in Promoting Quality on Higher Education

MMCC, Pune-411004, (M. S.), India Email-drnasirshaikh@gmail.com

#### Abstract:

NAAC is an autonomous institution established by the UGC with the prime agenda of assessing and accrediting institutions of higher learning with all objective of helping them to work continuously to improve the quality of education. The purpose of this research paper is to focus upon the role of NAAC in ensuring the quality in defining the element of Higher Education in India through a combination of self and external quality evaluation, promotion and sustenance initiatives. This paper makes a systematic study of the measures taken by NAAC to stimulate the Academic environment for promotion of quality of teaching-learning and research in H.E. Institutions. And also to understand the level of awareness and improvements in many aspects of such H.E. Institutions post NAAC accreditation It is important to encourage self evaluation, accountability, autonomy and innovations in the Higher Education and undertake quality related research studies, consultancy and training programs and also collaborate with other stake holders of Higher Education for quality evaluation, promotion and sustenance. In this context NAAC insists for the quality and excellence in its vision of every Higher Education institution and advocates the Best practices, benchmarking approach for quality enhancement in Higher Education.

Key words: NAAC Accreditation, Higher Education, efficiency

#### Introduction:

Knowledge is at the core of all developmental efforts in advancing economic and social wellbeing in an emerging nation like India. Education is the key to creating, adapting and spreading knowledge in all disciplines and subjects. Higher education is a powerful tool to build knowledge for an information based society. Universities thus in twenty first century have to serve a multiple role; produce new knowledge; acquire capability to decipher; adapt knowledge produced elsewhere; and create an intelligent human power; at all levels through challenging teaching and research activities which would balance both need (quality) and demand (quantity). Higher education is the backbone of any society.

There has been a dramatic progress in establishment of Higher Education Institutes (HEIs) both under the public and private sectors. Higher Education Institutes offers variety of programmes through on and off campuses, adopt different strategies of teaching and learning, enroll heterogeneous groups of learners in diverse discipline and engage themselves in multifarious activities of teaching, research and extension services. The concern for quality assurance has therefore acquired paramount significance. The National Policy on Education (1986) and the plan of Action (1992) responded to this concern by initiating action. Accordingly, the colleges and universities were encouraged to make a self-assessment of their performance primarily on the basis of the self-assessment. This led to the establishment of NAAC in 1994, with its headquarters at Bangalore and its page function includes

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## A Study of Role of NAAC in Promoting The Quality in Higher Education System

## Miss. Renuka, B. Talwar

Assistant Professor,
Marathwada, Mitra Mandal's
College of Commerce, Deccan, Pune, (M. S.) India
Email- renukatalwar41@gmail.com

### Abstract:

NAAC is an Autonomous body established by the University Grants Commission (UGC) in 1994 to assess and accredit institutions of higher education in the country with all the objective of helping them to work continuously to improve the quality of education. No educational institution can progress without quality.NAAC is consist of Self-evaluation and External Quality evaluation of HEIs (Higher Educational Institutes) for Quality Assessment (QA).Accreditation has become a powerful weapon in the battle for job placement, Advertising for the Colleges and Universities, draw good staff, attracting good students, Improve the Infrastructure, support service, wi-fi campus, library automation, disabled friendly campus, motivating staff and students, Alumni hunt, meet, support, and resource mobilization, etc., are happening on the verge of Accreditation. It helps the institutions to know strengths, weaknesses, opportunities and Challenges through an informed review.

Key Words-NAAC, Accreditation, Assessment, Quality, Assurance, Higher Educational Institute.

## Introduction:

The development of Nation depends on Education and all levels it shapes the world of tomorrow. Higher education is considered as an important instrument for bringing about social, economic, political and technological progress of any country particularly for a developing country. Therefore it is important to put maximum efforts to develop a sound culture in learning and research. Assuring the quality and desirable outcome of our education is thus very important. The NBA, NAAC etc. are some of the most prominent organisation that does assessments and accreditation in India for quality improvement in Higher Education.

## NAAC established by UGC

National Assessment and Accreditation council (NAAC) was established by the UGCon16<sup>th</sup>September, 1994 headquarter at Bangalore for the assessment and accreditation of the universities and colleges in the country to maintain excellence in higher education through a combination of self and external quality evaluation, promotion and sustenance initiatives. Assessment means evaluating the performance of HEIs (Higher educational Institutes) and Accreditation refers to the certification given by NAAC which is valid for five years.

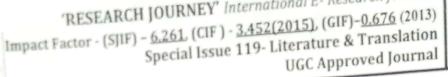
On the basis of following seven criteria the assessment and accreditation is conducted in colleges and Institutes and quality of HEIs is decided:

- 1. Curricular Aspects
- 2. Teaching-Learning and Evaluation
- 3. Research, Consultancy and Extension
- 4. Infrastructure and Learning Resources



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## A Study of Assessment and Accreditation: Basics and Benefits to Higher Educational Institutes

Asst. Prof. Adv. Teja V. Dighe
MMCC, Deccan Gymkhana, Pune, (M. S.), India
Mail id: teja.v.dighe@gmail.com,

### Abstract:

Education is a term which we all know is conferred on every citizen of India as a constitutional right. It has played a very prominent role in shaping thousands of workforces for the development of India as well as for the other developed nations. We will first try to understand with the help of this paper the concepts – related to what is higher education and the NAAC assessment and accreditation process. Education since ages is a tool in the hands of the ones who are literate for understanding its necessity for earning or satisfying all the needs as deciphered by Maslow in his 'Need Hierarchy Theory.' These include satisfaction of the basic physiological, to safety, social, esteem and finally satisfaction of the self-actualization aspect. NAAC is a investigating and empowering agency which delivers quality for the higher educational institutions to flourish and prosper for the benefit of innumerable citizens who have rightto education conferred by the article of Constitution of India.

In order to visualize these two aspects the methodology opined in this paper deals with researching upon what are the basics and benefits—of the entire NAAC process. From a detailed analysis we may get an answer to this question by convening a study of the importance of higher education in India and the impositions lay down by the agency to cater to the needs of students. This domain of study can help us to identify how perspectives can be categorized to help the students, teachers or rather all the stakeholders who are investors as also beneficiaries in the entire arena.

Keywords: NAAC, Quality, Assurance and Result, Higher Education

## Introduction:

India must transform its universities and other higher technical education institution to world class institutions for getting itself a hold in the world market where developments are an inevitable phenomena leading to progress of the nations and the citizens. India is a country where since ages education was given importance. Education system in India is enriched with the immense contributions of sages who not only described or inculcated the basics of educating and empowering oneself but also strived to build a class who could add success, glories and wealth to the nation

India with maximum college age-group population aspires to build a knowledge-based society that critically values the need of the hour. International collaborations and global initiatives are critical for developing academic standards and research capacities within our Universities and colleges. While there are significant milestones that the post-independent India has achieved in various sectors both in the economy and society, transformational reforms relating to higher education is an urgent need of the hour.

Objectives of Study:

1. To understand current educational scenario

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## A study on Innovative Human Resources and Effective Governance Strategies

Dr. Ahmad Omar Ahmad Salha

Finance Manager Sorooh International Holding Company State of Kuwait ahmadsalha52@hotmail.com Dr. M. D. Lawrence

Principal, MMCC, Pune, Maharashtra, India mmcclaw@gmail.com

#### Abstract

In today's complex and competitive environment, to ensure effective governance is indeed a challenging task. Human resource governance should not only focus on merely managing manpower but should also ensure that good human resource policies and practices should be implemented coupled with a flexible and effective human resource strategies with a view to cope up with the global trends.

These strategies should not only achieve the organizational goals but also ethically promote effective governance. This paper, thus attempts to explore recent innovative human resources as well as governance strategies in the present global business scenario.

Keywords: Human Resources Polices, Human resources governance, Human Resources strategies.

### Introduction:

Distinctive HRM strategies help to create unique competencies that differentiate products and services and, in turn, drive competitiveness. Senior managers remain aloof to the fact that HRM extends to nearly all the activities of an organization and that it is not just restricted to one or few departments. Well-organized HRM is a prerequisite for successful strategic changes. HRM plays a pivotal role in redefining new strategies so that they can suit the changing environment. At times HRM not only compliments the new strategy, but also becomes the deciding and defining factor of pursuing a particular strategy. To keep abreast with the dynamic business conditions, Indian firms have revamped their HRM strategies and now incorporate part-time work, outsourcing and temporary workers. This represents a drastic shift from the traditional personnel polices. However, implementing such modern HRM strategies is not an easy task for senior management since changing the mindset and motivating workers to agree to the change process

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## An Analysis of Students' Role in NAAC Accreditation and Assessment Process

MMCC, Deccan Gymkhana, Pune-04, (M. S.), India Email- muktibapna@gmail.com

### Abstract:

India has the second largest academic systemwith in the world. The principal role of NAAC in institutional accreditation is to provide the information needed to improve the experience of the 'learning communities' i.e. students. It is anticipated that NAAC plays a larger role in internalizing and institutionalizing quality assurance. Towards attaining this goal, the participation and involvement of student participation in the processes is vital, crucial and invaluable. In this research paper based on secondary data, I tried to analyze the role of the students in NAAC accreditation and assessment process.

Keywords- Alumni, Assessment, Accreditation, Criterion, Student Satisfaction Survey (SSS)

#### Introduction:

Qualitative improvement in higher education, to realize the desired dimensions of humanresource development necessitated the establishment of the premier Quality Assurance Agency – NAAC – by the UGC, in 1994, to assess and accredit the country's Colleges and Universities. It is a continuous process and a relentless pursuit to achieve academic excellence. It is an ongoing, dynamic and life-long endeavor of any institution.

Recently the National Assessment and Accreditation Council (NAAC) have revised the Assessment and Accreditation Process launched in July 2017. The Higher Education Institutions (HEIs) will now be assessed with the new process whose online submission has started from 9th November 2017. The new process presents an explicit paradigm shift making it ICT enabled, objective, transparent scalable and robust.

In view with the changing trends in higher education and aligning the reforms and rapidly transforming global education scenario, NAAC has embarked in revising the several metrics to bring in enhanced participation of scholars and alumni within the assessment process. The National Assessment and Accreditation Council (NAAC), which will give 20% weightage to online student satisfaction survey (SSS) while offering accreditation.

## The involvement of students in the processes is invaluable, because of the following:

- Students are in majority in any educational organization, and therefore are the mainstakeholders who have a much stronger voice, experience than any other stakeholders.
- Students are quite well informed, committed, participative, motivated andcurious, and this provides for valuable contributions.
- The several dimensions of student participation often surpass the four wallsof the institution and other academic frontiers, following the trend thatinduces or obliges the institutions to open up to the society.
- There is a wide and positive attitude towards increased student influence in higher education governance including the role of student activism in social changes.

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# A Critical Evaluation of Gap Analysis of **Employability Skills Required by** Industry and Offered by Engineering Colleges Affiliated to S. Phule Pune

## Rahul Jagtap

Dy. Director, Corporate Relations, Marathwada Mitra Mandal's, Group of Institutes, Pune.

## Prof. M. D. Lawrence

Principal, Marathwada Mitra Mandal's, Maharashtra College of Commerce, Pune.

## Abstract

The sub-prime crisis and other such global events halted the economic progress of many a nations. But Indian economy stood strongly even in tough times. One reason is its own huge population of around 125 crores. There is so much opportunity for production and consumption within the country that a GDP growth rate of 7% per annum is the minimum expectation when others are struggling with growth rates around 1%. Thus, there is definitely an opportunity for gainful employment in the country. But the problem is of employability skill gap. Domestic consumption and production requirements are ever increasing and so are the employment opportunities. Yet the graduates find it difficult to fetch jobs or good jobs. This research proceeds to dig out the matter and attempts to hit the root causes.

