Adarsh Shikshan Mandal's
KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE
(Affiliated to University of Mumbai) (Hindi Linguistic Minority College)
CAMPUS : Adarsh Vidya Nagari, At.Wasar (Bhal), Post-Dwarli, Via Kalyan Railway Station,
Haji Malang Road, Dist.Thane(MS) 421306. PH. : (0251) 3204294 /3204394
E-mail : konarkideal@idealcollege.in Web-www.idealcollege.in

Date: 24.10.2023

DVV Clarifications for Metric Level Deviations

Metric 6.3.2

Point-wise Reply:

Point No.	DVV Clarifications	Reply
1	Provide Link to the policy document	Policy Document for providing financial support to teachers for research has been provided herewith.
2	Provide authenticated List of teachers receiving financial support year wise under each head signed by the principal.	Authenticated list of teachers receiving financial support year wise under each head signed by the principal has been provided herewith.
3	Provide e-copy of letter/s indicating financial assistance to teachers	E-copies of letter/s indicating financial assistance to teachers along with approval vouchers have been provided herewith.
4	Provide Audited statement of account highlighting the financial support.	Audited statement of account highlighting the financial support provided to teachers under the head "Staff Welfare Expenses" has been provided herewith.

Revised HEI Input:

2022-23	2021-22	2020-21	2019-20	2018-19
06	06	01	01	Nil

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Policy Document on Providing Financial Support to Teachers for Research

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POLICY FOR FINANCIAL SUPPORT TO TEACHING STAFFS TO ATTEND FOPS, RESEARCH WORKS, CONFERENCES, WORKSHOPS, SEMINARS, SYMPOSIA AND MEMBERSHIP FEES

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE strongly believes that research and quality improvement in the teaching and learning process contributes to classroom excellence. Significant changes in the structure of education have occurred both nationally and worldwide, making learning more accessible. As a result of these changes, teachers must be more adaptable. flexible, and diversified. Faculty members can upgrade their academic knowledge through the platforms provided by Konark Ideal College well- designed Policy related to financial support.

Policy Statement

This programme intends to assist faculty members in advancing their academic careers. The goal is achieved by offering financial assistance to the faculties and encouraging them to attend seminars, symposia, conferences, workshops, and training workshops, presenting research papers in international, national seminars, conferences, providing chapters in books, ISSN, UGC PEER REVIWED journals, proceedings, with high index This would aid in sharing knowledge, fostering academic growth, increasing collaborations and networking. This also helps to create a conducive environment for academic study. The outcomes of such interactions and interventions would improve teachers' professional and personal effectiveness, resulting in institutional, individual, and student academic achievements

The Policy on Providing Financial Support to the Teachers:
This policy is in force in order to attend participating and presenting conferences, seminars workshops organized by Institutions of National/state/ international repute, Universities and Colleges and towards membership fee of professional bodies.

OBJECTIVES

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- To encourage the teaching staff for presentation of research papers in conferences, seminars workshops.

- To support the teaching staff to avail opportunities for discussing the novel developments, the emerging challenges. future perspectives in their fields of interest.

- To support the teaching staff to promote teaching-learning, research. Extension activities and governance through participation in conferences workshops.

- To enhance their academic credentials in line with UGC expectations

POLICY AND GUIDELINES

Major categories for providing financial support to the teachers to promote

- Teaching Learning and related activities
- Research and related academic activities
- Co-curricular, Extracurricular and Professional development Activities

ON DUTY LEAVE

Duty leave may be granted for the following

- Attending conferences, congresses, symposia and seminars on behalf of the college and attending meetings of University and Professional bodies once approved by the Principal.

- Delivering lectures in institutions and universities/colleges at the invitation of such institutions or universities, received by the colleges, and accepted by the Principal

- .Taking collaborative lectures, sessions under capacity development as and when deputed by the Principal.

- Participating in a delegation or working on a committee appointed by the University, State Government, the UGC, or any other academic body,

- The duration of leave shall be such as may be considered necessary by the Sanctioning of Principal on each occasion.

ELIGIBILITY

1. Those invited to attend academic conferences/ seminars/ symposia workshops. The level of the programme and the standing of the institution organizing the event should also be

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truly international/national/ professional and capable of enhancing skills or adding to the professional accomplishment of the beneficiary

2. Financial assistance may be provided in the following purposes
    a. For Teachers participating and presenting research paper with ISSN or UGC peer reviewed Journals and proceedings with index rating.
    b. Those contributing a research paper.
    c. Those invited to Chair a session. . Those invited under Collaboration Exchange Programmes.
    d. Those invited to give Symposia W talks/ invited lectures or invited to discuss.
    e. For enhancing knowledge base through training and attending workshops

3. Professional/ Faculty Development Programmes. Financial support for teaching and non-teaching to attend workshops, FDPs, and conferences to improve their intellectual capacities. .
4. Financial assistance is available, and faculty members are encouraged to attend workshops, trainings, and refresher programmes.

PATTERN OF ASSISTANCE

1. Each eligible teacher is entitled to get reimbursement of 100% of the Registration fees to spend on these activities
2. Late registration fee will not be reimbursed.

Monitoring the Outcome

Reports/Outcome Recording of Such events

i. Within a week of returning, the staff member must submit a detailed report together with the bills for reimbursement.

ii. On submission of original copies of air travel tickets, visa, boarding passes, attendance/participation certificates, statement of expenditures, and brief report on the Seminar/Conference/Workshop/ Proceedings, the expenses incurred will be refunded.

iii. In the case of any training programme attended by the staff, the details of the programme/learning experience should be presented to the respective department within a week of their return.

iv. Faculty members who attend an international seminar or conference should work on publishing their work in a reputable international journal.

v. Copies of participation certificates, best paper certificates, and other relevant certificates should be handed over to the Principal.

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Authenticated List of Teachers Receiving Financial Support Year-wise under Each Head signed by the Principal

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Authenticated List of Teachers Receiving Financial Support Year-wise under Each Head signed by the Principal

Year	Name of teacher	Head of Financial Support
2019-2020	DR. SHIRIN THOMAS GHONSALVEZ	Attending Faculty Development Programme
2020-2021	DR. SHIRIN THOMAS GHONSALVEZ	Attending Symposium on NAAC
2021-2022	DR. SHIRIN THOMAS GHONSALVEZ	Publication of Research Paper
2021-2022	DESHMUKH PRASAD DEVIDAS	Publication of Research Paper
2021-2022	MALI YOJANA NILESH	Publication of Research Paper
2021-2022	KHAIRNAR GIRISH SATISH	Publication of Research Paper
2021-2022	GAIKWAD SACHIN	Publication of Research Paper
2021-2022	TIWARI CHAYA ASHISH	Publication of Research Paper
2022-2023	DR. SHIRIN THOMAS GHONSALVEZ	Publication of Research Paper
2022-2023	DESHMUKH PRASAD DEVIDAS	Publication of Research Paper
2022-2023	MALI YOJANA NILESH	Publication of Research Paper
2022-2023	KHAIRNAR GIRISH SATISH	Publication of Research Paper
2022-2023	GAIKWAD SACHIN GURUNATH	Publication of Research Paper
2022-2023	TIWARI CHAYA ASHISH	Publication of Research Paper

Shirin

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E-copies of Sanction Letters, Voucher and e-Certificate or Published Research Papers

Date : 22/01/2019

To,
The Joint Secretary,
Adarsh Shikshan Mandal's,
Konark Ideal College,
Bhal,
Kalyan (E).

Subject : Reimbursement of Registration expenses for attending 'Symposium' sponsored by NAAC dated 18th Jan, 19.

Respected Sir,
I, the below signatory had participated in 'Symposium' sponsored by NAAC on 18th Jan, 2019.

I, hereby make a humble request to reimburse the amount of Rs 2223/- including my TA/DA as registration expense for the same.

Kindly do the needful.
Thanking you.

Yours sincerely,

Ok Approved

Adarsh Shikshan Mandal, Kalyan

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Adarsh Vidya Nagari 21/11, Bhal, P.O. Dwarli, Malang Road, Via- Kalyan, Dist. Thane - 421306.

Voucher No. 46

Travelling - 2023 CASH VOUCHER 04/03/2019

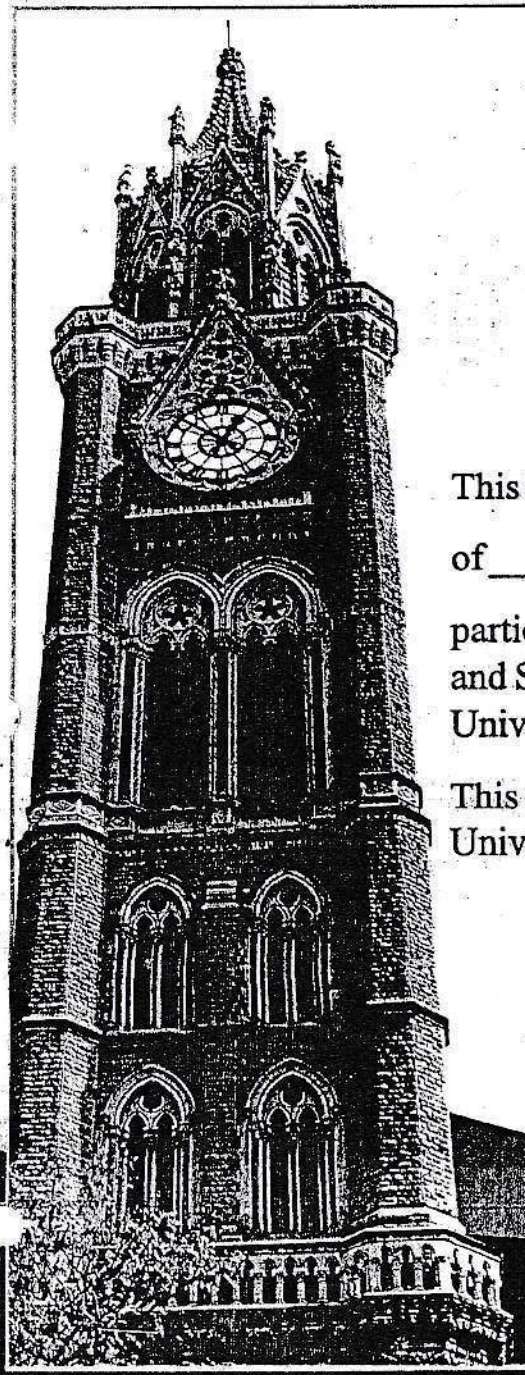
Particulars	Rs.	P.
Being Paid to Shirin Gonsaver to go University	2223	00
(Rupees in Words Two thousand two Hundred & twenty three only)	2223	00

Prepared by Amore Office Superintendent

Payment Authorised by

Hon. Gen. Secretary/Hon. Joint Secretary

Signature



University of Mumbai

CERTIFICATE OF PARTICIPATION

This is to certify that Gonsalvez Shivani Thomas

of Konark Ideal College.

participated in the one day NAAC sponsored symposium titled "Measures for Quality Enrichment and Sustenance in Higher Education Institutions" conducted by the Internal Quality Assurance Cell, University of Mumbai.

This symposium was held at the Pherozeshah Mehta Auditorium, Department of Civics and Politics, University of Mumbai, on January 18, 2019.

Prof. Shefali Pandya
IQAC Coordinator

Rajdhani
DATE / /

Date: 21/01/2021

To,
The Joint Secretary,
Adarsh Shikshan Mandal's,
Konark Ideal College,
Bhal,
Kalyan (E)

Subject: Reimbursement of Registration expense for attending Faculty Induction Program (FIP) sponsored by UGC - HRDC dated 18th December 2021 to 19th January 2021.

Respected Sir,

I, the below signatory had participated in the Online Faculty Induction Program (FIP) conducted from 18th December 2021 to 19th January 2021.

I, hereby make a humble request to reimburse the amount of Rs 1000/- as registration expense for FIP.

Ok
Sanctioned

Kindly do the needful.
Thanking you.