Keywords - Engineering College graduates, Engineering Companies, Skill gap Introduction

Only 7% of India's B-school graduates employable: reported ASSOCHAM (2015). And as usual a big debate was triggered in the academia. The report also stated some findings about engineering graduates. The report further states that "out of 15 lakh engineering graduates India produces every year, 20-30 per cent of them do not find jobs and many other get jobs well below their technical qualification." This situation raises a big fear about the prospects for the country's youth. This concern is the main motivation for the study. While we have a tremendous opportunity to leverage the demographic pattern of our population for economic

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# 17. A Study of Analyzing Case Studies with the use and Application of Emotional Intelligence

Dr. M. D. Lawrence

Principal, Marathwada Mitra Mandal's College of Commerce, Pune.

### Abstract

Case studies in management is a very vibrant, dynamic teaching pedagogy and is very popular and commonly used in all professional management institutes and also in all Indian management institutes. The origin of use of case studies began in Harvard University. Today, it is commonly used by all management institutes not only for post graduate degrees in management but also at traditional colleges where case study methods have been introduced in the curriculum of BBA/BBA(IB), MCom etc.

Case study method or solving management problems through case study method results in group discussion, experiential learning and participative based activity; promoting brain storming, creativity and innovative skills to study the case in hand and its problems; holistically. Thus, a case is a real chunk of reality which is brought into the classroom for analysis. Most of the cases deal with rational approach based on logic, science and professionalism but case studies can also be best analyzed, reviewed and solved through the use of emotional intelligence.

This paper with the help of six case lets aims to prove that only logic and rationality is not enough but emotions, an emotional approach, use of emotional intelligence; can also effectively help in yielding optimum advantages of learning through case studies using emotional intelligence.

Keywords: emotional intelligence, case study, guidance, empathy, task success, bonding Introduction

The concept of emotional intelligence has become so popular in the management literature that it has become imperative to understand and leverage it for the sake of enhancing the capacity of human capital in organizations. As the pace of change is increasing and world of work is making ever greater demands on a person's cognitive, emotional and physical resources, this particular set of abilities are becoming increasingly important. Since majority of the concerns in organization involve people in different roles, emotional intelligence must become a

PUNE-4

# 11. A Study of Rural Development through Agri-Marketing as Implemented by Agri Tourism Development Corporation, India (ATDC) Pune

Dr. M. D. Lawrence
Research Guide, MMCC.
Mr. Karan Randive
Research Student, BMCC.

#### Abstract

Mankind is considered the superior to the living things in the world. Civilization transformed that into producer of food and other basic requirements from the nomadic behaviour in which hunting and snatching were the way of life. Land cultivation and food production marked the beginning of civilization particularly in the riparian lands. Mother Nature has to offer her blessings to satisfy the food needs of all living creatures. Land cultivation, otherwise known as farming is influenced by the behaviour of natural events like rainfall, drought, flood, storm and so on and so forth. Food production has its limitations and so all food cannot be produced in all places.

Hence there is no need to emphasis that food produced at specific places has to be distributed to other places of consumption. It is in this juncture, marketing plays its vital role.

Marketing is as critical to better performance in agriculture as farming itself. Therefore, market reform and marketing system improvement ought to be an integral part of policy and strategy for agricultural development. Although a considerable progress has been achieved in technological improvements in agriculture by the use of high-yielding variety seeds and chemical fertilizers, and by the adoption of plant protection measures, the rate of growth in farming in developing countries limping behind the desired levels. This has been largely attributed to the fact that not enough attention has been devoted to the facilities and services which must be available to farmers that would support.

It covers various aspects such as- introduction to agriculture, its history and the transition as to how the concept of agri-marketing evolved and how it became a very important factor as to the development of rural areas and it states how the researcher linked the concept of agri-marketing with rural development that enhanced the development of rural people by raising their standard of living and providing them better avenues which fostered in the development of

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PART - III

# 13. A Study of Changes, Challenges and Complexities in the ERA of Digitalization

Dr. Shilpa Kabra Assistant Professor, MMCC, Pune-04. Ms. Avantika Lawrence Faculty Members, MMCC

#### Abstract

Today digitalization is not a new concept or a phenomenon as a matter of fact it has spread in varied forms in the entire Indian sub-continent. The Government of India has left no stone unturned to accelerate the pace and speed of digitalization of India in all streams of Indian life and living.

Marketing approaches, strategies and policies in the pre digitalization era was a different cup of tea and now in the present digital era obviously marketing policies, strategies will ought to change and all business organisations to improve their marketing gear up to meet the digitalization era changes, challenges and complexities. This paper attempts to critically analyze and review the changes and challenges of digital marketing coupled with other types of marketing such as social media, internet marketing, blog marketing etc.

Key Words: -Blog marketing, Digital Marketing, Product, Consumers. Introduction

Brand awareness has been proven to work with more effectiveness in countries that are high in uncertainty avoidance, also these countries that have uncertainty avoidance; social media marketing works effectively. Yet brands must be careful not to be excessive on the use of this type of marketing, as well as solely relying on it as it may have implications that could negatively harness their image. Brands that represent themselves in an anthropomorphizing manner are more likely to succeed in situations where a brand is marketing to this demographic. "Since social media use can enhance the knowledge of the brand and thus decrease the uncertainty, it is possible that people with high uncertainty avoidance, such as the French, will particularly appreciate the high social media interaction with an anthropomorphized brand."

# 13. A Study of Changes, Challenges and Complexities in the ERA of Digitalization

Dr. Shilpa Kabra

Assistant Professor, MMCC, Pune-04.

Ms. Avantika Lawrence

Faculty Members, MMCC.

#### Abstract

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PUNE-4

# 15. A Study of Women Entrepreneurship in India: Problems & Prospects

Asst. Prof. Sushil Gangane Faculty Member, MMCC.

#### Abstract

This conceptual paper indicates and emphasizes the women entrepreneurs as the potentially emerging human resource in the 21st century to overcome the economic challenges in global perspective. Women of 21st century is no more a traditional resource confined to homes only rather an educated, knowledgeable and innovative part of the overall population possessing the capacity to transform economies into thriving enterprises. Developing and developed nations have realized that developing women entrepreneurship is indispensible to flourish as economically dominant nation in the modern high-tech world. Therefore, creation of platforms and networks for entrepreneurial culture are prominent issues globally. This paper ascertains the factors in the emergence of women entrepreneurs' further study highlighted the major constraint and challenges faced by women entrepreneur and opportunity available to them. At the end the paper makes some suggestions for increase or promotion of women entrepreneurs and healthy growth of women entrepreneurs in India.

Keywords: Challenges, Entrepreneur, Global Opportunities, Challenges, constraints Introduction

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. Indian women business owners are changing the face of businesses of today, both literally and figuratively. The dynamic growth and expansion of women-owned businesses is one of the defining trends of the past decade, and all indications are that it will continue unabated. For more than a decade, the number of women-owned businesses has grown at oneand-a-half to two times the rate of all businesses. Even more important, the expansion in

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# Issues and Challenges

Dr. Ashwini R. Parkhi
MMCC.
Ms.Avantika Devdas
MMCC.

16. A Study of Role of Women in Service Sector:

#### Abstract

Women hold various positions like President, prime minister, speaker of loksabha, governorsetc. Through this paper it is an attempt to understand the role of women in the service sector and to focus attention on the various challenges and issues faced by women. Women in India have gone through various changes in the few years. There are various fields today where women are working, as stated in the paper but researcher has tried to focus mainly on the four main sectors of women which is agriculture, household services, educational service, bureaucracy personal care

Keywords: Service sector, educational service, household, bureaucrac, personal care.

Introduction

Service sector dominates the Indian economy today .The net profit margin is highest in the service sector. There are three economic sectors namely manufacturing, tertiary and the agriculture sector. Manufacturing sector contributes to 30.02% of total India's GVA, Service sector contributes to 52.9% of total India's GVA and 7.68% of total global agricultural output. As the above figures indicate that service sector is playing a dominant role in India's GDP.Indias service sector consist of the services like transport ,health care ,communication,tourism,real estate, insurance ,financing. social and personal services, storage and communication, courier services etc

As per the latest 2015- 16 data service sector contributes to 66.1% to GVA. The working age for the women in India is considered as 15-59 years of age. According to the 2011 census India's total female population is 586 million. Majority of female workers in India are unskilled and has only basic education. They are working with poorly paid jobs with minimum daily wages and with no securities for the job. As per the data collected and published by the national

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# 18. A Study of Problems in Human Resource Administration in Selected BPO Industries in Pune City

Dr. Sunita Pokharna

Engineering, Marathwada Mitra Mandal's, College of Commerce, Pune-04.

Meenal Kabra

BCA Dept., MMCC.

#### Abstract

"BPO has the potential to do India, what oil has done to West Asia."

During 1990, the new economic policy of Indian government has brought tremendous changes in Indian economy. Due to Liberalization, Privatization and Globalization, many Indian industries have geared up and made a lot of progress in their existing business enterprises. In 1999, the New Telecom policy has brought radical changes which ended monopoly of telecom services with free policy of international call facility. This has given a birth to new sector that is Information Technology, and Information Technology Enabled Services. BPO's and Call Centres are upcoming industries in service sector which is closely related to Information Technology Enabled services. The emergence of IT industry and ITES are treated as golden era in global economy. India, Philippines, Malaysia are the pioneer countries in the BPO sector. It is observed that IT industry in India has existed before 1990. One of the first outsourced services was Medical Transcription, which followed by data processing, billing, customer services and so on. Recently the scope of outsourcing has been expanded to a greater extent that is web sales, marketing, accounting, tax processing, telemarketing, HR hiring and so on. Since 1990, ITES and BPO's are playing a dominant role in the economic growth with an accelerated Foreign Direct Investment and huge employment opportunities. Many global players like American Express, GE capital and British Airways have started their business in India. As per survey by (NASSCOM) National Association of Software Services and Companies) and Mckinsey, the ITES sector was expected to employ 1.1 million people and to earn \$ 24 million by 2008. In reality more than this many people are employed in this sector. But we are facing so many

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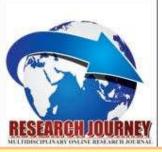


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#### **Gender Empowerment – A Realistic Alternative to Gender Equality**

#### Dr. Ganesh R. Patare

Assistant Professor MES Garware College of Commerce, Pune-04 Mobile- 9923607054,

Email- ganesh.patare@gmail.com

#### Ms Anuja Jain

Research Scholar Mobile- 8793097172, Email- anujajain4897@gmail.com

Abstract - Gender bias is a widespread phenomenon. It must be dealt with clarity of the goals which ultimately lead us to gender empowerment without making any comparisons among the genders or making one superior to other and justifying why one is better than other. Equality for now is unreal and overrated concept. The study mainly focuses on the gender equality/empowerment status in India. While it is clearly evident that we are far away from the expected fair environment for both the genders, it is equally clear that we have come a long way from where we began in the age old patriarchy. Empowerment means making opportunities available to each person based on his merit irrespective of his gender and strengthening the person to stand stronger in the society. Equality refers to treating everyone as one and the same disregarding everything else. While it is technically impossible to directly target about equality, first empowerment of both the genders without treating either of them superior than other and then remaining targets can be set.

KEYWORDS- Empowerment, Bias, Equity, Equality, etc.

#### Introduction-

The Hindu mythology originally propagated the thought that- Soul has no Gender. Yet the people as per their personal thought process and dominance of superstitious mind set developed the myth that the women are the weaker gender and deserved to be treated inferior to the men. "Women are nothing but a machine for producing babies" —Napoleon Bonaparte. Such erroneous and discrimination inciting statements made by the influential people in past made it difficult for women around the World. But in past years this has been changed to a certain extent though not eliminated completely. Gender Equality primarily refers to women being treated no less than men. But unfortunately it is misconstrued as a way to just prove how are superior and need to be treated the better way. This in turn leads to nothing but Misandry under name of Feminism. This is no way to achieve the much expected Gender Equality. In order to reach to the point where all humans are treated decently and given opportunities on the basis of their merit first we need to empower both of them in their own way. Both the genders are like two eyes of God and any wrong with either of the eye will blind the whole world once and for all.

#### Statement Of The Problem -

Followings are the major problems have been identified by the researchers.

- 1. Lack of clarity as to the actual scenario of women empowerment and gender equality in India.
- 2. Misunderstood concept of Gender Equality and Untrue Measures of achieving it.



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#### Justification of Problem Statement-

The current heated argument and widespread debate over gender equality is quite biased and lopsided. It focuses only on bettering lives of women. Undoubtedly the women are in dire need to be given opportunities since till past centuries they were kept away from social involvement with dignity as against the men. The major debates chalk out reservations and certain special treatment to women as a solution to this and thereby turn feminism into misandry. The clear difference between equality and empowerment is to be studied and society must accept that equality is unreal and only empowerment of the genders can take the women further.

#### **Objectives-**

- 1. To note the current perception of people about women empowerment and chalk out what it actually stands for as against the current perception.
- 2. To study the statistics and figures related to the topic.
- 3. To find out where the real problem lies and probable solutions for the same.

#### Research Methodology-

The study is entirely based on Secondary Data from various sources and personal observation and analysis on the same.

#### **Major Discussion-**

India is referred as Mother Land or Mother India of its beloved Citizens. It is a democratic nation formed with keeping in mind the highest values of liberty, equality, fraternity. Hindu Mythology depicts that our culture was originally a female dominated one and it had the people deeply praying the Goddesses. But in the later generations people disrupted the culture under the name of God which were actually the superstitions which implied that the women was weaker gender and her position in society as well as home lies after a man. While this was really severe in the past centuries, 21<sup>st</sup> Century still has better days for women than before, yet far behind than the targeted ones.

The various problems women face every day involve being catcalled, stalked (virtually or in person), rape, threats, early forced marriages, misbehaviour, assault, harassment, domestic violence, unfair treatment/ pay, not being considered in decision making, restrictions over her personal choices, etc. In the past several years there has been lot talked and to a certain extent done to resolve this.

There is a lot of heated argument about if women should get equal pay, financial and personal freedom, reservations and lot more. But unfortunately the fight for women empowerment turns into and baseless argument to put women irrationally above men based on the gender and not on the practical, just or merit of the person.

#### **Observations-**

Let us study some statistics related to this topic and then try to chalk down the implication of the same in our lives presently-

A) As per 2011 Census:-

- 1. Total population- 1,21,01,93,422. Female population- 58,64,69,294 (48.46%)
- 2. Sex Ratio- For the country: 933 females per 1000 males.

State/ Union Territories wise sex ratios:-

Highest: Kerala: 1084 females per 1000 males and Pondicherry: 1037 females per 1000 males.



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Lowest:

State/Union territory	Females per 1000 males
Haryana	879
Punjab	895
Delhi	868
Jammu and Kashmir	889
Chandigarh	818
Daman and Diu	618
Sikkim	890
Andaman and Nicobar	876

(Source: www.censusindia.gov.in)

3. Literacy Level – (Crude Literacy Rate)

General level of Literacy in India- 74.04%

Female Literacy Rate- 65.46%

State wise High and Low Literacy rates-

State/Union Territory	Rate of Literacy(Average %)	Rate of Literacy (Female %)
Kerala	93.91	91.98
Uttar Pradesh	69.72	59.26
Bihar	63.82	53.33
Jharkhand	67.63	56.21
Arunachal Pradesh	66.95	59.57
Rajasthan	67.06	52.66
Jammu and Kashmir	68.74	58.01
Andhra Pradesh	67.40	59.74

(Source: www.censusindia.gov.in)

#### 4. Median age for marriage-

Census	Male	Female
2001	22.6years	18.2years
2011	23.5years	19.2years

(Source: www.censusindia.gov.in)



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B) As per Sample Registration System (SRS) data released by Registrar General of India the Maternal Mortality Rate were as follows for the said period-

2011-13: 167 2014-16:130

C) As per 2015 Crime in India Report Published by National Crime Records Bureau, Government of India following are the most safe and unsafe territories in India, based on the Rate of Assault per 1,00,000 women.

Most safe territory- Andaman and Nicobar with assault rate of 2.7%

Most unsafe territory- Delhi with assault rate of 92.8%

D) As per the Poll taken and published by Thomson Reuters Foundation in 2011 and 2018 (June 2018) following are the most dangerous countries for women in the World:

Rank	2011	2018
1.	Afghanistan	India
2.	Republic of Congo	Afghanistan
3.	Pakistan	Syria
4.	India	Somalia
5.	Somalia	Saudi Arabia

(Source: <a href="www.reuters.com">www.reuters.com</a>)

E) As per article published in Times of India as on 19<sup>th</sup> September 2017,

In 2004-05, 43% of working age women population was engaged in paid jobs as against the mere 27% in 2015-16. The decline is worse in rural areas is worse because Agriculture fails to absorb them into working population.

India was ranked on 136<sup>th</sup> position among 144 countries in the Economic Participation and Opportunity Index in Global Gender Report 2015.

F) Following are the few Gender Biased laws in India-

Source: scoopwhoop.com post as on 9<sup>th</sup> June 2015.

- 1. Hindu Succession Act, 1956 grants right to inherit property to the spouse, mother and children of the deceased in absence of the will but not to the father.
- 2. Hindu Adoption and Maintenance Act of 1956, son is entitled to maintenance from parents only till he turns 18 as against this the girl is entitled for maintenance till she gets married.
- 3. Indian Penal Code –

Sec 497 provides for prosecution of man committing adultery with wife of another man, while there is no law for punishing the women committing adultery with husband of another woman.

Sec 375 provides that if a man has sexual relation with a woman on pretext of marriage and doesn't marry her, he will be a rapist in eyes of law. Even a boy below 16 years of age will be considered rapist even if he has consensual sexual relations with a girl of his age.

Sec 498A grants women protection and lets her put the husband and his family behind bars in case she suffers mental or physical cruelty. However the loophole lies in the fact that the women wasn't made to give any evidence whosoever.



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Sec 354A provides 3 years of imprisonment for men in case of sexual harassment. However, there is no punishment for women.

Sec 304B provides that if the death of women is caused by burns or bodily injury within 7 years of marriage it is treated as husbands fault.

- 4. Special Marriage Act, 1954 provides that only wife can claim permanent alimony and maintenance. As against this, the Hindu Marriage Law provides this for both husband and wife.
- G) Status of Women's Reservation Bill 2008 –

This was a Constitutional Amendment Bill introduced by UPA government in 2008, which was passed in Rajya Sabha but Lok Sabha did not vote on it and it lapsed when Congressed led UPA lost its power in 2014 to NDA.

The current per cent of Women Members of Parliament is 11.8 as against Global Average of 22.8 (as of June 2016).

#### **Analysis & Interpretation of Data-**

- 1. The findings of Census 2011 related to gender specific information is alarming. The lower sex ratio indicates the backward mind set of society towards female child which results in female foeticide and thereby declines sex ratio. The lower literacy rates shows that the lesser accessibility of women to knowledge, education and further opportunities. This considerably affects their confidence and thereby the vulnerability rises among the women in general. The increased percentage of literate women may help them evolve socially and economically. The percentage of working women population going down is hazardous since this involves many underlying issues. The problem of unemployment and financial instability, lack of social involvement are the outcome of women not being absorbed in the workforce. The literate and financially independent women will hence have more opportunities and stand in society and policy making further.
- 2. The Maternal Mortality rate shows the number of female deaths per 100000 live births during or due to the problems occurred in the process of pregnancy. This has gone down but needs to be looked after seriously since this shows up the status of healthcare in India for the female population. The health of the mother further affects the health of the new born infant and the overall healthcare cycle is disturbed.
- 3. The surveys showing lack of safety in country is alarming and is simultaneously the heated debate periodically with all the deadly rape cases coming up each day. The international as well as national media referring Delhi, the capital city as the 'Rape Capital' shows that this is regression of the nation where women are worshipped. The unsafe nature of the country overall affects the education, tourism, employment and everything in general for the women as well as men. This represents that the development is lopsided, only materialistic and not moral enough.
- 4. The gender biased laws show that the unfair advantage is given by some of the laws to the women and this is quite often misused. While there is no sufficient data available on the number of fake accusations or complaints and cases lodged over men for harassment, rape, violence, etc. However law has been amended in attempt to avoid misuse of sec 498A and sec 354A of India Penal Code, there still is no clear justified provision to protect men against abuse. Court has said that the women can also be convicted for domestic violence as long as it can be proved, while a man and his family is convicted

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easily without sufficient proof as well. This is unfair and abusive towards men since men suffer from the evils of society. Recently, Government of India passed the ordinance to grant death penalty to rapists of rape victims who are below 12 years of age. This ordinance was passed after the backlash from media and public was witnessed throughout the nation on account of Kathua and Unnao rape cases where victims were minor girls. This is a quite grey area since this will make the rapist kill the victim and also the provision is unfair since the rape victims above 12 years of age will have no speedy justice. While dowry is illegal and immoral the provisions of alimony are used harshly by women and men do have to go through financial hardships due to this during the time of divorce. A sufficient sum of money to live and provide for necessities is different and misuse of alimony provisions is altogether a different thing.

5. The long tabled Women's Reservation Bill (Constitutional Amendment) is also quite debatable if studied well. It seeks to achieve one third reservation in parliament for women representation. This is debatable one the grounds of either that would be unfair to the men who are capable enough by just irrationally placing women in their seat. Yes, if the women are interested and capable enough to represent they should come up but the reservation would not help but rather add up to confusion. They must be promoted to participate more in policy making since research suggests that women are better are spending wisely and planning shrewdly. UNDP Report titled 'Corruption, Accountability and Gender' suggests that having more women representatives would lead to lesser corruption.

#### Main Findings-

- 1. The lower sex ratio, lesser percentage of literacy and working population in women is implying the gender imbalance in society and thereby demonstrates why the women are weaker financially and socially.
- 2. Though there have been developments but healthcare for women must be given due attention.
- 3. The increase in average age of marriage indicates the reduction in child and early marriages.
- 4. The safety factor throughout India is quite questionable. This should be looked upon and also the gender biased laws need to be amended in order to avoid its misuse.
- 5. Reservation alone cannot help in improving female participation in policy making. Reservation will lead to disregarding the merit factor.

#### Conclusion-

Gender Equality is highly unreal and overrated idea for now. Empowerment is something real and worth having. Each one of us must be empowered to prove our worth regardless of the gender. We must take pride in our uniqueness. Both have different choices, roles, strengths and weaknesses. Men and Women are different because they are special their own way. Taking a basic example, there is argument that women should have seats reserved in public transport, while this is the case of equality as they demand the reservations, it can also be stated that men out on work in the public transport can also be tired and needs a seat. Just irrational bashing of male community is wrong and does no good to women. Women creating problems for men also exist but men cannot put it up in the society where being on the suffering end is not considered



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manly enough. No law or legislation and government will be good enough unless there is a radical, grass root level change in mind set. It needs to be learnt that power in hands of other gender shouldn't threaten the other, but rather motivate and encourage the other to create his/her own name in the world.