Shivin

Yours sincerely,

ADARSH SHIKSHAN MANDAL
Reg. No.
MAH/1907/THN
5-3-1987
KALYAN (E)

UNIVERSITY GRANTS COMMISSION
HUMAN RESOURCE DEVELOPMENT CENTRE

University of Mumbai

UGC SPONSORED ONLINE FACULTY INDUCTION PROGRAMME

This is to certify that

Gonsalvez Shirin Thomas

from

Konark Ideal College of Science and Commerce,
Wasar (Bhal), Kalyan

participated in the

FACULTY INDUCTION PROGRAMME

conducted from 18 December, 2020 to 19 January, 2021

and obtained Grade A

Co-ordinator
19 Jan., 2021, MUMBAI

Director

Vice-Chancellor

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE WASAR KALYAN

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OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane

Adarsh Shikshan Mandal, Kalyan

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Adarsh Vidya Nagari 21/11, Bhal, P.O. Dwarli, Malang Road, Via- Kalyan, Dist. Thane - 421306.

Voucher No.

CASH VOUCHER

Date : 08-12-2020.

Particulars	Rs.	P.
Being amount reimbursed of Registration fee for attending faculty induction programme sponsored by UGC HRDC. Payment reimbursed to Ms. Gonsalves Slisin Thomas.	1000	00
(Rupees in Words One Thousand only)	1,000	00

Prepared by

Office Superintendent

Payment Authorised by

Joint Secretary

Gonsalves Slisin Thomas

Signature

2020-21

Adarsh Shikshan Mandal, Kalyan

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Adarsh Vidya Nagari 21/11, Bhal, P.O. Dwarli, Malang Road, Via- Kalyan, Dist. Thane - 421306.

Voucher No.

CASH VOUCHER Date : 18/05/2022

Particulars	Rs.	P.
Being Reimbursement of publication expenses incurred on publication of Research article to Dr. Gonsalves Shirin Thomas	5,000/-	
(Rupees in Words Five thousand only/-)	5,000/-	

Prepared by _____ Office Superintendent _____

Payment Authorised by

_____ _____

Hon. Gen. Secretary/Hon. Joint Secretary Signature

Date: 30/04/2022.

To,
Shri. Vijay Upadhyay,
Joint Secretary,
Adarsh Shikshan Mandal,
Konark Ideal College,
Bhal Kalyan (E.)

Subject: Reimbursement of Publication expenses incurred on publication of research article.

Respected Sir,

I, the undersign (Dr. Shirin Gonsalvez), In-charge Principal of Konark Ideal College of Science & Commerce hereby request to reimburse the amount of publication fees for the research article

.

The expenditure on publication of article amounting to Rs. 5000/- I sincerely hope you will do the needful. I shall remain oblige for the same.

Thanking you.

Yours Faithfully,

Dr. Shirin Gonsalvez.

Issue - XX, Vol - II
VRJFCM
IMPACT FACTOR 6.50
ISSN 2319-4707
Dec. 2021 To May 2022

10

Growth and Development of Non-Banking Financial Companies in India

Dr. Gonsalvez Shirin Thomas
I/C Principal
Konark Ideal College of Science & Commerce, Kalyan, Dist. Thane

Research Paper - Management

ABSTRACT

It is accepted by everyone that NBFCs have been playing an important role in channelizing the scarce financial resources in capital formation. NBFCs have been supplementing the role of the organised banking sector by bridging the credit gaps, i.e., in meeting the increasing financial needs of the corporate sector, delivering credit to the unorganized sector and to small local borrowers. NBFCs have enjoyed a more flexible structure than banks in the organised sector. From time to time, the Central Government as well as Reserve Bank of India have been working towards regulation of these NBFCs. The Department of Non- Banking Supervision of RBI has been indulged in these activities of regulating as well as supervising the NBFCs.The contribution made by these NBFCs in the economic growth as well as in meeting the credit needs of the economy is needed to be appreciated and there is also a need to keep an eye on their functioning as some of these NBFCs have looted people's money who were innocent investors to them.The present paper "Growth and Development of Non-Banking Financial Companies in India" have given focus on areas like defining the term NBFCs, evolution, growth and development of NBFCs, regulatory authorities and supervision of NBFCs. The paper is an attempt to analyse evolution, growth and development of Non-Banking Financial Companies in India.

Keywords : Non-Banking Financial Companies, Organised Banking Sector, Financial Institutions, Financial Supermarkets, Reserve Bank of India, Supervision and Regulation.

Introduction :

Non-banking financial companies (NBFCs) constitute an important segment of the financial system in India. NBFCs are financial intermediaries engaged primarily in the business of accepting deposits and delivering credit. They play an important role in channelizing the scarce financial resources to capital formation. NBFCs supplement the role of the banking sector in meeting the increasing financial needs of the corporate sector, delivering credit to the unorganized sector and to small local borrowers. NBFCs have a more flexible structure than banks. As compared to banks, they can take quick decisions, assume greater risks, tailor- make their services and charges according to the needs of the clients. Their flexible structure helps in broadening the market by providing the saver and investor a bundle of services on a competitive basis.

A non-banking financial company has been defined vide clause (b) of Section 45-1 of Chapter IIIB of the Reserve Bank of India Act, 1934, as (i) a financial institution, which is a company; (ii) a non-banking institution, which is a company and which has as its principal business the receiving of deposits under any scheme or arrangement or in any other manner or lending in any manner; (iii) such other non-banking institutions or class of such institutions, as the bank may with the previous approval of the central government and by notification in the official gazette, specify.

NBFC has been defined under Clause (xi) of Paragraph 2(1) of Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998, as: 'non-banking financial company' means only the non-banking institution which is a loan company or an investment company or a hire purchase finance company or an equipment leasing company or a mutual benefit finance company.

NBFCs provide a range of services such as hire purchase finance, equipment lease finance, loans, and investments. Due to the rapid growth of NBFCs and a wide variety of services provided by them, there has been a gradual blurring of distinction between banks and NBFCs except that commercial banks have the exclusive privilege in

the issuance of cheques.

NBFCs have raised large amount of resources through deposits from public, shareholders, directors, and other companies and borrowings by issue of non-convertible debentures. In the year 1998, a new concept of public deposits meaning deposits received from public, including shareholders in the case of public limited companies and unsecured debentures/bonds other than those issued to companies, banks, and financial institutions, was introduced for the purpose of focused supervision of NBFCs accepting such deposits.

EVOLUTION, GROWTH AND DEVELOPMENT OF NBFCS IN INDIA

Till recently NBFCs and Unincorporated Bodies have been competing and complementing the services of commercial banks all over the world. While, the financial system in a country generally develops through a process of gradual evolution, it has been observed that here is a stage in the evolutionary process wherein the growth of NBFCs is more pronounced than other components of the financial system. Further, they take different forms and sizes depending upon the needs of their clientele. Thus, in the United States of America, the growth of NBFCs was more pronounced during the first three decades of this century and two of the top five commercial lenders are NBFCs and three of the four top providers of consortium finance are non-bank firms at present. In India such marked growth in the non-bank financial sector was noticed in the last two decades. The NBFCs, as a group, have succeeded in broadening the range of financial services rendered to the public during this period.

The evolution, growth and proliferation of financial intermediaries are essentially the reflection of the different forms of savings (resource) flows and different types of investment (uses) of such funds - whether for current working capital needs or for capital investments and as between different sectors of the economy. They serve different clientele in their role both as repositories of the community's savings and as purveyors of funds for investment needs.

The nineteenth and early 20th Centuries witnessed rapid urbanization, both in Europe and America. The growth of cities created a tremendous need for mortgage finance. To fill this need, various private groups began to organize building and loan associations (called building societies in England and Canada).

However, instalment credit in the USA took off with the beginning of the mass marketing of automobiles around 1915. Automobile companies set up specialized subsidiaries called finance companies to provide instalment credit to car buyers and to finance the inventories of dealers and suppliers. The automobile companies were soon followed by retailers and manufacturers of consumer and producer durables. The idea spread from the United States to many other countries.

Raymond W. Goldsmith traces the existence of 'Chit Funds' and 'nidhis' in India before World War I, that such institutions were more common in Western and Southern India. According to Goldsmith, "Whatever the fragmentary material exists points to the small size of these institutions, which seems to have originated in the mid-nineteenth century, and indicates fairly clearly a rapid decline in their size and importance relative to that of financial institutions of the western type, which developed in India during the 19th century."

Banking Commission (1972) has noticed the rapid progress made by "Finance Corporation" in states like Gujarat and Mysore, (present Karnataka State). These 'finance corporations' are petty finance outlets formed under the Partnership Act of India and their capital was always less than Rs.1 lakh. However, literature on non-banking financial sector reveals that the major NBFCs in India are concentrated in six states - West Bengal, Maharashtra, Tamil Nadu, Uttar Pradesh, Karnataka and Delhi.

Among the NBFCs, hire-purchase finance companies have been some of the oldest and most prominent institutions. They have played an important role in the finance of the road transport sectors; one estimate puts about 25-30 per cent of all civilian commercial vehicles sales having been financed by hire-purchase companies. Some NBFCs have started out as support companies for industrial houses. Their purpose was to act as Fixed Deposit Collection front and at best, work out leasing deals for clients of these industrial houses.

The last two decades witnessed a phenomenal growth in the number of NBFCs. Table No. 1 shows the number of NBFCs which stood at 7,063 in 1981, increased to 33,520 in 1991 and further to 55,995 in 1995. The reason for such phenomenal growth of NBFCs was the liberalization led boom. NBFCs entered merchant banking activities in addition to fund-based business. With huge demand for finance and low entry barriers

almost everyone wanted to start and own a finance company.

TABLE NO. 1: NUMBER OF NON-BANKING FINANCIAL COMPANIES (1981-1996)

Year	No. of Financial Companies	Year	No. of Financial Companies
1981	7,063	1989	21,106
1982	8,974	1990	24,009
1983	11,100	1991	33,520
1984	13,519	1992	35,832
1985	15,358	1993	8,451
1986	17,356	1994	13,815
1987	19,618	1995	14,077
1988	19,311	1996	13,849

Source: RBI Bulletin, LI (8), Aug. 1997. P: 591 and RBI Bulletin, LII (2), Feb. 1998. P: 71

The number of NBFCs declined to 51,929 in the year 1996. After the failure of CRB Capital Markets Ltd. and subsequent failure of NBFIs in 1997, RBI Act was amended on 9th January 1997. The Amendment Act made registration compulsory for every NBFC. The Table No. 2 shows the number of NBFCs registered with the RBI after the Act was amended.

TABLE NO. 2: THE NUMBER OF NBFCS REGISTERED WITH THE RBI (1999 - 2010)

End June	All NBFCs	NBFCs Accepting Public Deposits
1999	7,855	624
2000	8,451	679
2001	13,815	776
2002	14,077	784
2003	13,849	710
2004	13,764	604
2005	13,261	507
2006	13,014	428
2007	12,968	401
2008	12,809	364
2009	12,740	336
2010	12,630	308

Source: Report on Trend and Progress of Banking in India, 2010-11.

Note: Figures relating to 1997 and 1998 are not available.

The Table No. 2 shows that the number of NBFCs has been drastically reduced from 51,929 in 1996 to 7,855 as on June 1999. The sudden decline in the number of NBFCs is mainly because of the new regulatory measures introduced by the RBI. Out of the 7,855 NBFIs registered with the RBI during 1999, only 624 were permitted to accept deposits. By the end of June 2009, the number of NBFCs registered with the RBI stood at 12,740, of which 336 were accepting public deposits. Table 4.2 also shows that there has been an increase in the number of NBFCs registered with the RBI from 1999 to 2002, after which there has a marginal decrease in the number of NBFCs registered.

TYPES OF NBFCS

NBFCs can be classified into different segments depending upon the type of activities they undertake. The important ones are as follows:

1. Equipment Leasing Company: Any company which is carrying on as its principal business as the activity of leasing equipment or the financing of such activity is

termed as Equipment Leasing Company.

2. Hire-Purchase Finance Company: Any company, which is carrying as its principal business as hire purchase transaction or the financing of such transactions is known as Hire-purchase Finance Company.
3. Housing Finance Company: Any company which is carrying on as its principal business the financing of acquisition or development of plots of land in connection therewith is called Housing Finance Company.
4. Investment Company: Any company which is carrying on as its principal business the acquisition of securities is termed as Investment Company.
5. Loan Company: It is a company which is carrying on as its principal business the providing of finance whether by making loans or advance or otherwise for any activity other than its own. This category does not include an equipment leasing or hire purchase finance company or a housing finance company.
6. Mutual Benefit Finance Company (Nidhi Company): It is those companies which are notified by the Central Government as a Nidhi Company under section 620-A of the Companies Act 1956.
7. Mutual Benefit Company (Potential Nidhi Company): A company which is working on the lines of a Nidhi Company but has not yet been declared by the Central Govt. as minimum NOF of Rs. 10 lakh, has applied to the RBI for certificate of Registration (COR) and also to the Department of Companies Affairs (DCA) for being notified as Nidhi Company and has not contravened directions / regulations of RBI / DCA.
8. Non-Banking Financial Company: Any hire purchase finance, housing finance, investment loan, equipment leasing or mutual benefit financial company, but does not include an insurance company or a stock Exchange or a stock broking company.
9. Miscellaneous Non-Banking Company: A company carrying on all or any of the following types of business:

(1) Managing, conducting or supervising as a promoter, foreman or agent of any transaction or arrangement by which the company enters into an agreement with

a specified number of subscribers that everyone of them shall subscribe a certain sum in instalments over a definite period and that everyone of such subscribers shall in his turn as determined by lot or by auction or by tender or in such other manner as may be provided for in the agreement be entitled to the prize amount.

(2) Conducting any form of chit or Kuri which is different from the type of business referred to in sub paragraph (9.1) above.

(3) Undertaking / carrying on or engaging on or executing any other business similar to the business referred to in sub paragraph (9.1) and (9.2).

10. Residuary Non-Banking Company: A company which receives any deposit under any scheme or arrangement, by whatever name called, in one lump-sum or in instalments by way of contributions or subscription or by sale of units of certificates or other instruments or in any other manner and which, according to the definitions contained in the Non-Banking Financial Companies in the (Reserve Bank) Directions, 1977 or the Miscellaneous Non Banking Companies (Reserve Bank) Directions, 1977, as the case may be, is not

i) an equipment leasing company
ii) a hire purchase finance company
iii) a housing finance company
iv) an insurance company
v) an investment company
vi) a loan company
vii) a mutual benefit financial company, and
viii) a miscellaneous non-banking company.

REGULATORY AUTHORITIES OF NBFCS

All the NBFCs are not regulated by the RBI. The regulatory authorities of different types of NBFCs are shown in Table No.3.

TABLE NO. 3: REGULATORY AUTHORITIES OF NBFCS

TABLE NO. 3: REGULATORY AUTHORITIES OF NBFCS		
Sl. No.	**Type of NBFCs**	**Name of Regulatory Authority**
1	Equipment Leasing Companies	RBI
2	Hire-Purchase Finance Companies	RBI
3	Loan Companies	RBI
4	Investment Companies	RBI
5	Residuary Non-Banking Companies	RBI
6	Misc. Non-Banking Companies (Chit Funds)	RBI and Registrar of Chits of the concerned States
7	Mutual Benefit Finance Companies (Nidhis and Potential Nidhis)	Department of Company Affairs, GoI
8	Micro Finance Companies	Department of Company Affairs, GoI
9	Housing Finance Companies	NHB
10	Insurance Companies	Insurance Regulatory and Development Authority of India(IRDA)
11	Stock Broking Companies	SEBI
12	Merchant Banking Companies	SEBI

Source: Report on Trend and Progress of Banking in India, 2003-04, RBI, Page 147.

SUPERVISION OF NBFCS

In order to ensure that NBFCs function on sound lines and avoid excessive risk taking, the RBI's Department of Non-Banking Supervision has developed a four-pronged supervisory framework based on the following:

(a) On-site inspection structured on the basis of assessment and evaluation of CAMELS (Capital, Assets, Management, Earnings, Liquidity, and Systems) approach.

(b) Off-site monitoring supported by state-of-the-art technology. It is through periodic control reports from NBFCs.

(c) Use of market intelligence system.

(d) Reports of statutory auditors of NBFCs.

CONCLUSION

NBFCs in India have become prominent in a wide range of activities like hire purchase finance, equipment lease finance, loans, and investments. NBFCs have greater reach and flexibility in tapping resources. In desperate times, NBFCs could survive owing

to their aggressive character and customised services. NBFCs are doing more fee-based business than fund-based. They are focussing now on retail sector-housing finance, personal loans and marketing of insurance. The strong NBFCs have successfully emerged as 'financial institutions' in a short span of time and are in the process of converting themselves into 'financial supermarket' - a one-stop financial shop. The growth trend of NBFCs in India is still catching momentum. Their role in the economy cannot be neglected and RBI should also make certain policies which should help them to flourish along with care for its investors.

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Issue - XX, Vol - II
VRJFCM
IMPACT FACTOR 6.50
ISSN 2319-4707
Dec. 2021 To May 2022

4

Role of Capital Market in India

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Research Paper - Accountancy

Introduction :

Capital market plays an extremely important role in promoting and sustaining the growth of an economy. It is an important and efficient conduit to channel and mobilize funds to enterprises, and provide an effective source of investment in the economy. It plays a critical role in mobilizing savings for investment in productive assets, with a view to enhancing a country's long -term growth prospects. It thus acts as a major catalyst in transforming the economy into a more efficient, innovative and competitive marketplace within the global arena.

Capital markets play a vital role in Indian economy, the growth of capita l markets will be helpful in raising the per -capita income of the individuals, decrease the levels of un-employment, and thus reducing the number of people who lie below the poverty line. With the increasing awareness in the people they start investing in capital markets with long-term orientations, which would provide capital inflows to the sectors requiring financial assistance.

Capital arrangement

The capital market promotes capital formation in the country. Rate of capital

invested for productive purposes. Thus savings and investment leads to capital arrangement in country.

Economic growth

Capital market smoothes the progress of the growth of the industrial sector as well as other sectors of the economy. The main purpose of the capital market is to transfer resources from masses to the industrial sector. The capital market makes it possible to lend funds to various projects, both in the private as well as public sector.

Development of backward areas

The capital markets provide funds for the project s in backward areas. This facilitates the economic development of backward areas.

Long term capital to industrial sector

The capital market provides a stable long - term capital for the companies. Once, the funds are collected through issues, the money remains with the company. The company is left free with the funds while investors exchange securities among themselves.

Generation of foreign capital

The capital market makes possible to generate foreign capital. Indian firms are able to generate capital from overseas markets by way of bonds and other securities. Such foreign exchange funds are vital for the economic development of the nation.

Developing role of financial institutions

The various agencies of capital market such as industrial financial corporation of India (IFCI), state finance corporations (SFC), industrial development bank of India (IDBI),industrial credit and investment corporation of India (ICICI), unit trust of India (UTI), life insurance corporation of India (LIC), etc.there have been rendering useful services to the growth of industries. They have been financing, promoting and underwriting the functions of the capital

The capital market play very important role in Indian financial system as follow:

1. To mobilize long-term savings to finance long term in vestments.
2. To inspirations broader ownership of productive assets.
3. To improve the efficiency of capital allocation through a competitive pricing mechanism.

4. To provide liquidity with mechanism enabling the investor to see financial assets.
5. To make lower the costs of transactions and information.
6. To make bridge between investors and companies.
7. To make quick valuation of financial instruments both equity and debt.
8. To security against market risk or price risk trough derivative trading and default risk through investment protection fund.
9. To provide operational efficiency.
10. To direct the flow of funds into efficient channels through investment, disinvestment, and reinvestment.
11. To make integration between financial sectors and non-financial sectors, Long term fund and short term fund.
12. To give opportunities to risk taker in term of equity and return taker in term of debt.

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RNI. MAHMUL02805/2010/33461 IMPACT FACTOR 6.20 ISSN 0976-0377
Interlink Research Analysis Issue : XXII, Vol. V, July 2021 To Dec. 2021 47

Social Encounters and the Breakdown of Communication in Albee's The Zoo Story

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7 Research Paper - Mass Media

Introducation

The aim of the present paper is to relate the problem of communication in Edward Albee's play The Zoo. The choice of Edward Albee can be justifies on the ground that he has emerged as the leading post-war American playwright, who has sensitively dramatized in his plays various aspects of American social life.

Communication in modern society is a complex process. Communication acts as a cohesive force in individual relationships as well as in various public spheres. It plays a vital role in private and public lives. The development of studies on communication has been studied within disciplines such as linguistics, philosophy and sociology.

In The Zoo story, two strangers Peter and Jerry meet by change at a public park. Peter is reticent on the occasion, while Jerry tries to drag him into communication. The analysis of The Zoo story points out that it is though communication that social structure involving a group of individuals becomes visible. In this play, Jerry emerges out to be a declassed artist, who eventually makes a martyr of himself at the end of the play. Peter, on the other hand, represents the established order, which resists any change. The play has an undertone of tension which arises due to Albee's efforts at putting the opposites together. The play has imparted primacy to communication, among several other features such as religious and political overtones.

In order to understand the problem in the present play, one needs to understand the interdependence between communication and social processes. Social structure and communication are indeed concrete entities, deeply rooted in the ethos of a particular society. However, when one combines them, the result entity would be abstract instead

of being concrete. In other words it is possible to observe the problem of communication due to social factors, without necessarily relating them to their particular manifestation in society. Thus the paper will deal with the abstract notion of the mutual dependence of communication on social structure. We first need to understand the term 'social structure'. One of the most common meanings of the word which is realized in a variety of ways is its dramatic representation in a play. The actions in a social system are influenced by the nature of social organization.

In The Zoo story, Jerry tells Peter several stories, the zoo story being the abstract master narrative. The fore grounded presence of stories in both the plays signifies that communication is not always a linear linguistic process. There are many digressions in the process of communication. The problems of communication arise due to the conflict between linearity and non-linearity. Peter cannot understand what Jerry is trying to communicate to him because of the difference of notions about communication between himself and Jerry. This aspect of communication is highlighted by Bennett (1987:115) in the following words:

> Jerry resorts to the rhetorical more than the denotative power of language
> to excite emotion and stimulated through in Peter.
> The nature and effect of Jerry's rhetorical approach
> have been largely ignored or poorly understood.

Bennett's remark points out that the problems of communication arise due to the differential meanings drawn by the participants in a given situation.

As a corollary to the above discussion, it follows these differential meanings attached to communication signify different social realities and hence the problem of communication are largely the problems of mutually opposing social worlds. Peter and Jerry represent two different worlds. It is significant to note that the characters in the play are strangers, who happen to encounter each other at a public place. In such a chance social encounter communication is usually ritualistic. Their communication establishes two social structures in the play. Albee intends to point out the elusive nature of communication which fails because of their socio-psychological differences, as pointed out by

Jerry is a social outcast, the 'outsider' who has difficulty in establishing his own character and in making contact with society, with other human beings and even with a dog. He is a fine illustration of a schizophrenic nature and would perhaps be diagnosed by a psychologist as suffering from catatonic schizophrenia with a markedly active response.

The Zoo Story, in fact presents a more complex treatment of problem of communications. This is because apart from the social factors, the play also takes into consideration the psychological factors while dealing with the persons of communication.

Communication emerges out not as neutral instruments of exchanging information but as a game in the play. In The Zoo Story there is an encounter between two strangers in a public garden/ park. Through this setting the playwright intends to point out the illusive nature of communication. Since a communication involves at least two participants- the speaker/ addresser and the other- the listener/ addressee, it can be argued that any failure in communication is also the breakdown of social cohesion. This social aspect of communication has been very vividly dramatized in The Zoo Story. Peter and Jerry communicate with each other for a long time but they are unable to share common meanings and goals in their conversation. This is what makes their communication so realistic. By the end of the play, Peter and Jerry are presented as each others enemies. Their reputation for each other depicts the failure of social structure and not only of communication per se. The apparent ambiguities in their discourse can be seen as systematic of the weakening force of social compassion and cohesion in contemporary societies. Jerry has been presented as a victim of the social structure which denies space to those who do not conform to the norms of the society. He is desperate to talk to someone. This reflects his anxiety of being accommodated in the social structure. Thus Edward Albee successfully used communication patterns on substitutes for the structure of the society. In case of Peter he is able to understand only direct and utilization communication involving a straightforward exchange of information. For him communication is a materialistic possession of man and it has to be used sparingly like any other commodity. On the contrary, Jerry vies communication for its own sake and that is probably why he differs the story of what happened at the zoo. A

related view has been expressed by White (1983:15-22) in the following words invoking compassion of Albee to Kafka:

> Jerry is Albee's hunger artist- a storyteller who,
> encaged roams the streets of Manhattan in search of a sympathetic
> audience and who is constantly rejected.
> His only hope appears to be with Albee's version of a Kafka impresario:
> a publishing house executive (Peter); but ironically such a person is interested only in
> marketable commodities.

White points out that for Peter and Jerry the very process of communication has different meanings. Due to this difference in their perceptions they are unable to comprehend each other. This is turn relates the problem of communication between them to their different social origins.