Empower mentis necessary to grow. None of them should try to either compare or compete. We must not belittle other gender to prove ours superior. We must not assume that our empowerment means lack of power in other gender. Each and every one must be themselves and be strong enough to ask for something because they deserve it and not because what God made us a certain way. Misandry and Hypocrisy under the name of feminism is not acceptable and we definitely need to accept the fact that as long as either gender is considered and treated superior for any reason, there is no room for equality!

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# 20. A Study of the Significance and Utility of Public Key Cryptography for Ensuring Data Security with the Application of RSA Algorithm

Mrs. Komal T. Dhoot Lecturer, MMCC. Mrs. Punam K. Bhoj Lecturer, MMCC.

#### Abstract

In the era of information, communication, technology and with rapid digitalization, it has become increasingly challenging task to ensure that the data is prevented from misuse and unauthorized access while it is transferred or accessed across the net. Very few algorithms provide computational infeasibility and make it difficult to break a key for finding the original message. In RSA algorithm, a message sender generates a public key to encode (Encrypt) the message and gives the receiver a generated private key for recovering (Decrypting) the original message. The process of Encryption and Decryption is performed by using symmetric key cryptography and Asymmetric Key Cryptography which is called Public-key cryptography.

This paper attempts to analyze, review and study the operational process as to how public key cryptography ensures data security using RSA algorithm.

Keywords: RSA, Encryption, Decryption, Public-Key Cryptography

#### 1. Introduction

Cryptography (Greek krypton-"secret", graphos -"writing") is a science of writing secretly. It enables to protect the information by transforming it to an unreadable format or unintelligible format so that the message can be hided from the other people than the intended receiver.

Data cryptography is the scrambling of the content of the data like text, image, audio & video to make it unreadable or unintelligible during transmissions.

According to Lorenzo Cappelletti," Cryptography is a science of keeping secrecy of messages exchanged between a sender and a receiver over an insecure channel. The objective is achieved by encoding data so that it can only be decoded by specific individuals".

PART - II

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# 21. Corporate Social Responsibility - A Boon for Businesses in India

Asst. Prof. Teja V. Dighe MMCC, Deccan, Pune.

#### Abstract

"State what you will do, report what you did". A cheque-book charity concept converted into something which needs to be pondered for by formation of committees in every establishment in India. In order to streamline the philanthropic activities and ensure more accountability and transparency in the economic activities, the government of India made it mandatory for companies to undertake CSR activities under the Companies Act, 2013. Companies eligible under section 135 of the Companies Act 2013 have embraced the law and wholeheartedly initiated a number of CSR projects across the entire spectrum as defined within schedule VII of the Act. The rules further say that CSR is not charity or mere donations. The companies should use CSR to integrate economic, environmental, legal and social objectives with the company's operations and its growth. Companies spend a quantum of money as huge as 2 percent of their average profit in the last three years for CSR activities. It is only since 2012-13 that firms have started allocating funds for CSR activities specifically. This was in response to the Securities and Exchange Board of India (SEBI) circular dated August 2012, which mandated all top 100 listed companies to include business responsibility report as a part of their annual report. In this paper we are going to analyze how this concept is working in India and to what extent companies are following it for social and economic growth of the country. It shall try to determine the significance of CSR; the activities corporate perform under CSR, its impacts and confluences.

Keywords: Funding, Profit share, Legal Provisions, Importance

#### Introduction:

The United Nations Industrial Development Organisation (UNIDO) has defined corporate social responsibility (CSR) as "a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their



# 1. A Theoretical Proposal for the Emergent Hybrid Marketing Model

Dr. M. D. Lawrence
Principal, MMCC.
Ms. Avantika Lawrence
Faculty Member, MMCC.
K. Uday Kiran
Faculty Member, MMCC.

#### Abstract

In this paper, the authors propose the framework for research attempts to explore and analyze the types and nature of industries, products and/or services whereby the traditional marketing model is giving way to new hybrid models. Specifically, it will focus on exploring and understanding the characteristics of hybrid models that are currently in existence, developing and validating a proposed generic theoretical hybrid marketing/trading model, analyzing the underlying driving forces or factors behind the emergence of the hybrid marketing/trading model, and analyzing the relationship between performance and this new hybrid marketing/trading model.

In addition, through the proposed qualitative analysis, the research will reveal insights into the issues surrounding the transitions organizations make in moving from a traditional marketing (or trading) model to the hybrid marketing/trading model. This will lead to a greater understanding of the consequent changes to the organizational structure and the new staff skills and competencies needed to make this transition.

Keywords: Marketing Model, Qualitative, Hybrid, Trading Model, Emerging Introduction

### Traditional Marketing and Trading - Separate Models

Marketing is defined as "a process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others" (Kotler & Armstrong 1997). Core concepts of marketing include "needs, wants, and demands; products; value, satisfaction, and quality; exchange, transactions, and relationships; and markets. This is the definition of traditional marketing in this proposal.





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# 3. New Trends, Issues and Characteristics in the Dynamic Database Approach

Dr. Swapna S. Kolhatkar Lecturer, MMCC, Pune. Prof. Manjiri S. Deshmukh Lecturer, MMCC, Pune.

#### Abstract

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The role of database as a data store is vital for various software applications and software systems. From information systems to executive information systems, the database has been used to store data as well as metadata. The increasing amount and variety in nature of data, has facilitated and promoted the advancement and use of analytical and big data systems for analyzing, predicting and forecasting trends and situation for aiding business decisions and policies. This paper discusses the changing nature and purpose of data types in terms of implementation and requirement specifications along with the flexibility in storing or communicating data as per the need or specifications. It is organized in the introduction of structured and unstructured data types, data storage applications, data models, schema and lastly the conclusion.

#### I. Introduction

In computer science and computer programming, a data type is a classification of data which tells the compiler or interpreter how the programmer intends to use the data. Most programming languages support various types of data, for example: real, integer or Boolean. A data type provides a set of values from which an expression (i.e. variable, function) may take its values. The type defines the operations that can be done on the data, the meaning of the data, and the way values of that type can be stored. In many software applications, there is a need for defining flexibility in the data type specifications. Such requirements and flexibility in the data storage results in the definition and provisioning of [6] structured, semistructured and unstructured data types as given in Figure 1.

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नॅक मुल्यांकन प्रक्रियेत महाविद्यालय ग्रंथालयाचा सहभाग व महत्व

> श्री. मनोहर विठ्ठल गोहणे ग्रंथपाल,

मराठावाडा मित्रमंडळाचे वाणिज्य महाविद्यालय, पुणे

गोषवारा

भारतासारख्या विकसनशील देशामध्ये महाविद्यालय व विद्यापीठे यांची मोठया प्रमाणात संख्यात्मक वाढ झालेली आहे. परंतू या संख्यात्मक वाढीबरोबरच गुणवत्ता वाढही अपेक्षित आहे. याकरिताच राष्ट्रीय मुल्यांकन व अधिस्वीकृती परिषदेची स्थापना करण्यात आलेली आहे. नॅकमार्फत विद्यापीठे व महाविद्यालय यांचे मुल्यांकन करुन त्यांना श्रेणी देण्याचे काम केले जाते. महाविद्यालय ग्रंथालये, अध्ययन, अध्यापन, संशोधन आणि विस्तार उपक्रमांनमध्ये गुणवत्ता निर्माण करण्याचे कार्य करीत असतात. या अभ्यासामध्ये महाविद्यालय नॅक मुल्यांकनात ग्रंथालय व ग्रंथपालाचा सहभाग, त्यांचे महत्व, मुल्यांकन प्रक्रियेतील टप्पे, मुल्यांकनासाठी ग्रंथालयाने करावयाची तयारी, नॅक प्रक्रियेदरम्यान आलेला अनुभव इत्यादींचा चिकित्सक अभ्यास करुन काही सुचना व मार्गदर्शन केलेले आहे.

महत्वाचे शब्द:- उच्च शिक्षण, महाविद्यालय, प्रांथालय, नॅक मुल्यांकन, गुणवत्ता, गुणवत्ता निकष ₹.

#### १. प्रस्तावना

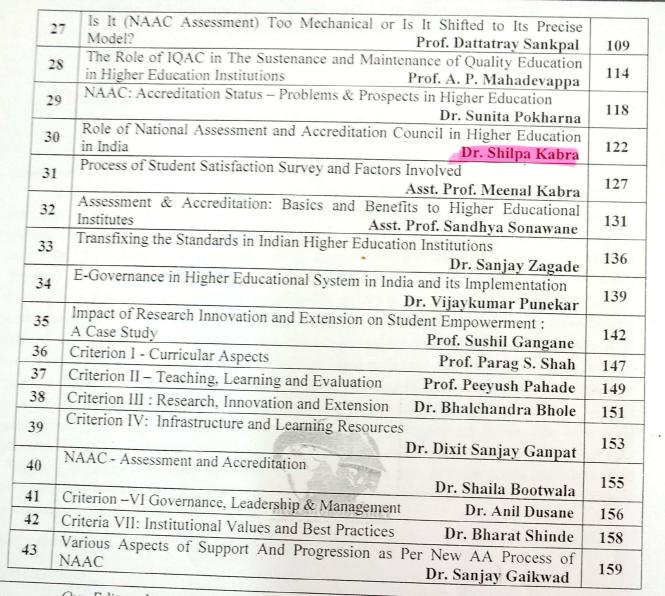
उच्च शिक्षणाची उदिदष्टे पूर्ण करणे व विद्यार्थ्यांना, गुणवत्ता पूर्ण शिक्षण देण्याचे कार्य महाविद्यालामार्फत केले जाते. याची पाहणी करन महाविद्यालयांना श्रेणी देण्याचे कार्य नॅक कमिटी मार्फत केले जाते. संशोधनाचा खालावलेला टर्जा जनाट व





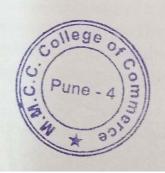
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### Role of National Assessment and Accreditation Council in Higher Education in India

#### Dr. Shilpa Kabra

Associate Professor

Marathwada Mitra Mandal's College of Commerce, Pune-411004, (M. S.) India
Email-shilpa.kabra79@gmail.com

#### Abstract:

India is world's second largest country in providing higher education. Quality higher education is need of the hour to sustain in this competitive era. Higher education is key to get success at international level. The Quality human resource depends on the quality of higher education. To enhance and promote quality higher education the autonomous body called National Assessment and Accreditation Council (NAAC) established under University Grants Commission (UGC). The significant contribution of NAAC is quality assurance to promote higher education in the area of higher education is to implement new methods of accreditation having recognition at international level due to increasing international competitions. It is envisaged that NAAC plays a larger role in internalizing and institutionalizing quality assurance. It is a continuous process and a relentless pursuit to achieve academic excellence. It is an ongoing, dynamic and life-long endeavor of any institution. The vision and mission statements are guiding principles to function in the area of higher education. The benefits of assessment and accreditation by NAAC are also focused. The Internal Quality Assurance Cell (IQAC) is functioning smoothly to develop a system for conscious and consistent improvement in the overall performance of institutions. In the end the various means to enhance quality of higher education are also provided in this paper.

Keywords: NAAC, Quality Higher Education in India, IQAC.