The conflict between order and disorder has been dramatized through the modes of communication. Peter represents the orderly well-structured mode of communication. He does not desire to participate is any aimless communicative activity. On the other hard, Jerry talks without any communicative plan. He keeps on shifting from narrative to another. The Zoo Story acts as the central unifying narrative of his utterance. The communicative contrast between Peter and Jerry in terms of direct and indirect communication supports the order-disorder binary. Direct communication tends to be orderly whereas indirect communication become disorderly since the speakers does not carry on the discovers through a pre-given script.

Albee has made use of not only the dialogues between Pete and Jerry as devices of showing crisis in communication but also various other indirect means such as costumes of the characters and their respective dwelling places. Their different lodging suggests two different social groups.

Albee inverts the realism of such mutual separation of human beings, by presenting Jerry on a more talkative character. This speech in the play has been used paradoxically, because it is through this speech that the final silence between the two, characters, emerges, in the form of Jerry's tragic death or better put, his suicide.

The communication in the play has a centrifugal tendency with reference to the goal of communication. Quite naturally, the center of conversation between Peter and Jerry should be their own matters. However, Jerry uses many digressions, in the form of his various stories, serve the purpose of presenting the isolation of the two characters from each other. It is through their opposite interests regarding the subjects of conversation the Albee is able to dramatize the difference between the social structures represented by them.

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RNI. MAHMUL02805/2010/33461 IMPACT FACTOR 6.20 ISSN 0976-0377
Interlink Research Analysis Issue : XXII, Vol. V, July 2021 To Dec. 2021 32

Required skills for information professionals in Electronics Environment

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5 **Research Paper - I. T.**

ABSTRACT

The information technology explosion and its applications in every aspect of life have changed the entire scenario of the present world. The IT revolution and information explosion has led to be emergence of electronic information era. The se days, the users are not satisfied with the printed available material, they required that printed information be supplemented with more dynamic multimedia documents. Thus digital libraries are becoming an important element in the ear of information technology and it seems that the digital library concept should be considered a dynamic and essential component of an organization/ institute. To keep pace in the rapidly changing environment, infrastructure and service facilities should be made available according to the needs so as to compete and survive in the ear of competitiveness. Major changes in the information environment have transformed the role of librarians into those of information managers. An attempt has been made in the paper to give an outlines of Digital Library and changing role of information professionals.

Introduction :

The libraries are facing new challenges, new competitors, new demands, new expectations and a variety of information services from users. They are now to be more acquainted with the skill of handling new technologies related to collection, processing and dissemination of information. For working in the borderless digital library environment,

besides gaining the professional knowledge in library and information science (LIS), the library professionals should have the knowledge of information technology and its application in library operations and services, both in theoretical as well as practical level. With the changing role and responsibility of the librarians their professional identity is also changed, they are now know as information officer, information Broker, Cybemarian etc.

Skill for the Library professional

Skill is an ability or proficiency in execution or performance, which is required for a person to plan and execute and action designed to achieve some goals or accomplish a particular task. A skilled persona has the ability to perform any task successfully. He can face the challenges occurs in a particular profession because of the social, economic, education and technological changes. Thus in order to cope up with the ever- changing library and information science profession, the library professional must be a skilled professional. As the borderless library is fully a web- based digital library, so the library professional should be more acquainted with technological skill and so this skill should be enhanced among the working professionals.

Technological Skills :

Technological skills mean those skills which are required to handle information technology and its othe related fields such as computer operation, telecommunicating medias, creation of online database, designing of websites, searching information formation from internet etc. so the library professional should have to familiar with the skills to handle IT and its application in the library environment in the relevant context.

Technological skills needed for a library professional can be discussed as follows :

1. Computer and Information Technological Tools using Skill

The librarian in the cyber world must have the skill of using computer and other information technological tools properly. Because quality of the library services is dependant on the quality of the librarian's performance. Skill of computer operation, application of bar code technology, creation of database and its up dating, designing and updating of web pages etc are required for the web based librarians.

2. Skill of using Internet and Computer Communication Networks :

Skills of handling different computer communication networking architectures

and systems i.e. LAN, MAN, and WAN as well as using of internet and other library related networks like INFLIBNET, CALIBNET, DELNET etc are required for a modern library professional working in IT environment to tackle the problems and challenges raised in building and maintaining a digital web- based library. Speedy resource sharing and dissemination of information is possible only with the proper computer networking skills. Moreover, the library and information professionals should have the knowledge of network protocols like TCP/ IP, UDP, SMTP, HTTP, FTP etc.

3. Information Retrieval Skill :

As the web- based libraries are the database of databases, the librarian should have the professional technological skill of comprehensive retrieval of right information from a particular database in a logical and analytical manner and to provide it to its users at the right time. The librarians should be in a position to help its diversified user community by providing retrospective searches, ready reference services, bibliographic services, selective dissemination of information services etc.

Besides these technological skills, the library professional should have the some other basic skills. The following skills should be enhanced for the library professionals :

II. Traditional / Basic Skill :

Traditional skill includes those basic skills, which are necessary for running and operating a general traditional library. Skill for classification and cataloging of documents, method of indexing and abstracting etc. are also required for the librarian working in the web environment. With thee skills, the librarian can manage the information in proper way and provide them to the users in a right way.

III. Managerial Skill :

As the librarians are the manager of a library and information centre, they should have some basic managerial skill for managing the different sections like Finance, Human Resources etc. They should have to apply some of these managerial skills in planning, decision- making, motivating etc. Time management skill is one of the important managerial skills required for a successful librarian.

Total Quality Management (TQM) of library and information centre is mostly reliant on the managerial skill of the librarians.

IV. Communications Skill :

The library and information professional act as the mediator between the information users/ seekers and the information resources or information providers. In the borderless digital library environment, librarianship is now rightly hauled as public relationship. Therefore proper communication skill is also important for the library and information professionals. They should be acquainted with the skill of technical communication writing, as they should have to deal with various groups of people through Fax, E-mail, Bulletin Board, Web Sites, Blogs etc.

V. Preservation Skill :

As like traditional library in digital library environment, also the librarian should have the preservation skill for the E- Resources. In the borderless E- Library though all the documents as are in the digital form, but they are not fully secured. Different computer virus can attack the digital library data baseless and affect them very badly. The hacker can also hack the borderless digital library with their dangerous intelligent skills. Therefore, the library professional should have the knowledge of cryptography, firewall, and different anti-virus software for prevention and preservation of E- Resources.

Responsibility of Information professionals :

1) Continuous updating.
2) Developing strong professional teams in their respective libraries.
3) Arranging continuous education and training programs for users and staff.
4) Accept the challenges being imposed due to advancement of technology.
5) Arrange lectures/ training programs from time to time.

Information managers are only competent enough to provide efficient and intelligent access to the world's information sources to its novice users. The knowledge and experience of libraries can be helpful in directing users to get and easy access to relevant information on the digital library network.

Conclusion :

The digital library concept is growing at a fast pace. Emerging technology of

[redacted]

Digital libraries is an offshoot of information revolution which can drastically improve the efficiency and effectiveness of management of physical and financial resources of libraries.

The information mangers/ librarians have to equip themselves with the capabilities to link with global trends for the ultimate benefits of information seekers.

Arrangements for managing and supporting information technology will take different shapes depending upon the size of its parent institution, the institution' existing computing and communication resources and the capabilities of the library's management and staff. The professionals can join the revolutionized technological race without sacrificing their conception of traditional libraries.

The information providers have to keep themselves abreast with the latest trends if they desire to survive in the present world.

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RNI. MAHMUL02805/2010/33461 IMPACT FACTOR 6.20 ISSN 0976-0377
Interlink Research Analysis Issue : XXII, Vol. V, July 2021 To Dec. 2021

Security Issues in online Social Networks

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6 Research Paper - I. T.

ABSTRACT

Social networking websites are the fastest growing entity on the Internet. Users of social networking websites post personal information and pictures on these websites. Social Networking websites such as Facebook, Twitter and MySpace have been growing rapidly within the past few years with now over two billions users. Almost every computer literate person has at least one social network account, and they spend a large amount of their time on social networks each day. The online social networks facilitate connections between people based on their shared interests, values, memberships in various virtual groups etc by offering social interactions and communications via web interface. The usage of the social networking sites such as Facebook, Twitter and Orkut etc. has exponentially increased in recent years. These sites are providing services allowing millions of individuals to create online profiles and share the information across various networks. While there can be benefits from the collaborative and distributed approaches promoted by the use of social networking sites, there are the information security and privacy concerns. In this paper we discuss the various privacy and security issues involved in achieving the security goals for online social networks and propose an architecture which addresses the security concerns related to identity management, access control and scalable trust.

INTRODUCTION

The Internet has spawned different types of information sharing systems, including the Web. The online social networks have gained significant popularity and are now among the most popular sites on the Web. Recent years have seen exponential growth with millions of users using the online social networks. As a result, these networks store a huge amount of possibly sensitive and private information on users and their interactions.

The social network sites allow individuals to present themselves with an online profile and to establish or maintain links or connections with others. The connections of a social network can be perceived in different ways, being dynamically formed through social interactions between various actors having a profile created on the network. The participants use social networking sites to interact with the people they already know in the real world or to meet new people, based on common interests.

Actors may join virtual groups in search of people with similar characteristics, based on the information showed in their profiles. Normally an actor belongs to various social groups, at the same time, sharing different personal characteristics with each group. The social network sites offer users different applications where in they can easily share sensitive information with selected contacts or the public, and facilitate social interactions with other users. Disclosing the personal information in online social networks is useful for implementing the core functionalities of the social networks such as social search and social traversal but may invite malicious attacks from the real world and cyber space, such as stalking, reputation slander, personalized spamming, and phishing.

Despite the risks, many of the privacy and access control mechanisms of today's online social networks are purposefully weak to make users joining the network and sharing information easy. More effective and flexible security mechanisms are therefore required for the safety of social network users and the continued thriving of the online social networking sites.

Survey of Online Social Networks:

There are hundreds of Social Networks around the world of which some are popular in some region and some in a particular country [5]. Basing on their traffic trend below are the top 5 Social Networks around the world for the year 2010-2011.

Fig 1: Top 10 social networking sites in the world

Rank	Sites	Estimated Unique Monthly visitors
1	Facebook	550,000,000
2	Twitter	95,800,000
3	MySpace	80,500,000
4	Linkedin	50,000,000
5	Ning	42,000,000
6	Tagged	30,000,000
7	Classmates	29,000,000
8	Hi5	27,000,000
9	myyearbook	12,000,000
10	Meetup	8,000,000

Source: Top 15 most, 2011[10]

1.Facebook:

Facebook works through profiles and communities. In each profile the user can add modules for gaming applications, tools, etc. It is often perceived as more private than other social networking sites because only the actors who belong to the same network can see the profile of each other.People use Facebook not just to Socialize but to play games, earn money, publicise their products and websites, create groups and lot more. Facebook has a whooping **550,000,000** unique visits each month and is popular around the world and is the number one Social Networking site of all times.

2. Twitter:

Twitter is an online social networking service, It was created in March 2006 by Jack Dorsey and launched that July. The service rapidly gained worldwide popularity, with over 95,800,000 active users per month. Generating over 340 million tweets daily and handling over 1.6 billion search queries per day. Since its launch, Twitter has become one of the top 10 most visited websites on the Internet, and has been described as "the SMS of the Internet." Unregistered users can read tweets, while registered users can post tweets through the website interface, SMS, or a range of apps for mobile devices.

3. MySpace:

MySpace allows the display of the social networks and interaction with other

users, building profiles, blogs, groups, photos, music and videos. MySpace is a Social Network which ruled the world in mid 2000. Myspace still has a 80,500,000 unique visitors per month. Myspace.com is fairly popular around the world especially in countries like India, United States, Pakistan, Mexico, United Kingdom, Bangladesh.

3. LinkedIn

LinkedIn is a very similar online community compared to Facebook, but its main audience is rofessionals. Its intention is to provide people with opportunities to create a resume' and connect with companies and other professionals. LinkedIn intends to create job opportunities and connections for professionals. LinkedIn has approximately 50,000,000 users and 150 industries represented in their online social network.

III. Features of Social Networks:

(a) Means of Communication:

The users of the social network can communicate by several means: First, one can leave public messaging (Eg: Blogging) in the form of texts, video, audio, photos etc. using the personal space. Also instant messaging feature in the form of asynchronous communication is available with the social networks. Another important feature is that they are open to third party applications such as online games etc.

(b) Explore the Digital Social Space:

The support for searching or traversing the digital social space is an important feature of social networks. The social networks are not restricted to interactions with existing contacts, and encourage users to establish new social connections (socialization).

(c) Social Search:

This feature is to find an unknown user using global keyword search. A successful search would produce for the accessing user the search listing of a target user. A user may specify a search policy to allow only a subset of users to be able to retrieve through the global name search.

(d) Social Traversal:

A second means to reach a search listing is by traversing the online social graph. A user may traverse this graph by examining the friend list of others. More specifically, the friend list of a user is essentially the set of search listings of her friends. A user may

restrict traversal by specifying a traversal policy, which specifies the set of users who are allowed to examine her friend list after her search listing is reached.

IV. Key aspects of social networks:

Storage of personal data:

The largest number of personal profiles on the planet is held not in a government identity registry or one of the much heralded Federated Identity Providers but in the data warehouses of the Social Networking providers. The biggest repository of personal images on the internet is Facebook (with a staggering 30 billion images, while 14 million new images are uploaded every day). Identity management is about the management of data defining a person's identity. This is an adequate requirement for the profiles maintained in social networks.

Tools for viewing and managing the personal data:

Identity management systems do not just store personal data, but also manage it – allowing query, transfer and display of the data in the system. This is one of the main functions of Social Networks. They provide user friendly tools which allow users to define in considerable detail how their personal profiles are displayed, both in terms of visual layout and the data fields which are displayed.

They also provide sophisticated tools for searching and mining profile data.

Access control to personal data based on credentials:

Any identity management system must give its users control over who accesses which parts of their personal data. Usually this is based on knowing whether the person accessing the data fulfils certain criteria (and has credentials to prove this). Social Networks are increasingly offering this functionality. In social networks, the main boundary protecting a user's data is whether a person attempting to access it has been defined as a friend or is a member of a shared group. Recently, however, Social Networks have added features which allow users to restrict access down to the level of individual friends (or business associates) for each field of their personal profile. In other words, they are now offering very granular access control.

Tools for finding out who has accessed personal data:

Most identity management systems provide data tracking tools so users can see

who has accessed personal data. This functionality is often not fully implemented in Social Networks because users browsing other people's profiles generally prefer to remain anonymous. It is possible to install profile trackers on some Social Networks however, and many Social Networks provide quite detailed anonymous statistics on accesses to user profiles.

V. Attacks in Social Networks:

Social networks like any other web application are vulnerable to various attacks. The security vulnerabilities can provide ways to attack and cause failure of service providers (Daniel Of Service), unauthorized access to confidential user information or to spread a virus among user accounts. Vulnerabilities such as cross-site scripting (XSS) or SQL injection can affect millions of users. Malicious users can use XSS vulnerabilities to steal cookies, accounts, run applications in flash, inducing users to download malware etc. Moreover, the attacker can take control of visitor's browsers by inoculating infected images, HTML tags or JavaScript instructions, allowing the spreading of keyloggers, Trojans and other malicious tools[4].

The access to social networks is commonly done through a web application, so vulnerabilities may be intrinsic to the service. However some attacks seek to overcome the security barriers a web site and explore techniques such as social engineering and trust among users.

a) Infrastructure Attacks:

The Denial of Service (DoS) and the Distributed Denial of Service (DDoS) attacks are social network infrastructure related attacks. The DoS attack is an attack coming from one Internet Protocol (IP) address to monopolize a computer resource, so intended users are unable to utilize the resources and the DdoS attack comes from multiple sources to prevent users to access the social network site. These types of attacks are done using botnets and puppetnets.

b) Malware Attacks:

The infectious software spread across the social network can seriously compromise the security concerns. These attacks are mainly used to obtain the users identity information through an active system. The viruses, worms, Trojans, Rootkits, Backdoors and

larger than bullying.

The interesting psychological aspect of this attack is that in cyberbulling the attacker does not visualize the reaction of the victim, thus eliminating some common human reactions such as remorse.

f) Phishing These types of attacks take the form of messages that user receive electronically whether through email, a text message, or social media applet, which would encourage user in one shape or form to get you to leak some form of information about yourself, whether it's personal or financial.

These types of attacks may be done by giving a manipulated link to access, sending a spam link from any of the friend's mail account or mocking that you are using https browser by overlaying a phishing site with the https site or using images in the phishing mail for the phishing filters finding hard to detect or tab nabbing where the user is navigated silently navigated to the phishing site's tab to provide the username/password/ account number, etc.,

This kind of attack uses techniques to compel a victim to report some information directly to the attacker. Basically, data is collected from responses coming from the victim user after this user receives some request through spam, either by email or exchange systems (such as P2P). The attacker is also able to diffuse this data to other attacker by means of messages through their own social networks.

V) Proposed Architecture for addressing the issues with Identity Management, Access Control and Trust in Social Networks:

Identity theft and authentication are the basic issues in social networks. Reputation built up on social networks is an important and largely unused source of trust information. A typical scenario where this idea could be implemented might be as follows:

1) In order to provide identity management and access control each user joining the social network is issued a key pair (eg. public-private key pair) which acts like a social network identity card for the user - it assures the person's name and potentially certain important attributes like age, sex and location etc.. .which uniquely identifies the users on the network.

2) The Identity Reputation of the user is maintained by social network service provider

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Issue - XX, Vol - II
VRJFCM
IMPACT FACTOR 6.50
ISSN 2319-4707
Dec. 2021 To May 2022

8

Process of Research Methodology in Commerce

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Research Paper - Commerce

MEANING OF RESEARCH

Research in common parlance refers to a search for knowledge. Once can also define research as a scientific and systematic search for pertinent information on a specific topic. In fact, research is an art of scientific investigation. The Advanced Learner's Dictionary of Current English lays down the meaning of research as "a careful investigation or inquiry specially through search for new facts in any branch of knowledge."Redman and Mory define research as a "systematized effort to gain new knowledge." Some people consider research as a movement, a movement from the known to the unknown. It is actually a voyage of discovery. We all possess the vital instinct of inquisitiveness for, when the unknown confronts us, we wonder and our inquisitiveness makes us probe and attain full and fuller understanding of the unknown. This inquisitiveness is the mother of all knowledge and the method, which man employs for obtaining the knowledge of whatever the unknown, can be termed as research.

Research Process

Before embarking on the details of research methodology and techniques, it seems appropriate to present a brief overview of the research process. Research process consists of series of actions or steps necessary to effectively carry out research and the desired sequencing of these steps. The chart shown in Figure 1.1 well illustrates a research process.

1. Formulating the research problem:

There are two types of research problems, viz., those which relate to states of nature and those which relate to relationships between variables. At the very outset the researcher must single out the problem he wants to study, i.e., he must decide the general area of interest or aspect of a subject-matter that he would like to inquire into. Initially the problem may be stated in a broad general way and then the ambiguities, if any, relating to the problem be resolved. Then, the feasibility of a particular solution has to be considered before a working formulation of the problem can be set up. The formulation of a general topic into a specific research problem, thus, constitutes the first step in a scientific enquiry. Essentially two steps are involved in formulating the research problem, viz., understanding the problem thoroughly, and rephrasing the same into meaningful terms from an analytical point of view.

2. Extensive literature survey:

Once the problem is formulated, a brief summary of it should be written down. It is compulsory for a research worker writing a thesis for a Ph.D. degree to write a synopsis of the topic and submit it to the necessary Committee or the Research Board for approval. At this juncture the researcher should undertake extensive literature survey connected with the problem. For this purpose, the abstracting and indexing journals and published or unpublished bibliographies are the first place to go to. Academic journals, conference proceedings, government reports, books etc., must be tapped depending on the nature of the problem. In this process, it should be remembered that one source will lead to another. The earlier studies, if any, which are similar to the study in hand should be carefully studied. A good library will be a great help to the researcher at this stage.

3. Development of working hypotheses:

After extensive literature survey, researcher should state in clear terms the working hypothesis or hypotheses. Working hypothesis is tentative assumption made in order to draw out and test its logical or empirical consequences. As such the manner in which research hypotheses are developed is particularly important since they provide the focal point for research. They also affect the manner in which tests must be conducted in the analysis of data and indirectly the quality of data which is required for the analysis. In

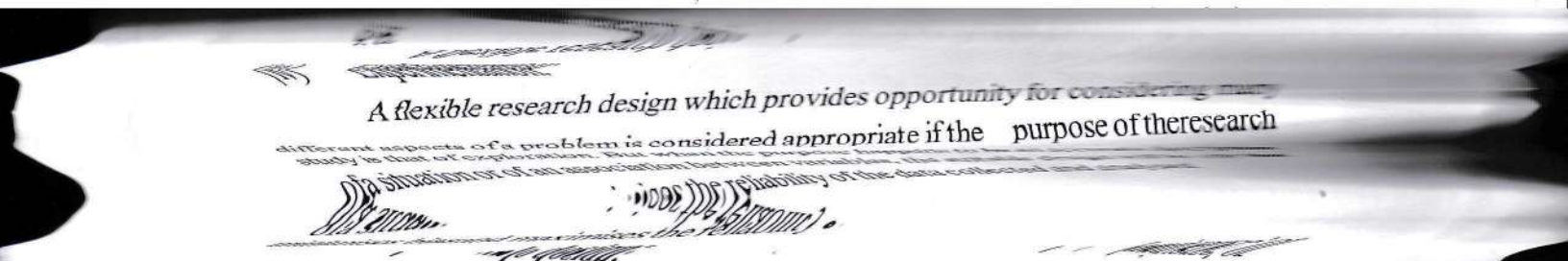
most types of research, the development of working hypothesis plays an important role. Hypothesis should be very specific and limited to the piece of research in hand because it has to be tested. The role of the hypothesis is to guide the researcher by delimiting the area of research and to keep him on the right track. It sharpens his thinking and focuses attention on the more important facets of the problem. It also indicates the type of data required and the type of methods of data analysis to be used.

4. Preparing the research design:

The research problem having been formulated in clear cut terms, the researcher will be required to prepare a research design, i.e., he will have to state the conceptual structure within which research would be conducted. The preparation of such a design facilitates research to be as efficient as possible yielding maximal information. In other words, the function of research design is to provide for the collection of relevant evidence with minimal expenditure of effort, time and money. But how all these can be achieved depends mainly on the research purpose. Research purposes may be grouped into four categories, viz.,

(i) Exploration,
(ii) Description,
(iii) Diagnosis, and
(iv) Experimentation.

A flexible research design which provides opportunity for considering many different aspects of a problem is considered appropriate if the purpose of theresearch



5. Determining sample design:

All the items under consideration in any field of inquiry constitute a 'universe' or 'population'. A complete enumeration of all the items in the 'population' is known as a census inquiry. It can be presumed that in such an inquiry when all the items are covered no element of chance is left and highest accuracy is obtained. But in practice this may not be true. Even the slightest element of bias in such an inquiry will get larger and larger as

the number of observations increases. Moreover, there is no way of checking the element of bias or its extent except through a resurvey or use of sample checks. Besides, this type of inquiry involves a great deal of time, money and energy. Not only this, census inquiry is not possible in practice under many circumstances. For instance, blood testing is done only on sample basis. Hence, quite often we select only a few items from the universe for our study purposes. The items so selected constitute what is technically called a sample.

6. Collecting the data:

In dealing with any real life problem it is often found that data at hand are inadequate, and hence, it becomes necessary to collect data that are appropriate. There are several ways of collecting the appropriate data which differ considerably in context of money costs, time and other resources at the disposal of the researcher. Primary data can be collected either through experiment or through survey. If the researcher conducts an experiment, he observes some quantitative measurements, or the data, with the help of which he examines the truth contained in his hypothesis.

7. Analysis of data:

After the data have been collected, the researcher turns to the task of analysing them. The analysis of data requires a number of closely related operations such as establishment of categories, the application of these categories to raw data through coding, tabulation and then drawing statistical inferences. The unwieldy data should necessarily be condensed into a few manageable groups and tables for further analysis. Thus, researcher should classify the raw data into some purposeful and usable categories. Coding operation is usually done at this stage through which the categories of data are transformed into symbols that may be tabulated and counted. Editing is the procedure that improves the quality of the data for coding. With coding the stage is ready for tabulation. Tabulation is a part of the technical procedure wherein the classified data are put in the form of tables. The mechanical devices can be made use of at this juncture. A great deal of data, specially in large inquiries, is tabulated by computers. Computers not only save time but also make it possible to study large number of variables affecting a problem simultaneously.