#### Introduction:

India is a country where education has given prime importance since olden days .Education has its own significance to govern interests of the members in the society. Education plays vital role in shaping and all round development of the society. In this era competition higher education has got prime importance. The various institutions are come into existence to impart higher education in India. In India quality education is required as educational institutes are running various courses in higher education. In India the colleges and Universities are established to provide higher education. If the quality of such education is poor as compare to international institutions no institute will sustain in the era of globalization. Therefore, an autonomous body must be there to assess the quality of higher education. The quality of higher education leads India towards global economic power. The institutions like NAAC though their various committees eying on educational intuitions to achieve goal of quality higher education in India. Therefore, role of NAAC is remarkable to promote quality higher education in India.

Objective:

• To focus on the means to achieve quality in higher education for the betterment of society at large.

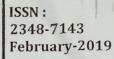
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# A Study of Importance of Criterion I "Curricular Aspects" in NAAC

Dr. Ashwini. R. Parkhi

Marathwada Mitra Mandal's College of Commerce Pune -411004, (M. S.), India Mail id: - ash.parkhi@gmail.com

#### Abstract:

The development of the nation is highly dependent on the quality of higher education. India's higher education system is the third largest in the world next to United States and China. The history of Indian education is as old as 1000 B.C. The British government used university as tool for higher education. In the year 1857 three universities were started in Calcutta, Mumbai and Madras. All three were based on the structure of University of London focusing more on humanities. In the India's higher education system after passing the government of India Act 1935 which gave the "Indianisation" to the higher education in India, the importance was given to physical and vocational education In the year 1956 the UGC was formally established as statutory body of government of India through the act of parliament for maintenance of standards for higher/university education in India. The need for the higher education was increasing. At the same time there was a need and concern for quality and relevance of higher education. On this concern the National Policy on Education and Program of Action spelt out the need for a body who will assess the quality of education or will grade the quality of education in the universities or affiliated colleges, or any department or center of universities which gave birth to an autonomous body NAAC. The researcher through this paper is contributing the importance of the criteria One "Curricular Aspects".

Keywords:-Indianisation, National Policy on Education, Program of Action.

#### Introduction:

The development of the nation is highly dependent on the quality of higher education. India's higher education system is the third largest in the world next to United States and China. The history of Indian education is as old as 1000 B.C. The British government used university as tool for higher education. In the year 1857 three universities were started in Calcutta, Mumbai and Madras. All three were based on the structure of University of London focusing more on humanities. In the India's higher education system after passing the government of India Act 1935 which gave the "Indianisation" to the higher education in India, the importance was given to physical and vocational education In the year 1956 the UGC was formally established as statutory body of government of India through the act of parliament for maintenance of standards for higher/university education in India. The need for the higher education was increasing. At the same time there was a need and concern for quality and relevance of higher education. On this concern the National Policy on Education and Program of Action spelt out the need for a body that will assess the quality of education or will grade the quality of education in the universities or affiliated colleges, or any department or center of universities which gave birth to an autonomous body NAAC. The researcher through this paper is contributing the importance of the criteria One "Curricular Aspects".

NAAC was established in the year 1994 as as an autonomous body of UGC situated in Bangalore. The objectives of the NAAQ

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### NAAC - Assessment and Accreditation

Prof. Amol Dilip Chaudhari

M. Sc (Economics), NET, SET Marathwada Mitra Mandal's College o f Commerce, Pune- 04, (M. S.) India Email- amolchaudharimj@gmail.com

#### Abstract:

National Assessment and accreditation Council (NAAC) play a very crucial role in the evaluation of Higher Education Institutes in India. NAAC accreditation determines the overall ranking among the Indian higher education institutes. The validity of NAAC has been the debatable topic over the period of time in India. The two decade has been passed with NAAC system but still India somewhere lack in global competition. The vision and mission are best for the any evaluation authority like NAAC but the socioeconomic and political factors create the obstacles in the process of unbiased and correct evaluation of the higher education institutes. The vision of students and society towards education as a key to the future change the present and future of country.

This paper attempt to evaluate the vision, mission and the core values of NAAC. Vision and mission of NAAC ultimately the future of India hence it becomes crucial to make an analysis of NAAC. Core values of education system are pillars of NAAC so consideration of different values and their validity into current global world gives the understanding of countries position at global level. This paper mainly talks about vision, Mission, Core values and Benefits of accreditation in India.

NAAC and Higher Education Institutes in India may find the irrelevance (exception) at the ground level but overall performance is satisfactory for last two decades. Students, Management, Parents and Government are considered as pillars of development of higher education in India. Few recommendations have been made to improve the future policy for higher education in country.

Keywords: NAAC, Higher Education, Efficiency of Resources

#### Introduction

In 1991 economic reforms changed the future of Modern India. This was the step towards New, Global, Liberal and Modern India. Various reforms had been introduced during this decade, many structural institutions and laws also established. Now India was a global economy with global and developed competitors. To overcome this situation there was need of higher educated and skilled labors to fill the gap between the demand and supply to be present India as a global country. Indian education system has one of the largest and diverse histories which have passed through different phases. There was no such definite outcome from the system but the demand of access of higher education with improved technology for new emerging opportunities through a structural system was a necessity.

To address this concern the national policy on education of higher education (NPE, 1986) and the program of action (PoA, 1992), scheduled to fulfill this need. These policies advocated the need of establishment of an independent national accreditation agency. Consequently the National Assessment and Accreditation Coulded (NAAC)





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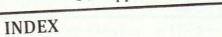
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#### Role of NAAC in Promoting Quality on Higher Education

MMCC, Pune-411004, (M. S.), India Email-drnasirshaikh@gmail.com

#### Abstract:

NAAC is an autonomous institution established by the UGC with the prime agenda of assessing and accrediting institutions of higher learning with all objective of helping them to work continuously to improve the quality of education. The purpose of this research paper is to focus upon the role of NAAC in ensuring the quality in defining the element of Higher Education in India through a combination of self and external quality evaluation, promotion and sustenance initiatives. This paper makes a systematic study of the measures taken by NAAC to stimulate the Academic environment for promotion of quality of teaching-learning and research in H.E. Institutions. And also to understand the level of awareness and improvements in many aspects of such H.E. Institutions post NAAC accreditation It is important to encourage self evaluation, accountability, autonomy and innovations in the Higher Education and undertake quality related research studies, consultancy and training programs and also collaborate with other stake holders of Higher Education for quality evaluation, promotion and sustenance. In this context NAAC insists for the quality and excellence in its vision of every Higher Education institution and advocates the Best practices, benchmarking approach for quality enhancement in Higher Education.

Key words: NAAC Accreditation, Higher Education, efficiency

#### Introduction:

Knowledge is at the core of all developmental efforts in advancing economic and social wellbeing in an emerging nation like India. Education is the key to creating, adapting and spreading knowledge in all disciplines and subjects. Higher education is a powerful tool to build knowledge for an information based society. Universities thus in twenty first century have to serve a multiple role; produce new knowledge; acquire capability to decipher; adapt knowledge produced elsewhere; and create an intelligent human power; at all levels through challenging teaching and research activities which would balance both need (quality) and demand (quantity). Higher education is the backbone of any society.

There has been a dramatic progress in establishment of Higher Education Institutes (HEIs) both under the public and private sectors. Higher Education Institutes offers variety of programmes through on and off campuses, adopt different strategies of teaching and learning, enroll heterogeneous groups of learners in diverse discipline and engage themselves in multifarious activities of teaching, research and extension services. The concern for quality assurance has therefore acquired paramount significance. The National Policy on Education (1986) and the plan of Action (1992) responded to this concern by initiating action. Accordingly, the colleges and universities were encouraged to make a self-assessment of their performance primarily on the basis of the self-assessment. This led to the establishment of NAAC in 1994, with its headquarters at Bangalore and its page function includes

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### A Study of Role of NAAC in Promoting The Quality in Higher Education System

### Miss. Renuka, B. Talwar

Assistant Professor, Marathwada, Mitra Mandal's College of Commerce, Deccan, Pune, (M. S.) India Email- renukatalwar41@gmail.com

### Abstract:

NAAC is an Autonomous body established by the University Grants Commission (UGC) in 1994 to assess and accredit institutions of higher education in the country with all the objective of helping them to work continuously to improve the quality of education. No educational institution can progress without quality.NAAC is consist of Self-evaluation and External Quality evaluation of HEIs (Higher Educational Institutes) for Quality Assessment (QA). Accreditation has become a powerful weapon in the battle for job placement, Advertising for the Colleges and Universities, draw good staff, attracting good students, Improve the Infrastructure, support service, wi-fi campus, library automation, disabled friendly campus. motivating staff and students, Alumni hunt, meet, support, and resource mobilization, etc., are happening on the verge of Accreditation. It helps the institutions to know strengths, weaknesses. opportunities and Challenges through an informed review.

Key Words-NAAC, Accreditation, Assessment, Quality, Assurance, Higher Educational Institute.

### Introduction:

The development of Nation depends on Education and all levels it shapes the world of tomorrow. Higher education is considered as an important instrument for bringing about social, economic, political and technological progress of any country particularly for a developing country. Therefore it is important to put maximum efforts to develop a sound culture in learning and research. Assuring the quality and desirable outcome of our education is thus very important. The NBA, NAAC etc. are some of the most prominent organisation that does assessments and accreditation in India for quality improvement in Higher Education.

### NAAC established by UGC

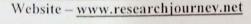
National Assessment and Accreditation council (NAAC) was established by the UGCon16th September, 1994 headquarter at Bangalore for the assessment and accreditation of the universities and colleges in the country to maintain excellence in higher education through a combination of self and external quality evaluation, promotion and sustenance initiatives. Assessment means evaluating the performance of HEIs (Higher educational Institutes) and Accreditation refers to the certification given by NAAC which is valid for five years.

On the basis of following seven criteria the assessment and accreditation is conducted in colleges and Institutes and quality of HEIs is decided:

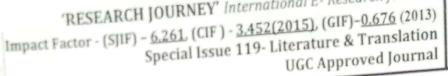
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### A Study of Assessment and Accreditation: Basics and Benefits to Higher Educational Institutes

Asst. Prof. Adv. Teja V. Dighe
MMCC, Deccan Gymkhana, Pune, (M. S.), India
Mail id: teja.v.dighe@gmail.com,

### Abstract:

Education is a term which we all know is conferred on every citizen of India as a constitutional right. It has played a very prominent role in shaping thousands of workforces for the development of India as well as for the other developed nations. We will first try to understand with the help of this paper the concepts – related to what is higher education and the NAAC assessment and accreditation process. Education since ages is a tool in the hands of the ones who are literate for understanding its necessity for earning or satisfying all the needs as deciphered by Maslow in his 'Need Hierarchy Theory.' These include satisfaction of the basic physiological, to safety, social, esteem and finally satisfaction of the self-actualization aspect. NAAC is a investigating and empowering agency which delivers quality for the higher educational institutions to flourish and prosper for the benefit of innumerable citizens who have rightto education conferred by the article of Constitution of India.

In order to visualize these two aspects the methodology opined in this paper deals with researching upon what are the basics and benefits—of the entire NAAC process. From a detailed analysis we may get an answer to this question by convening a study of the importance of higher education in India and the impositions lay down by the agency to cater to the needs of students. This domain of study can help us to identify how perspectives can be categorized to help the students, teachers or rather all the stakeholders who are investors as also beneficiaries in the entire arena.