8. Hypothesis-testing:

After analysing the data as stated above, the researcher is in a position to test the

hypotheses, if any, he had formulated earlier. Do the facts support the hypotheses or they happen to be contrary? This is the usual question which should be answered while testing hypotheses. Various tests, such as Chi square test, t-test, F-test, have been developed by statisticians for the purpose. The hypotheses may be tested through the use of one or more of such tests, depending upon the nature and object of research inquiry. Hypothesis-testing will result in either accepting the hypothesis or in rejecting it. If the researcher had no hypotheses to start with, generalisations established on the basis of data may be stated as hypotheses to be tested by subsequent researches in times to come.

9.Generalisations and interpretation:

If a hypothesis is tested and upheld several times, it may be possible for the researcher to arrive at generalisation, i.e., to build a theory. As a matter of fact, the real value of research lies in its ability to arrive at certain generalisations. If the researcher had no hypothesis to start with, he might seek to explain his findings on the basis of some theory. It is known as interpretation. The process of interpretation may quite often trigger off new questions which in turn may lead to further researches.

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RNI. MAHMUL02805/2010/33461 IMPACT FACTOR 6.20 ISSN 0976-0377
Interlink Research Analysis Issue : XXII, Vol. V, July 2021 To Dec. 2021 32

Required skills for information professionals in Electronics Environment

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5 **Research Paper - I. T.**

ABSTRACT

The information technology explosion and its applications in every aspect of life have changed the entire scenario of the present world. The IT revolution and information explosion has led to be emergence of electronic information era. The se days, the users are not satisfied with the printed available material, they required that printed information be supplemented with more dynamic multimedia documents. Thus digital libraries are becoming an important element in the ear of information technology and it seems that the digital library concept should be considered a dynamic and essential component of an organization/ institute. To keep pace in the rapidly changing environment, infrastructure and service facilities should be made available according to the needs so as to compete and survive in the ear of competitiveness. Major changes in the information environment have transformed the role of librarians into those of information managers. An attempt has been made in the paper to give an outlines of Digital Library and changing role of information professionals.

Introduction :

The libraries are facing new challenges, new competitors, new demands, new expectations and a variety of information services from users. They are now to be more acquainted with the skill of handling new technologies related to collection, processing and dissemination of information. For working in the borderless digital library environment,

besides gaining the professional knowledge in library and information science (LIS), the library professionals should have the knowledge of information technology and its application in library operations and services, both in theoretical as well as practical level. With the changing role and responsibility of the librarians their professional identity is also changed, they are now know as information officer, information Broker, Cybemarian etc.

Skill for the Library professional

Skill is an ability or proficiency in execution or performance, which is required for a person to plan and execute and action designed to achieve some goals or accomplish a particular task. A skilled persona has the ability to perform any task successfully. He can face the challenges occurs in a particular profession because of the social, economic, education and technological changes. Thus in order to cope up with the ever- changing library and information science profession, the library professional must be a skilled professional. As the borderless library is fully a web- based digital library, so the library professional should be more acquainted with technological skill and so this skill should be enhanced among the working professionals.

Technological Skills :

Technological skills mean those skills which are required to handle information technology and its othe related fields such as computer operation, telecommunicating medias, creation of online database, designing of websites, searching information formation from internet etc. so the library professional should have to familiar with the skills to handle IT and its application in the library environment in the relevant context.

Technological skills needed for a library professional can be discussed as follows :

1. Computer and Information Technological Tools using Skill

The librarian in the cyber world must have the skill of using computer and other information technological tools properly. Because quality of the library services is dependant on the quality of the librarian's performance. Skill of computer operation, application of bar code technology, creation of database and its up dating, designing and updating of web pages etc are required for the web based librarians.

2. Skill of using Internet and Computer Communication Networks :

Skills of handling different computer communication networking architectures

and systems i.e. LAN, MAN, and WAN as well as using of internet and other library related networks like INFLIBNET, CALIBNET, DELNET etc are required for a modern library professional working in IT environment to tackle the problems and challenges raised in building and maintaining a digital web- based library. Speedy resource sharing and dissemination of information is possible only with the proper computer networking skills. Moreover, the library and information professionals should have the knowledge of network protocols like TCP/ IP, UDP, SMTP, HTTP, FTP etc.

3. Information Retrieval Skill :

As the web- based libraries are the database of databases, the librarian should have the professional technological skill of comprehensive retrieval of right information from a particular database in a logical and analytical manner and to provide it to its users at the right time. The librarians should be in a position to help its diversified user community by providing retrospective searches, ready reference services, bibliographic services, selective dissemination of information services etc.

Besides these technological skills, the library professional should have the some other basic skills. The following skills should be enhanced for the library professionals :

II. Traditional / Basic Skill :

Traditional skill includes those basic skills, which are necessary for running and operating a general traditional library. Skill for classification and cataloging of documents, method of indexing and abstracting etc. are also required for the librarian working in the web environment. With thee skills, the librarian can manage the information in proper way and provide them to the users in a right way.

III. Managerial Skill :

As the librarians are the manager of a library and information centre, they should have some basic managerial skill for managing the different sections like Finance, Human Resources etc. They should have to apply some of these managerial skills in planning, decision- making, motivating etc. Time management skill is one of the important managerial skills required for a successful librarian.

Total Quality Management (TQM) of library and information centre is mostly reliant on the managerial skill of the librarians.

IV. Communications Skill :

The library and information professional act as the mediator between the information users/ seekers and the information resources or information providers. In the borderless digital library environment, librarianship is now rightly hauled as public relationship. Therefore proper communication skill is also important for the library and information professionals. They should be acquainted with the skill of technical communication writing, as they should have to deal with various groups of people through Fax, E-mail, Bulletin Board, Web Sites, Blogs etc.

V. Preservation Skill :

As like traditional library in digital library environment, also the librarian should have the preservation skill for the E- Resources. In the borderless E- Library though all the documents as are in the digital form, but they are not fully secured. Different computer virus can attack the digital library data baseless and affect them very badly. The hacker can also hack the borderless digital library with their dangerous intelligent skills. Therefore, the library professional should have the knowledge of cryptography, firewall, and different anti-virus software for prevention and preservation of E- Resources.

Responsibility of Information professionals :

1) Continuous updating.
2) Developing strong professional teams in their respective libraries.
3) Arranging continuous education and training programs for users and staff.
4) Accept the challenges being imposed due to advancement of technology.
5) Arrange lectures/ training programs from time to time.

Information managers are only competent enough to provide efficient and intelligent access to the world's information sources to its novice users. The knowledge and experience of libraries can be helpful in directing users to get and easy access to relevant information on the digital library network.

Conclusion :

The digital library concept is growing at a fast pace. Emerging technology of

[redacted]

Digital libraries is an offshoot of information revolution which can drastically improve the efficiency and effectiveness of management of physical and financial resources of libraries.

The information mangers/ librarians have to equip themselves with the capabilities to link with global trends for the ultimate benefits of information seekers.

Arrangements for managing and supporting information technology will take different shapes depending upon the size of its parent institution, the institution' existing computing and communication resources and the capabilities of the library's management and staff. The professionals can join the revolutionized technological race without sacrificing their conception of traditional libraries.

The information providers have to keep themselves abreast with the latest trends if they desire to survive in the present world.

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RNI. MAHMUL02805/2010/33461 IMPACT FACTOR 6.20 ISSN 0976-0377
Interlink Research Analysis Issue : XXII, Vol. V, July 2021 To Dec. 2021

Security Issues in online Social Networks

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6 Research Paper - I. T.

ABSTRACT

Social networking websites are the fastest growing entity on the Internet. Users of social networking websites post personal information and pictures on these websites. Social Networking websites such as Facebook, Twitter and MySpace have been growing rapidly within the past few years with now over two billions users. Almost every computer literate person has at least one social network account, and they spend a large amount of their time on social networks each day. The online social networks facilitate connections between people based on their shared interests, values, memberships in various virtual groups etc by offering social interactions and communications via web interface. The usage of the social networking sites such as Facebook, Twitter and Orkut etc. has exponentially increased in recent years. These sites are providing services allowing millions of individuals to create online profiles and share the information across various networks. While there can be benefits from the collaborative and distributed approaches promoted by the use of social networking sites, there are the information security and privacy concerns. In this paper we discuss the various privacy and security issues involved in achieving the security goals for online social networks and propose an architecture which addresses the security concerns related to identity management, access control and scalable trust.

INTRODUCTION

The Internet has spawned different types of information sharing systems, including the Web. The online social networks have gained significant popularity and are now among the most popular sites on the Web. Recent years have seen exponential growth with millions of users using the online social networks. As a result, these networks store a huge amount of possibly sensitive and private information on users and their interactions.

The social network sites allow individuals to present themselves with an online profile and to establish or maintain links or connections with others. The connections of a social network can be perceived in different ways, being dynamically formed through social interactions between various actors having a profile created on the network. The participants use social networking sites to interact with the people they already know in the real world or to meet new people, based on common interests.

Actors may join virtual groups in search of people with similar characteristics, based on the information showed in their profiles. Normally an actor belongs to various social groups, at the same time, sharing different personal characteristics with each group. The social network sites offer users different applications where in they can easily share sensitive information with selected contacts or the public, and facilitate social interactions with other users. Disclosing the personal information in online social networks is useful for implementing the core functionalities of the social networks such as social search and social traversal but may invite malicious attacks from the real world and cyber space, such as stalking, reputation slander, personalized spamming, and phishing.

Despite the risks, many of the privacy and access control mechanisms of today's online social networks are purposefully weak to make users joining the network and sharing information easy. More effective and flexible security mechanisms are therefore required for the safety of social network users and the continued thriving of the online social networking sites.

Survey of Online Social Networks:

There are hundreds of Social Networks around the world of which some are popular in some region and some in a particular country [5]. Basing on their traffic trend below are the top 5 Social Networks around the world for the year 2010-2011.

Fig 1: Top 10 social networking sites in the world

Rank	Sites	Estimated Unique Monthly visitors
1	Facebook	550,000,000
2	Twitter	95,800,000
3	MySpace	80,500,000
4	Linkedin	50,000,000
5	Ning	42,000,000
6	Tagged	30,000,000
7	Classmates	29,000,000
8	Hi5	27,000,000
9	myyearbook	12,000,000
10	Meetup	8,000,000

Source: Top 15 most, 2011[10]

1.Facebook:

Facebook works through profiles and communities. In each profile the user can add modules for gaming applications, tools, etc. It is often perceived as more private than other social networking sites because only the actors who belong to the same network can see the profile of each other.People use Facebook not just to Socialize but to play games, earn money, publicise their products and websites, create groups and lot more. Facebook has a whooping **550,000,000** unique visits each month and is popular around the world and is the number one Social Networking site of all times.

2. Twitter:

Twitter is an online social networking service, It was created in March 2006 by Jack Dorsey and launched that July. The service rapidly gained worldwide popularity, with over 95,800,000 active users per month. Generating over 340 million tweets daily and handling over 1.6 billion search queries per day. Since its launch, Twitter has become one of the top 10 most visited websites on the Internet, and has been described as "the SMS of the Internet." Unregistered users can read tweets, while registered users can post tweets through the website interface, SMS, or a range of apps for mobile devices.

3. MySpace:

MySpace allows the display of the social networks and interaction with other

users, building profiles, blogs, groups, photos, music and videos. MySpace is a Social Network which ruled the world in mid 2000. Myspace still has a 80,500,000 unique visitors per month. Myspace.com is fairly popular around the world especially in countries like India, United States, Pakistan, Mexico, United Kingdom, Bangladesh.

3. LinkedIn

LinkedIn is a very similar online community compared to Facebook, but its main audience is rofessionals. Its intention is to provide people with opportunities to create a resume' and connect with companies and other professionals. LinkedIn intends to create job opportunities and connections for professionals. LinkedIn has approximately 50,000,000 users and 150 industries represented in their online social network.

III. Features of Social Networks:

(a) Means of Communication:

The users of the social network can communicate by several means: First, one can leave public messaging (Eg: Blogging) in the form of texts, video, audio, photos etc. using the personal space. Also instant messaging feature in the form of asynchronous communication is available with the social networks. Another important feature is that they are open to third party applications such as online games etc.