Keywords: NAAC, Quality, Assurance and Result, Higher Education

### Introduction:

India must transform its universities and other higher technical education institution to world class institutions for getting itself a hold in the world market where developments are an inevitable phenomena leading to progress of the nations and the citizens. India is a country where since ages education was given importance. Education system in India is enriched with the immense contributions of sages who not only described or inculcated the basics of educating and empowering oneself but also strived to build a class who could add success, glories and wealth to the nation

India with maximum college age-group population aspires to build a knowledge-based society that critically values the need of the hour. International collaborations and global initiatives are critical for developing academic standards and research capacities within our Universities and colleges. While there are significant milestones that the post-independent India has achieved in various sectors both in the economy and society, transformational reforms relating to higher education is an urgent need of the hour.

Objectives of Study:

1. To understand current educational scenario

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### A study on Innovative Human Resources and Effective Governance Strategies

Dr. Ahmad Omar Ahmad Salha

Finance Manager Sorooh International Holding Company State of Kuwait ahmadsalha52@hotmail.com Dr. M. D. Lawrence

Principal, MMCC, Pune, Maharashtra, India mmcclaw@gmail.com

#### Abstract

In today's complex and competitive environment, to ensure effective governance is indeed a challenging task. Human resource governance should not only focus on merely managing manpower but should also ensure that good human resource policies and practices should be implemented coupled with a flexible and effective human resource strategies with a view to cope up with the global trends.

These strategies should not only achieve the organizational goals but also ethically promote effective governance. This paper, thus attempts to explore recent innovative human resources as well as governance strategies in the present global business scenario.

Keywords: Human Resources Polices, Human resources governance, Human Resources strategies.

### Introduction:

Distinctive HRM strategies help to create unique competencies that differentiate products and services and, in turn, drive competitiveness. Senior managers remain aloof to the fact that HRM extends to nearly all the activities of an organization and that it is not just restricted to one or few departments. Well-organized HRM is a prerequisite for successful strategic changes. HRM plays a pivotal role in redefining new strategies so that they can suit the changing environment. At times HRM not only compliments the new strategy, but also becomes the deciding and defining factor of pursuing a particular strategy. To keep abreast with the dynamic business conditions, Indian firms have revamped their HRM strategies and now incorporate part-time work, outsourcing and temporary workers. This represents a drastic shift from the traditional personnel polices. However, implementing such modern HRM strategies is not an easy task for senior management since changing the mindset and motivating workers to agree to the change process

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### An Analysis of Students' Role in NAAC Accreditation and Assessment Process

MMCC, Deccan Gymkhana, Pune-04, (M. S.), India Email- muktibapna@gmail.com

### Abstract:

India has the second largest academic systemwith in the world. The principal role of NAAC in institutional accreditation is to provide the information needed to improve the experience of the 'learning communities' i.e. students. It is anticipated that NAAC plays a larger role in internalizing and institutionalizing quality assurance. Towards attaining this goal, the participation and involvement of student participation in the processes is vital, crucial and invaluable. In this research paper based on secondary data, I tried to analyze the role of the students in NAAC accreditation and assessment process.

Keywords- Alumni, Assessment, Accreditation, Criterion, Student Satisfaction Survey (SSS)

#### Introduction:

Qualitative improvement in higher education, to realize the desired dimensions of humanresource development necessitated the establishment of the premier Quality Assurance Agency – NAAC – by the UGC, in 1994, to assess and accredit the country's Colleges and Universities. It is a continuous process and a relentless pursuit to achieve academic excellence. It is an ongoing, dynamic and life-long endeavor of any institution.

Recently the National Assessment and Accreditation Council (NAAC) have revised the Assessment and Accreditation Process launched in July 2017. The Higher Education Institutions (HEIs) will now be assessed with the new process whose online submission has started from 9th November 2017. The new process presents an explicit paradigm shift making it ICT enabled, objective, transparent scalable and robust.

In view with the changing trends in higher education and aligning the reforms and rapidly transforming global education scenario, NAAC has embarked in revising the several metrics to bring in enhanced participation of scholars and alumni within the assessment process. The National Assessment and Accreditation Council (NAAC), which will give 20% weightage to online student satisfaction survey (SSS) while offering accreditation.

### The involvement of students in the processes is invaluable, because of the following:

- Students are in majority in any educational organization, and therefore are the mainstakeholders who have a much stronger voice, experience than any other stakeholders.
- Students are quite well informed, committed, participative, motivated andcurious, and this provides for valuable contributions.
- The several dimensions of student participation often surpass the four wallsof the institution and other academic frontiers, following the trend thatinduces or obliges the institutions to open up to the society.
- There is a wide and positive attitude towards increased student influence in higher education governance including the role of student activism in social changes.

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## A Critical Evaluation of Gap Analysis of **Employability Skills Required by** Industry and Offered by Engineering Colleges Affiliated to S. Phule Pune

### Rahul Jagtap

Dy. Director, Corporate Relations, Marathwada Mitra Mandal's, Group of Institutes, Pune.

### Prof. M. D. Lawrence

Principal, Marathwada Mitra Mandal's, Maharashtra College of Commerce, Pune.

### Abstract

The sub-prime crisis and other such global events halted the economic progress of many a nations. But Indian economy stood strongly even in tough times. One reason is its own huge population of around 125 crores. There is so much opportunity for production and consumption within the country that a GDP growth rate of 7% per annum is the minimum expectation when others are struggling with growth rates around 1%. Thus, there is definitely an opportunity for gainful employment in the country. But the problem is of employability skill gap. Domestic consumption and production requirements are ever increasing and so are the employment opportunities. Yet the graduates find it difficult to fetch jobs or good jobs. This research proceeds to dig out the matter and attempts to hit the root causes.

Keywords - Engineering College graduates, Engineering Companies, Skill gap Introduction

Only 7% of India's B-school graduates employable: reported ASSOCHAM (2015). And as usual a big debate was triggered in the academia. The report also stated some findings about engineering graduates. The report further states that "out of 15 lakh engineering graduates India produces every year, 20-30 per cent of them do not find jobs and many other get jobs well below their technical qualification." This situation raises a big fear about the prospects for the country's youth. This concern is the main motivation for the study. While we have a tremendous opportunity to leverage the demographic pattern of our population for economic

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RT - II

# 17. A Study of Analyzing Case Studies with the use and Application of Emotional Intelligence

Dr. M. D. Lawrence

Principal, Marathwada Mitra Mandal's College of Commerce, Pune.

### Abstract

Case studies in management is a very vibrant, dynamic teaching pedagogy and is very popular and commonly used in all professional management institutes and also in all Indian management institutes. The origin of use of case studies began in Harvard University. Today, it is commonly used by all management institutes not only for post graduate degrees in management but also at traditional colleges where case study methods have been introduced in the curriculum of BBA/BBA(IB), MCom etc.

Case study method or solving management problems through case study method results in group discussion, experiential learning and participative based activity; promoting brain storming, creativity and innovative skills to study the case in hand and its problems; holistically. Thus, a case is a real chunk of reality which is brought into the classroom for analysis. Most of the cases deal with rational approach based on logic, science and professionalism but case studies can also be best analyzed, reviewed and solved through the use of emotional intelligence.

This paper with the help of six case lets aims to prove that only logic and rationality is not enough but emotions, an emotional approach, use of emotional intelligence; can also effectively help in yielding optimum advantages of learning through case studies using emotional intelligence.

Keywords: emotional intelligence, case study, guidance, empathy, task success, bonding Introduction

The concept of emotional intelligence has become so popular in the management literature that it has become imperative to understand and leverage it for the sake of enhancing the capacity of human capital in organizations. As the pace of change is increasing and world of work is making ever greater demands on a person's cognitive, emotional and physical resources, this particular set of abilities are becoming increasingly important. Since majority of the concerns in organization involve people in different roles, emotional intelligence must become a

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## 11. A Study of Rural Development through Agri-Marketing as Implemented by Agri Tourism Development Corporation, India (ATDC) Pune

Dr. M. D. Lawrence
Research Guide, MMCC.
Mr. Karan Randive
Research Student, BMCC.

### Abstract

Mankind is considered the superior to the living things in the world. Civilization transformed that into producer of food and other basic requirements from the nomadic behaviour in which hunting and snatching were the way of life. Land cultivation and food production marked the beginning of civilization particularly in the riparian lands. Mother Nature has to offer her blessings to satisfy the food needs of all living creatures. Land cultivation, otherwise known as farming is influenced by the behaviour of natural events like rainfall, drought, flood, storm and so on and so forth. Food production has its limitations and so all food cannot be produced in all places.

Hence there is no need to emphasis that food produced at specific places has to be distributed to other places of consumption. It is in this juncture, marketing plays its vital role.

Marketing is as critical to better performance in agriculture as farming itself. Therefore, market reform and marketing system improvement ought to be an integral part of policy and strategy for agricultural development. Although a considerable progress has been achieved in technological improvements in agriculture by the use of high-yielding variety seeds and chemical fertilizers, and by the adoption of plant protection measures, the rate of growth in farming in developing countries limping behind the desired levels. This has been largely attributed to the fact that not enough attention has been devoted to the facilities and services which must be available to farmers that would support.

It covers various aspects such as- introduction to agriculture, its history and the transition as to how the concept of agri-marketing evolved and how it became a very important factor as to the development of rural areas and it states how the researcher linked the concept of agri-marketing with rural development that enhanced the development of rural people by raising their standard of living and providing them better avenues which fostered in the development of

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PART - III

## 13. A Study of Changes, Challenges and Complexities in the ERA of Digitalization

Dr. Shilpa Kabra Assistant Professor, MMCC, Pune-04. Ms. Avantika Lawrence Faculty Members, MMCC

### Abstract

Today digitalization is not a new concept or a phenomenon as a matter of fact it has spread in varied forms in the entire Indian sub-continent. The Government of India has left no stone unturned to accelerate the pace and speed of digitalization of India in all streams of Indian life and living.

Marketing approaches, strategies and policies in the pre digitalization era was a different cup of tea and now in the present digital era obviously marketing policies, strategies will ought to change and all business organisations to improve their marketing gear up to meet the digitalization era changes, challenges and complexities. This paper attempts to critically analyze and review the changes and challenges of digital marketing coupled with other types of marketing such as social media, internet marketing, blog marketing etc.

Key Words: -Blog marketing, Digital Marketing, Product, Consumers. Introduction

Brand awareness has been proven to work with more effectiveness in countries that are high in uncertainty avoidance, also these countries that have uncertainty avoidance; social media marketing works effectively. Yet brands must be careful not to be excessive on the use of this type of marketing, as well as solely relying on it as it may have implications that could negatively harness their image. Brands that represent themselves in an anthropomorphizing manner are more likely to succeed in situations where a brand is marketing to this demographic. "Since social media use can enhance the knowledge of the brand and thus decrease the uncertainty, it is possible that people with high uncertainty avoidance, such as the French, will particularly appreciate the high social media interaction with an anthropomorphized brand."

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PUNE-4

### 15. A Study of Women Entrepreneurship in India: Problems & Prospects

Asst. Prof. Sushil Gangane Faculty Member, MMCC.

### Abstract

This conceptual paper indicates and emphasizes the women entrepreneurs as the potentially emerging human resource in the 21st century to overcome the economic challenges in global perspective. Women of 21st century is no more a traditional resource confined to homes only rather an educated, knowledgeable and innovative part of the overall population possessing the capacity to transform economies into thriving enterprises. Developing and developed nations have realized that developing women entrepreneurship is indispensible to flourish as economically dominant nation in the modern high-tech world. Therefore, creation of platforms and networks for entrepreneurial culture are prominent issues globally. This paper ascertains the factors in the emergence of women entrepreneurs' further study highlighted the major constraint and challenges faced by women entrepreneur and opportunity available to them. At the end the paper makes some suggestions for increase or promotion of women entrepreneurs and healthy growth of women entrepreneurs in India.