(b) Explore the Digital Social Space:

The support for searching or traversing the digital social space is an important feature of social networks. The social networks are not restricted to interactions with existing contacts, and encourage users to establish new social connections (socialization).

(c) Social Search:

This feature is to find an unknown user using global keyword search. A successful search would produce for the accessing user the search listing of a target user. A user may specify a search policy to allow only a subset of users to be able to retrieve through the global name search.

(d) Social Traversal:

A second means to reach a search listing is by traversing the online social graph. A user may traverse this graph by examining the friend list of others. More specifically, the friend list of a user is essentially the set of search listings of her friends. A user may

restrict traversal by specifying a traversal policy, which specifies the set of users who are allowed to examine her friend list after her search listing is reached.

IV. Key aspects of social networks:

Storage of personal data:

The largest number of personal profiles on the planet is held not in a government identity registry or one of the much heralded Federated Identity Providers but in the data warehouses of the Social Networking providers. The biggest repository of personal images on the internet is Facebook (with a staggering 30 billion images, while 14 million new images are uploaded every day). Identity management is about the management of data defining a person's identity. This is an adequate requirement for the profiles maintained in social networks.

Tools for viewing and managing the personal data:

Identity management systems do not just store personal data, but also manage it – allowing query, transfer and display of the data in the system. This is one of the main functions of Social Networks. They provide user friendly tools which allow users to define in considerable detail how their personal profiles are displayed, both in terms of visual layout and the data fields which are displayed.

They also provide sophisticated tools for searching and mining profile data.

Access control to personal data based on credentials:

Any identity management system must give its users control over who accesses which parts of their personal data. Usually this is based on knowing whether the person accessing the data fulfils certain criteria (and has credentials to prove this). Social Networks are increasingly offering this functionality. In social networks, the main boundary protecting a user's data is whether a person attempting to access it has been defined as a friend or is a member of a shared group. Recently, however, Social Networks have added features which allow users to restrict access down to the level of individual friends (or business associates) for each field of their personal profile. In other words, they are now offering very granular access control.

Tools for finding out who has accessed personal data:

Most identity management systems provide data tracking tools so users can see

who has accessed personal data. This functionality is often not fully implemented in Social Networks because users browsing other people's profiles generally prefer to remain anonymous. It is possible to install profile trackers on some Social Networks however, and many Social Networks provide quite detailed anonymous statistics on accesses to user profiles.

V. Attacks in Social Networks:

Social networks like any other web application are vulnerable to various attacks. The security vulnerabilities can provide ways to attack and cause failure of service providers (Daniel Of Service), unauthorized access to confidential user information or to spread a virus among user accounts. Vulnerabilities such as cross-site scripting (XSS) or SQL injection can affect millions of users. Malicious users can use XSS vulnerabilities to steal cookies, accounts, run applications in flash, inducing users to download malware etc. Moreover, the attacker can take control of visitor's browsers by inoculating infected images, HTML tags or JavaScript instructions, allowing the spreading of keyloggers, Trojans and other malicious tools[4].

The access to social networks is commonly done through a web application, so vulnerabilities may be intrinsic to the service. However some attacks seek to overcome the security barriers a web site and explore techniques such as social engineering and trust among users.

a) Infrastructure Attacks:

The Denial of Service (DoS) and the Distributed Denial of Service (DDoS) attacks are social network infrastructure related attacks. The DoS attack is an attack coming from one Internet Protocol (IP) address to monopolize a computer resource, so intended users are unable to utilize the resources and the DdoS attack comes from multiple sources to prevent users to access the social network site. These types of attacks are done using botnets and puppetnets.

b) Malware Attacks:

The infectious software spread across the social network can seriously compromise the security concerns. These attacks are mainly used to obtain the users identity information through an active system. The viruses, worms, Trojans, Rootkits, Backdoors and

larger than bullying.

The interesting psychological aspect of this attack is that in cyberbulling the attacker does not visualize the reaction of the victim, thus eliminating some common human reactions such as remorse.

f) Phishing These types of attacks take the form of messages that user receive electronically whether through email, a text message, or social media applet, which would encourage user in one shape or form to get you to leak some form of information about yourself, whether it's personal or financial.

These types of attacks may be done by giving a manipulated link to access, sending a spam link from any of the friend's mail account or mocking that you are using https browser by overlaying a phishing site with the https site or using images in the phishing mail for the phishing filters finding hard to detect or tab nabbing where the user is navigated silently navigated to the phishing site's tab to provide the username/password/ account number, etc.,

This kind of attack uses techniques to compel a victim to report some information directly to the attacker. Basically, data is collected from responses coming from the victim user after this user receives some request through spam, either by email or exchange systems (such as P2P). The attacker is also able to diffuse this data to other attacker by means of messages through their own social networks.

V) Proposed Architecture for addressing the issues with Identity Management, Access Control and Trust in Social Networks:

Identity theft and authentication are the basic issues in social networks. Reputation built up on social networks is an important and largely unused source of trust information. A typical scenario where this idea could be implemented might be as follows:

1) In order to provide identity management and access control each user joining the social network is issued a key pair (eg. public-private key pair) which acts like a social network identity card for the user - it assures the person's name and potentially certain important attributes like age, sex and location etc.. .which uniquely identifies the users on the network.

2) The Identity Reputation of the user is maintained by social network service provider

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RNI. MAHMUL02805/2010/33461 IMPACT FACTOR 6.20 ISSN 0976-0377
Interlink Research Analysis Issue : XXII, Vol. V, July 2021 To Dec. 2021 47

Social Encounters and the Breakdown of Communication in Albee's The Zoo Story

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7 Research Paper - Mass Media

Introducation

The aim of the present paper is to relate the problem of communication in Edward Albee's play The Zoo. The choice of Edward Albee can be justifies on the ground that he has emerged as the leading post-war American playwright, who has sensitively dramatized in his plays various aspects of American social life.

Communication in modern society is a complex process. Communication acts as a cohesive force in individual relationships as well as in various public spheres. It plays a vital role in private and public lives. The development of studies on communication has been studied within disciplines such as linguistics, philosophy and sociology.

In The Zoo story, two strangers Peter and Jerry meet by change at a public park. Peter is reticent on the occasion, while Jerry tries to drag him into communication. The analysis of The Zoo story points out that it is though communication that social structure involving a group of individuals becomes visible. In this play, Jerry emerges out to be a declassed artist, who eventually makes a martyr of himself at the end of the play. Peter, on the other hand, represents the established order, which resists any change. The play has an undertone of tension which arises due to Albee's efforts at putting the opposites together. The play has imparted primacy to communication, among several other features such as religious and political overtones.

In order to understand the problem in the present play, one needs to understand the interdependence between communication and social processes. Social structure and communication are indeed concrete entities, deeply rooted in the ethos of a particular society. However, when one combines them, the result entity would be abstract instead

of being concrete. In other words it is possible to observe the problem of communication due to social factors, without necessarily relating them to their particular manifestation in society. Thus the paper will deal with the abstract notion of the mutual dependence of communication on social structure. We first need to understand the term 'social structure'. One of the most common meanings of the word which is realized in a variety of ways is its dramatic representation in a play. The actions in a social system are influenced by the nature of social organization.

In The Zoo story, Jerry tells Peter several stories, the zoo story being the abstract master narrative. The fore grounded presence of stories in both the plays signifies that communication is not always a linear linguistic process. There are many digressions in the process of communication. The problems of communication arise due to the conflict between linearity and non-linearity. Peter cannot understand what Jerry is trying to communicate to him because of the difference of notions about communication between himself and Jerry. This aspect of communication is highlighted by Bennett (1987:115) in the following words:

> Jerry resorts to the rhetorical more than the denotative power of language
> to excite emotion and stimulated through in Peter.
> The nature and effect of Jerry's rhetorical approach
> have been largely ignored or poorly understood.

Bennett's remark points out that the problems of communication arise due to the differential meanings drawn by the participants in a given situation.

As a corollary to the above discussion, it follows these differential meanings attached to communication signify different social realities and hence the problem of communication are largely the problems of mutually opposing social worlds. Peter and Jerry represent two different worlds. It is significant to note that the characters in the play are strangers, who happen to encounter each other at a public place. In such a chance social encounter communication is usually ritualistic. Their communication establishes two social structures in the play. Albee intends to point out the elusive nature of communication which fails because of their socio-psychological differences, as pointed out by

Jerry is a social outcast, the 'outsider' who has difficulty in establishing his own character and in making contact with society, with other human beings and even with a dog. He is a fine illustration of a schizophrenic nature and would perhaps be diagnosed by a psychologist as suffering from catatonic schizophrenia with a markedly active response.

The Zoo Story, in fact presents a more complex treatment of problem of communications. This is because apart from the social factors, the play also takes into consideration the psychological factors while dealing with the persons of communication.

Communication emerges out not as neutral instruments of exchanging information but as a game in the play. In The Zoo Story there is an encounter between two strangers in a public garden/ park. Through this setting the playwright intends to point out the illusive nature of communication. Since a communication involves at least two participants- the speaker/ addresser and the other- the listener/ addressee, it can be argued that any failure in communication is also the breakdown of social cohesion. This social aspect of communication has been very vividly dramatized in The Zoo Story. Peter and Jerry communicate with each other for a long time but they are unable to share common meanings and goals in their conversation. This is what makes their communication so realistic. By the end of the play, Peter and Jerry are presented as each others enemies. Their reputation for each other depicts the failure of social structure and not only of communication per se. The apparent ambiguities in their discourse can be seen as systematic of the weakening force of social compassion and cohesion in contemporary societies. Jerry has been presented as a victim of the social structure which denies space to those who do not conform to the norms of the society. He is desperate to talk to someone. This reflects his anxiety of being accommodated in the social structure. Thus Edward Albee successfully used communication patterns on substitutes for the structure of the society. In case of Peter he is able to understand only direct and utilization communication involving a straightforward exchange of information. For him communication is a materialistic possession of man and it has to be used sparingly like any other commodity. On the contrary, Jerry vies communication for its own sake and that is probably why he differs the story of what happened at the zoo. A

related view has been expressed by White (1983:15-22) in the following words invoking compassion of Albee to Kafka:

> Jerry is Albee's hunger artist- a storyteller who,
> encaged roams the streets of Manhattan in search of a sympathetic
> audience and who is constantly rejected.
> His only hope appears to be with Albee's version of a Kafka impresario:
> a publishing house executive (Peter); but ironically such a person is interested only in
> marketable commodities.

White points out that for Peter and Jerry the very process of communication has different meanings. Due to this difference in their perceptions they are unable to comprehend each other. This is turn relates the problem of communication between them to their different social origins.

The conflict between order and disorder has been dramatized through the modes of communication. Peter represents the orderly well-structured mode of communication. He does not desire to participate is any aimless communicative activity. On the other hard, Jerry talks without any communicative plan. He keeps on shifting from narrative to another. The Zoo Story acts as the central unifying narrative of his utterance. The communicative contrast between Peter and Jerry in terms of direct and indirect communication supports the order-disorder binary. Direct communication tends to be orderly whereas indirect communication become disorderly since the speakers does not carry on the discovers through a pre-given script.

Albee has made use of not only the dialogues between Pete and Jerry as devices of showing crisis in communication but also various other indirect means such as costumes of the characters and their respective dwelling places. Their different lodging suggests two different social groups.

Albee inverts the realism of such mutual separation of human beings, by presenting Jerry on a more talkative character. This speech in the play has been used paradoxically, because it is through this speech that the final silence between the two, characters, emerges, in the form of Jerry's tragic death or better put, his suicide.

The communication in the play has a centrifugal tendency with reference to the goal of communication. Quite naturally, the center of conversation between Peter and Jerry should be their own matters. However, Jerry uses many digressions, in the form of his various stories, serve the purpose of presenting the isolation of the two characters from each other. It is through their opposite interests regarding the subjects of conversation the Albee is able to dramatize the difference between the social structures represented by them.

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Issue - XX, Vol - II
VRJFCM
IMPACT FACTOR 6.50
ISSN 2319-4707
Dec. 2021 To May 2022

8

Process of Research Methodology in Commerce

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Research Paper - Commerce

MEANING OF RESEARCH

Research in common parlance refers to a search for knowledge. Once can also define research as a scientific and systematic search for pertinent information on a specific topic. In fact, research is an art of scientific investigation. The Advanced Learner's Dictionary of Current English lays down the meaning of research as "a careful investigation or inquiry specially through search for new facts in any branch of knowledge."Redman and Mory define research as a "systematized effort to gain new knowledge." Some people consider research as a movement, a movement from the known to the unknown. It is actually a voyage of discovery. We all possess the vital instinct of inquisitiveness for, when the unknown confronts us, we wonder and our inquisitiveness makes us probe and attain full and fuller understanding of the unknown. This inquisitiveness is the mother of all knowledge and the method, which man employs for obtaining the knowledge of whatever the unknown, can be termed as research.