Keywords: Challenges, Entrepreneur, Global Opportunities, Challenges, constraints Introduction

The emergence of women entrepreneurs and their contribution to the national economy is quite visible in India. The number of women entrepreneurs has grown over a period of time, especially in the 1990s. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investments, finding a niche in the export market, creating a sizable employment for others and setting the trend for other women entrepreneurs in the organized sector. Indian women business owners are changing the face of businesses of today, both literally and figuratively. The dynamic growth and expansion of women-owned businesses is one of the defining trends of the past decade, and all indications are that it will continue unabated. For more than a decade, the number of women-owned businesses has grown at oneand-a-half to two times the rate of all businesses. Even more important, the expansion in

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# Issues and Challenges

Dr. Ashwini R. Parkhi
MMCC.
Ms.Avantika Devdas
MMCC.

16. A Study of Role of Women in Service Sector:

### Abstract

Women hold various positions like President, prime minister, speaker of loksabha, governorsetc. Through this paper it is an attempt to understand the role of women in the service sector and to focus attention on the various challenges and issues faced by women. Women in India have gone through various changes in the few years. There are various fields today where women are working, as stated in the paper but researcher has tried to focus mainly on the four main sectors of women which is agriculture, household services, educational service, bureaucracy personal care

Keywords: Service sector, educational service, household, bureaucrac, personal care.

Introduction

Service sector dominates the Indian economy today .The net profit margin is highest in the service sector. There are three economic sectors namely manufacturing, tertiary and the agriculture sector. Manufacturing sector contributes to 30.02% of total India's GVA, Service sector contributes to 52.9% of total India's GVA and 7.68% of total global agricultural output. As the above figures indicate that service sector is playing a dominant role in India's GDP.Indias service sector consist of the services like transport ,health care ,communication,tourism,real estate, insurance ,financing. social and personal services, storage and communication, courier services etc

As per the latest 2015- 16 data service sector contributes to 66.1% to GVA. The working age for the women in India is considered as 15-59 years of age. According to the 2011 census India's total female population is 586 million. Majority of female workers in India are unskilled and has only basic education. They are working with poorly paid jobs with minimum daily wages and with no securities for the job. As per the data collected and published by the national

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PART - III

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## 18. A Study of Problems in Human Resource Administration in Selected BPO Industries in Pune City

Dr. Sunita Pokharna
Engineering, Marathwada Mitra Mandal's, College of Commerce, Pune-04.

Meenal Kabra

BCA Dept., MMCC.

### Abstract

"BPO has the potential to do India, what oil has done to West Asia."

During 1990, the new economic policy of Indian government has brought tremendous changes in Indian economy. Due to Liberalization, Privatization and Globalization, many Indian industries have geared up and made a lot of progress in their existing business enterprises. In 1999, the New Telecom policy has brought radical changes which ended monopoly of telecom services with free policy of international call facility. This has given a birth to new sector that is Information Technology, and Information Technology Enabled Services. BPO's and Call Centres are upcoming industries in service sector which is closely related to Information Technology Enabled services. The emergence of IT industry and ITES are treated as golden era in global economy. India, Philippines, Malaysia are the pioneer countries in the BPO sector. It is observed that IT industry in India has existed before 1990. One of the first outsourced services was Medical Transcription, which followed by data processing, billing, customer services and so on. Recently the scope of outsourcing has been expanded to a greater extent that is web sales, marketing, accounting, tax processing, telemarketing, HR hiring and so on. Since 1990, ITES and BPO's are playing a dominant role in the economic growth with an accelerated Foreign Direct Investment and huge employment opportunities. Many global players like American Express, GE capital and British Airways have started their business in India. As per survey by (NASSCOM) National Association of Software Services and Companies) and Mckinsey, the ITES sector was expected to employ 1.1 million people and to earn \$ 24 million by 2008. In reality more than this many people are employed in this sector. But we are facing so many

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## 18. A Study of Problems in Human Resource Administration in Selected BPO Industries in Pune City

Dr. Sunita Pokharna

Engineering, Marathwada Mitra Mandal's, College of Commerce, Pune-04.

Meenal Kabra

BCA Dept., MMCC.

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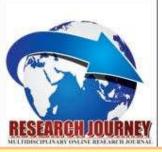


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- \* Dr. Bajarang Korde Savitribai Phule Pune University Pune, [M.S.] India
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- ❖ Dr. B. V. Game Act. Principal, MGV's Arts and Commerce College, Yeola, Dist. Nashik.

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### **Gender Empowerment – A Realistic Alternative to Gender Equality**

#### Dr. Ganesh R. Patare

Assistant Professor MES Garware College of Commerce, Pune-04 Mobile- 9923607054,

Email- ganesh.patare@gmail.com

### Ms Anuja Jain

Research Scholar Mobile- 8793097172, Email- anujajain4897@gmail.com

Abstract - Gender bias is a widespread phenomenon. It must be dealt with clarity of the goals which ultimately lead us to gender empowerment without making any comparisons among the genders or making one superior to other and justifying why one is better than other. Equality for now is unreal and overrated concept. The study mainly focuses on the gender equality/empowerment status in India. While it is clearly evident that we are far away from the expected fair environment for both the genders, it is equally clear that we have come a long way from where we began in the age old patriarchy. Empowerment means making opportunities available to each person based on his merit irrespective of his gender and strengthening the person to stand stronger in the society. Equality refers to treating everyone as one and the same disregarding everything else. While it is technically impossible to directly target about equality, first empowerment of both the genders without treating either of them superior than other and then remaining targets can be set.

KEYWORDS- Empowerment, Bias, Equity, Equality, etc.

### Introduction-

The Hindu mythology originally propagated the thought that- Soul has no Gender. Yet the people as per their personal thought process and dominance of superstitious mind set developed the myth that the women are the weaker gender and deserved to be treated inferior to the men. "Women are nothing but a machine for producing babies" —Napoleon Bonaparte. Such erroneous and discrimination inciting statements made by the influential people in past made it difficult for women around the World. But in past years this has been changed to a certain extent though not eliminated completely. Gender Equality primarily refers to women being treated no less than men. But unfortunately it is misconstrued as a way to just prove how are superior and need to be treated the better way. This in turn leads to nothing but Misandry under name of Feminism. This is no way to achieve the much expected Gender Equality. In order to reach to the point where all humans are treated decently and given opportunities on the basis of their merit first we need to empower both of them in their own way. Both the genders are like two eyes of God and any wrong with either of the eye will blind the whole world once and for all.

### Statement Of The Problem -

Followings are the major problems have been identified by the researchers.

- 1. Lack of clarity as to the actual scenario of women empowerment and gender equality in India.
- 2. Misunderstood concept of Gender Equality and Untrue Measures of achieving it.



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### Justification of Problem Statement-

The current heated argument and widespread debate over gender equality is quite biased and lopsided. It focuses only on bettering lives of women. Undoubtedly the women are in dire need to be given opportunities since till past centuries they were kept away from social involvement with dignity as against the men. The major debates chalk out reservations and certain special treatment to women as a solution to this and thereby turn feminism into misandry. The clear difference between equality and empowerment is to be studied and society must accept that equality is unreal and only empowerment of the genders can take the women further.

### **Objectives-**

- 1. To note the current perception of people about women empowerment and chalk out what it actually stands for as against the current perception.
- 2. To study the statistics and figures related to the topic.
- 3. To find out where the real problem lies and probable solutions for the same.

### Research Methodology-

The study is entirely based on Secondary Data from various sources and personal observation and analysis on the same.

### **Major Discussion-**

India is referred as Mother Land or Mother India of its beloved Citizens. It is a democratic nation formed with keeping in mind the highest values of liberty, equality, fraternity. Hindu Mythology depicts that our culture was originally a female dominated one and it had the people deeply praying the Goddesses. But in the later generations people disrupted the culture under the name of God which were actually the superstitions which implied that the women was weaker gender and her position in society as well as home lies after a man. While this was really severe in the past centuries, 21<sup>st</sup> Century still has better days for women than before, yet far behind than the targeted ones.

The various problems women face every day involve being catcalled, stalked (virtually or in person), rape, threats, early forced marriages, misbehaviour, assault, harassment, domestic violence, unfair treatment/ pay, not being considered in decision making, restrictions over her personal choices, etc. In the past several years there has been lot talked and to a certain extent done to resolve this.

There is a lot of heated argument about if women should get equal pay, financial and personal freedom, reservations and lot more. But unfortunately the fight for women empowerment turns into and baseless argument to put women irrationally above men based on the gender and not on the practical, just or merit of the person.

#### **Observations-**

Let us study some statistics related to this topic and then try to chalk down the implication of the same in our lives presently-

A) As per 2011 Census:-

- 1. Total population- 1,21,01,93,422. Female population- 58,64,69,294 (48.46%)
- 2. Sex Ratio- For the country: 933 females per 1000 males.

State/ Union Territories wise sex ratios:-

Highest: Kerala: 1084 females per 1000 males and Pondicherry: 1037 females per 1000 males.



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Lowest:

State/Union territory	Females per 1000 males
Haryana	879
Punjab	895
Delhi	868
Jammu and Kashmir	889
Chandigarh	818
Daman and Diu	618
Sikkim	890
Andaman and Nicobar	876

(Source: www.censusindia.gov.in)

3. Literacy Level – (Crude Literacy Rate)

General level of Literacy in India- 74.04%

Female Literacy Rate- 65.46%

State wise High and Low Literacy rates-

State/Union Territory	Rate of Literacy(Average %)	Rate of Literacy (Female %)
Kerala	93.91	91.98
Uttar Pradesh	69.72	59.26
Bihar	63.82	53.33
Jharkhand	67.63	56.21
Arunachal Pradesh	66.95	59.57
Rajasthan	67.06	52.66
Jammu and Kashmir	68.74	58.01
Andhra Pradesh	67.40	59.74

(Source: www.censusindia.gov.in)

### 4. Median age for marriage-

·			
Census	Male	Female	
2001	22.6years	18.2years	
2011	23.5years	19.2years	

(Source: www.censusindia.gov.in)



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B) As per Sample Registration System (SRS) data released by Registrar General of India the Maternal Mortality Rate were as follows for the said period-

2011-13: 167 2014-16:130

C) As per 2015 Crime in India Report Published by National Crime Records Bureau, Government of India following are the most safe and unsafe territories in India, based on the Rate of Assault per 1,00,000 women.

Most safe territory- Andaman and Nicobar with assault rate of 2.7%

Most unsafe territory- Delhi with assault rate of 92.8%

D) As per the Poll taken and published by Thomson Reuters Foundation in 2011 and 2018 (June 2018) following are the most dangerous countries for women in the World:

Rank	2011	2018
1.	Afghanistan	India
2.	Republic of Congo	Afghanistan
3.	Pakistan	Syria
4.	India	Somalia
5.	Somalia	Saudi Arabia

(Source: <a href="www.reuters.com">www.reuters.com</a>)

E) As per article published in Times of India as on 19<sup>th</sup> September 2017,

In 2004-05, 43% of working age women population was engaged in paid jobs as against the mere 27% in 2015-16. The decline is worse in rural areas is worse because Agriculture fails to absorb them into working population.

India was ranked on 136<sup>th</sup> position among 144 countries in the Economic Participation and Opportunity Index in Global Gender Report 2015.

F) Following are the few Gender Biased laws in India-

Source: scoopwhoop.com post as on 9<sup>th</sup> June 2015.

- 1. Hindu Succession Act, 1956 grants right to inherit property to the spouse, mother and children of the deceased in absence of the will but not to the father.
- 2. Hindu Adoption and Maintenance Act of 1956, son is entitled to maintenance from parents only till he turns 18 as against this the girl is entitled for maintenance till she gets married.
- 3. Indian Penal Code –

Sec 497 provides for prosecution of man committing adultery with wife of another man, while there is no law for punishing the women committing adultery with husband of another woman.

Sec 375 provides that if a man has sexual relation with a woman on pretext of marriage and doesn't marry her, he will be a rapist in eyes of law. Even a boy below 16 years of age will be considered rapist even if he has consensual sexual relations with a girl of his age.

Sec 498A grants women protection and lets her put the husband and his family behind bars in case she suffers mental or physical cruelty. However the loophole lies in the fact that the women wasn't made to give any evidence whosoever.



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Sec 354A provides 3 years of imprisonment for men in case of sexual harassment. However, there is no punishment for women.

Sec 304B provides that if the death of women is caused by burns or bodily injury within 7 years of marriage it is treated as husbands fault.

- 4. Special Marriage Act, 1954 provides that only wife can claim permanent alimony and maintenance. As against this, the Hindu Marriage Law provides this for both husband and wife.
- G) Status of Women's Reservation Bill 2008 –

This was a Constitutional Amendment Bill introduced by UPA government in 2008, which was passed in Rajya Sabha but Lok Sabha did not vote on it and it lapsed when Congressed led UPA lost its power in 2014 to NDA.

The current per cent of Women Members of Parliament is 11.8 as against Global Average of 22.8 (as of June 2016).

### **Analysis & Interpretation of Data-**

- 1. The findings of Census 2011 related to gender specific information is alarming. The lower sex ratio indicates the backward mind set of society towards female child which results in female foeticide and thereby declines sex ratio. The lower literacy rates shows that the lesser accessibility of women to knowledge, education and further opportunities. This considerably affects their confidence and thereby the vulnerability rises among the women in general. The increased percentage of literate women may help them evolve socially and economically. The percentage of working women population going down is hazardous since this involves many underlying issues. The problem of unemployment and financial instability, lack of social involvement are the outcome of women not being absorbed in the workforce. The literate and financially independent women will hence have more opportunities and stand in society and policy making further.
- 2. The Maternal Mortality rate shows the number of female deaths per 100000 live births during or due to the problems occurred in the process of pregnancy. This has gone down but needs to be looked after seriously since this shows up the status of healthcare in India for the female population. The health of the mother further affects the health of the new born infant and the overall healthcare cycle is disturbed.
- 3. The surveys showing lack of safety in country is alarming and is simultaneously the heated debate periodically with all the deadly rape cases coming up each day. The international as well as national media referring Delhi, the capital city as the 'Rape Capital' shows that this is regression of the nation where women are worshipped. The unsafe nature of the country overall affects the education, tourism, employment and everything in general for the women as well as men. This represents that the development is lopsided, only materialistic and not moral enough.
- 4. The gender biased laws show that the unfair advantage is given by some of the laws to the women and this is quite often misused. While there is no sufficient data available on the number of fake accusations or complaints and cases lodged over men for harassment, rape, violence, etc. However law has been amended in attempt to avoid misuse of sec 498A and sec 354A of India Penal Code, there still is no clear justified provision to protect men against abuse. Court has said that the women can also be convicted for domestic violence as long as it can be proved, while a man and his family is convicted

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easily without sufficient proof as well. This is unfair and abusive towards men since men suffer from the evils of society. Recently, Government of India passed the ordinance to grant death penalty to rapists of rape victims who are below 12 years of age. This ordinance was passed after the backlash from media and public was witnessed throughout the nation on account of Kathua and Unnao rape cases where victims were minor girls. This is a quite grey area since this will make the rapist kill the victim and also the provision is unfair since the rape victims above 12 years of age will have no speedy justice. While dowry is illegal and immoral the provisions of alimony are used harshly by women and men do have to go through financial hardships due to this during the time of divorce. A sufficient sum of money to live and provide for necessities is different and misuse of alimony provisions is altogether a different thing.

5. The long tabled Women's Reservation Bill (Constitutional Amendment) is also quite debatable if studied well. It seeks to achieve one third reservation in parliament for women representation. This is debatable one the grounds of either that would be unfair to the men who are capable enough by just irrationally placing women in their seat. Yes, if the women are interested and capable enough to represent they should come up but the reservation would not help but rather add up to confusion. They must be promoted to participate more in policy making since research suggests that women are better are spending wisely and planning shrewdly. UNDP Report titled 'Corruption, Accountability and Gender' suggests that having more women representatives would lead to lesser corruption.

### Main Findings-

- 1. The lower sex ratio, lesser percentage of literacy and working population in women is implying the gender imbalance in society and thereby demonstrates why the women are weaker financially and socially.
- 2. Though there have been developments but healthcare for women must be given due attention.
- 3. The increase in average age of marriage indicates the reduction in child and early marriages.
- 4. The safety factor throughout India is quite questionable. This should be looked upon and also the gender biased laws need to be amended in order to avoid its misuse.
- 5. Reservation alone cannot help in improving female participation in policy making. Reservation will lead to disregarding the merit factor.

#### Conclusion-

Gender Equality is highly unreal and overrated idea for now. Empowerment is something real and worth having. Each one of us must be empowered to prove our worth regardless of the gender. We must take pride in our uniqueness. Both have different choices, roles, strengths and weaknesses. Men and Women are different because they are special their own way. Taking a basic example, there is argument that women should have seats reserved in public transport, while this is the case of equality as they demand the reservations, it can also be stated that men out on work in the public transport can also be tired and needs a seat. Just irrational bashing of male community is wrong and does no good to women. Women creating problems for men also exist but men cannot put it up in the society where being on the suffering end is not considered



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manly enough. No law or legislation and government will be good enough unless there is a radical, grass root level change in mind set. It needs to be learnt that power in hands of other gender shouldn't threaten the other, but rather motivate and encourage the other to create his/her own name in the world.

Empower mentis necessary to grow. None of them should try to either compare or compete. We must not belittle other gender to prove ours superior. We must not assume that our empowerment means lack of power in other gender. Each and every one must be themselves and be strong enough to ask for something because they deserve it and not because what God made us a certain way. Misandry and Hypocrisy under the name of feminism is not acceptable and we definitely need to accept the fact that as long as either gender is considered and treated superior for any reason, there is no room for equality!

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### TITLE- A STUDY ON CUSTOMER SATISFACTION AND LOYALTY AS A FUNCTION OF EXPERIENTIAL MARKETING IN BANKING INDUSTRY

Ms.GeetaNarang\* Dr. Joe Lopez\*\*

\*Assistant Professor & Coordinator, Wisdom high International school and junior college. Nashik. \*\*Research Guide- Sinhgad Institute of Management Research Centre, Pune.

### Abstract

Experiential Marketing is the art of creating an experience where the result is an emotional connection to a person, brand, product, or idea. It is in a way an extension of consumer oriented marketing. The idea of experiential marketing reflects a right brain bias because it is about fulfilling consumers' aspirations to experience certain feelings - comfort and pleasure on one hand, and avoidance of discomfort and displeasure on the other. The study focuses on experiential marketing and its effect on customer satisfaction and loyalty. For this purpose 417 responses were collected through a structured questionnaire and analysed using SPSS. The results show that experiential marketing has significant impact on customer satisfaction and loyalty. Implications for practitioners and limitations are given in this paper.

Key Words- Experiential Marketing, Banking, Customer satisfaction.

### Introduction

A large part of local, grass root marketing is Experiential Marketing, which not only communicates features and benefits but also connects a product or service with unique and interesting experiences. The idea is not to sell something, but to demonstrate how a brand can enrich a customer's life. Experiential Marketing is the art of creating an experience where the result is an emotional connection to a person, brand, product, or idea. It is in a way an extension of consumer oriented marketing. The idea of experiential marketing reflects a right brain bias because it is about fulfilling consumers' aspirations to experience certain feelings - comfort and pleasure on one hand, and avoidance of discomfort and displeasure on the other. Experiential marketing may lead to brand recall, brand awareness and brand loyalty. Experiential marketing can be implemented in goods and services industry also. The main objective of experiential marketing is to connect customer with the brand through emotions, feelings and senses.

In India very less research has been conducted in service industry particularly in banking sector pertaining to experiential marketing. This research focuses on implementation of experiential marketing in banking and its impact on customer satisfaction and loyalty. The study focuses on following objectives-

- 1. To study the effect of experiential marketing in banking industry.
- 2. To study if experiential marketing has any effect on satisfaction with the banks.
- 3. To study if experiential marketing has any effect on satisfaction with the banks.

#### Literature Review

Smilansky(2017)1 explains the importance and significance of experiential marketing in today's scenario. As experts say, continuous hammering of a message or an idea leads to existence of that message/idea in subconscious mind and at the time of actual purchase, will be recalled unintentionally. Hence the marketing policy of continuous bombarding was applied by many a few decades back. This approach seems to be outdated. Now marketing people have realized the importance of customer loyalty, customer relations and so on. One loyal customer creates a chain of loyal customers by sharing his positive experience about the brand, by recommending the product. In turn becomes a salient advertiser of the product. Thus experiential marketing supersede the traditional marketing. Experiential marketing deals with building relationship with customers by extending them after sales service, educating them about the features and utility of the product and so on. With many examples the book simplifies the experiential marketing approach and explains the requisite communication strategies to be implemented for experiential marketing. The book advocates two way communications between the brand and the target audience.

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# INTERNATIONAL JOURNAL OF BUSINESS, MANAGEMENT AND ALLIED SCIENCES (IJBMAS)

A Peer Reviewed International Research Journal

# CONSUMERS PERCEPTION AND SATISFACTION OF SWITCHING FROM POSTPAID TO PREPAID MODEL IN ELECTRICITY CONSUMPTION

### SAMITA MAHAPATRA<sup>1</sup>, Dr. DEVIDAS GOLHAR<sup>2</sup>

<sup>1</sup>Research Scholar, <sup>2</sup>Professor Sinhgad Institute of Management, Pune 1samita.kher@gmail.com;<sup>2</sup>devidasgolhar@gmail.com

### ABSTRACT

The payments of most of the utilities have been on postpaid mode in India except telecommunication which has both the facilities for the consumers. Many utilities are not even able to recover the amount that they bill. Through digitizing the post paid model to prepaid model customers can be made accountable for the amount of resources they consume. One of the most viable resource is electricity. The financial health of State Electricity Boards (SEBs) has always been the matter of concern for policy makers. Most of the electricity distribution utilities in the country are encountering a heavy Aggregate Technical & Commercial (AT&C) loss which has increased in many states over the last few years. metering is currently at an emerging stage in the country. Poor financial health of DISCOMs has hampered its ability to provide secure, reliable and good quality power leading requirement of expensive backups which have higher carbon footprints. Poor quality of supply leads to burnouts of home appliance, use of voltage stabilizers and inverters all of which are energy inefficient. Pre-paid meter system will decrease bad debts, working capital requirement, and associated cost (reading meter, billing and dispatch) and will increase collection efficiency and cash flows. Maharashtra has become the first state in the country to launch prepaid meter system in 2011. The meter is installed inside the apartment. The consumer can make out how much units are consumed. The paper attempts to study how consumers have perceived pre-paid meter system for electricity in Pune city. To what extent they are satisfied as compared to post-paid meters. The researchers have conducted a survey to find out the perceived convenience of consumers with respect to billing, purchasing card, recharging outlets, charging process, intention to switch and so on.

**Keywords:** Postpaid Meter, Prepaid Meter, Discoms, Electricity, Consumer Perception, Consumer Satisfaction.



SAMITA M., Dr. DEVIDAS G.

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