Research Process

Before embarking on the details of research methodology and techniques, it seems appropriate to present a brief overview of the research process. Research process consists of series of actions or steps necessary to effectively carry out research and the desired sequencing of these steps. The chart shown in Figure 1.1 well illustrates a research process.

1. Formulating the research problem:

There are two types of research problems, viz., those which relate to states of nature and those which relate to relationships between variables. At the very outset the researcher must single out the problem he wants to study, i.e., he must decide the general area of interest or aspect of a subject-matter that he would like to inquire into. Initially the problem may be stated in a broad general way and then the ambiguities, if any, relating to the problem be resolved. Then, the feasibility of a particular solution has to be considered before a working formulation of the problem can be set up. The formulation of a general topic into a specific research problem, thus, constitutes the first step in a scientific enquiry. Essentially two steps are involved in formulating the research problem, viz., understanding the problem thoroughly, and rephrasing the same into meaningful terms from an analytical point of view.

2. Extensive literature survey:

Once the problem is formulated, a brief summary of it should be written down. It is compulsory for a research worker writing a thesis for a Ph.D. degree to write a synopsis of the topic and submit it to the necessary Committee or the Research Board for approval. At this juncture the researcher should undertake extensive literature survey connected with the problem. For this purpose, the abstracting and indexing journals and published or unpublished bibliographies are the first place to go to. Academic journals, conference proceedings, government reports, books etc., must be tapped depending on the nature of the problem. In this process, it should be remembered that one source will lead to another. The earlier studies, if any, which are similar to the study in hand should be carefully studied. A good library will be a great help to the researcher at this stage.

3. Development of working hypotheses:

After extensive literature survey, researcher should state in clear terms the working hypothesis or hypotheses. Working hypothesis is tentative assumption made in order to draw out and test its logical or empirical consequences. As such the manner in which research hypotheses are developed is particularly important since they provide the focal point for research. They also affect the manner in which tests must be conducted in the analysis of data and indirectly the quality of data which is required for the analysis. In

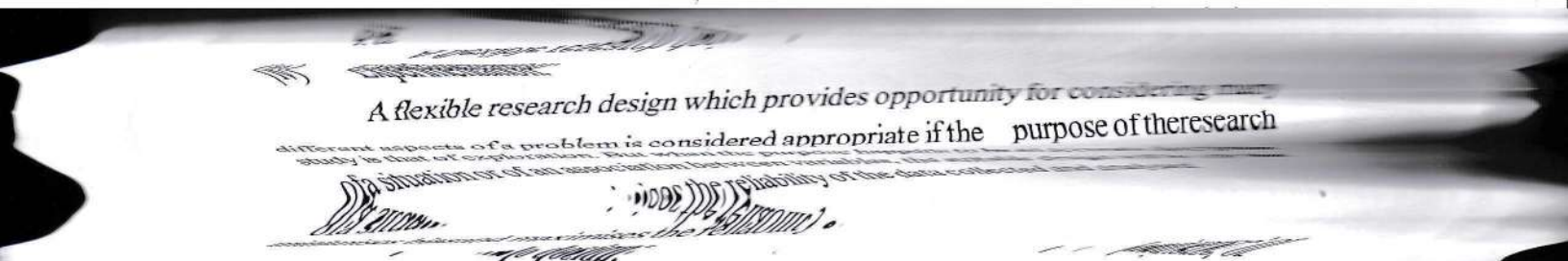
most types of research, the development of working hypothesis plays an important role. Hypothesis should be very specific and limited to the piece of research in hand because it has to be tested. The role of the hypothesis is to guide the researcher by delimiting the area of research and to keep him on the right track. It sharpens his thinking and focuses attention on the more important facets of the problem. It also indicates the type of data required and the type of methods of data analysis to be used.

4. Preparing the research design:

The research problem having been formulated in clear cut terms, the researcher will be required to prepare a research design, i.e., he will have to state the conceptual structure within which research would be conducted. The preparation of such a design facilitates research to be as efficient as possible yielding maximal information. In other words, the function of research design is to provide for the collection of relevant evidence with minimal expenditure of effort, time and money. But how all these can be achieved depends mainly on the research purpose. Research purposes may be grouped into four categories, viz.,

(i) Exploration,
(ii) Description,
(iii) Diagnosis, and
(iv) Experimentation.

A flexible research design which provides opportunity for considering many different aspects of a problem is considered appropriate if the purpose of theresearch



5. Determining sample design:

All the items under consideration in any field of inquiry constitute a 'universe' or 'population'. A complete enumeration of all the items in the 'population' is known as a census inquiry. It can be presumed that in such an inquiry when all the items are covered no element of chance is left and highest accuracy is obtained. But in practice this may not be true. Even the slightest element of bias in such an inquiry will get larger and larger as

the number of observations increases. Moreover, there is no way of checking the element of bias or its extent except through a resurvey or use of sample checks. Besides, this type of inquiry involves a great deal of time, money and energy. Not only this, census inquiry is not possible in practice under many circumstances. For instance, blood testing is done only on sample basis. Hence, quite often we select only a few items from the universe for our study purposes. The items so selected constitute what is technically called a sample.

6. Collecting the data:

In dealing with any real life problem it is often found that data at hand are inadequate, and hence, it becomes necessary to collect data that are appropriate. There are several ways of collecting the appropriate data which differ considerably in context of money costs, time and other resources at the disposal of the researcher. Primary data can be collected either through experiment or through survey. If the researcher conducts an experiment, he observes some quantitative measurements, or the data, with the help of which he examines the truth contained in his hypothesis.

7. Analysis of data:

After the data have been collected, the researcher turns to the task of analysing them. The analysis of data requires a number of closely related operations such as establishment of categories, the application of these categories to raw data through coding, tabulation and then drawing statistical inferences. The unwieldy data should necessarily be condensed into a few manageable groups and tables for further analysis. Thus, researcher should classify the raw data into some purposeful and usable categories. Coding operation is usually done at this stage through which the categories of data are transformed into symbols that may be tabulated and counted. Editing is the procedure that improves the quality of the data for coding. With coding the stage is ready for tabulation. Tabulation is a part of the technical procedure wherein the classified data are put in the form of tables. The mechanical devices can be made use of at this juncture. A great deal of data, specially in large inquiries, is tabulated by computers. Computers not only save time but also make it possible to study large number of variables affecting a problem simultaneously.

8. Hypothesis-testing:

After analysing the data as stated above, the researcher is in a position to test the

hypotheses, if any, he had formulated earlier. Do the facts support the hypotheses or they happen to be contrary? This is the usual question which should be answered while testing hypotheses. Various tests, such as Chi square test, t-test, F-test, have been developed by statisticians for the purpose. The hypotheses may be tested through the use of one or more of such tests, depending upon the nature and object of research inquiry. Hypothesis-testing will result in either accepting the hypothesis or in rejecting it. If the researcher had no hypotheses to start with, generalisations established on the basis of data may be stated as hypotheses to be tested by subsequent researches in times to come.

9.Generalisations and interpretation:

If a hypothesis is tested and upheld several times, it may be possible for the researcher to arrive at generalisation, i.e., to build a theory. As a matter of fact, the real value of research lies in its ability to arrive at certain generalisations. If the researcher had no hypothesis to start with, he might seek to explain his findings on the basis of some theory. It is known as interpretation. The process of interpretation may quite often trigger off new questions which in turn may lead to further researches.

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Adarsh Shikshan Mandal,
Konark Ideal College,
Bhal Kalyan (E.)

Subject: Reimbursement of Publication expenses incurred on publication of research article.

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I, the undersign (Dr. Shirin Gonsalvez), In-charge Principal of Konark Ideal College of Science & Commerce hereby request to reimburse the amount of publication fees for the research article

.

The expenditure on publication of article amounting to Rs. 5000/- I sincerely hope you will do the needful. I shall remain oblige for the same.

Thanking you.

Yours Faithfully,

Dr. Shirin Gonsalvez.

9

Worker's Participation in Management

Dr. Gonsalvez Shirin Thomas
I/C Principal
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Bhal; Kalyan, Dist. Thane

Research Paper - Management

ABSTRACT

"Worker's participation in management is quite necessary for the development of healthy industrial relations which is a pre-requisite for rapid should have a sense of partnership and of genuine involvement is the enterprise concerned".

Introduction

Participative management is considered as a process by which the worker's share in decision making extends beyond the decisions that are implicit in the specific contents of the jobs they do. This, in actual practice, amounts to the workers having a share in the reaching of find managerial decisions in an enterprise. A clear and comprehensive definition is: 'worker's participation, may broadly, be taken to cover all terms of association of workers and their representatives with the decision making process ranging, from exchange of information, consultations, decisions and negotiations to more institutionalized forms such as the presence of workers' member on management by workers themselves as practiced in "Yogoslavia."

INTERNATIONAL LABOUR ORGANISATION:

Worker's participation in management is quite necessary for the development of healthy industrial relations which is a pre-requisite for rapid should have a sense of partnership and of genuine involvement is the enterprise concerned.

NEED FOR THE STUDY:

Some of the important factors which have necessitated workers participation management are as under---:

(1) Constitutional provisions:

Article 43(A) of the Indian constitution envisages that the workers participation management may be secured by any means. So the public enterprises in India are required to fulfill these provisions by the speedier implementation of scheme for effective workers participation management.

(2) Psychological requirement:

Workers participation management in public enterprises is also necessary to boost psychological and emotional feelings of the workers for attaining due status in the decision making process of the enterprise.

(3) Production and productivity requirement for enhancing productivity and production, the workers participation management has important role to play. The management should consult the workers in respect of new machinery, methods of production and the way in which economies could be effected in the production.

(4) Removal of communication gap: To Bridge the gap between managers and workers in their feelings, workers participation management may be used as a successful tool. Once workers are given an opportunity to participate in the decision making process, their doubts and misunderstandings are removed, they are committed to the objectives of the enterprises becoming responsive to its need as they find grater satisfaction.

SCOPE OF THE STUDY:

Workers participation in management is synonymous with co-determination a term popularly used in former East Germany to describe this participation. Participation in management is also called employee involvement.

Financial participation

Total Quality Management

Suggestion Schemes

Job Enlargement

Job Enrichment

Staff Councils

Joint committees

Collective bargaining

Ownership Participation

Quality Circle

(i) Participation at the Board Level.

(ii) Participation through ownership: Workers may become more involved in industries by making them shareholders of the company. This may be done by including them to equity shares.

(iii) Participation through complete control.

(iv) Participation through staff or workers councils.

(v) Participation through joint councils and committee.

(vi) Participation through collective Bargaining.

(vii) Participation through Job enlargement and Job Enrichment.

(viii) Participation through suggestion schemes: Employee's views on such Matters as are invited and rewards are given for the best suggestion.

(xi) Participation through Quality Circles.

(x) Total Quality Management.

LEVELS OF PARTICIPATION:

According to Mhetras the levels of participation

1) Information participation: It refers to sharing the information on production, expansion, balance sheet, etc, without the right to have a closer scrutiny by the employees.
2) Consultative participation: It entails consultations with employees on such matters as welfare, safety, work methods, etc., but the management retains the prerogative of taking final decisions.
3) Associate participation: The management is under some obligation to accept and implement the unanimous decisions of the conical.
4) Administration participation: A decision already taken comes to the council for choosing an alternative the implement.
5) Decisive participation: It involves joint decision making on matters relating to production welfare etc.

OBJECTIVES OF THE STUDY:

The following are objectives of workers participation in information:

1) To provide channels for regular exchange of ideas between management and employees.
2) To enable employees to appreciate their role in their work life.
3) To demonstrate more clearly to all those engaged in the organization the areas in which management and workers have common interest.
4) To satisfy the urge for self expression and develop the personality of the workers.

PARTICIPATIVE FORUMS OF WPM:

The following forums are being used to provide worker's participation in India:

(1)Works committee:

The Industrial Dispute Act, 1947(section 3), provided for works committees in fall industrial units employing over 100 workers. The function of these committees consisted of non-controversial minor issues like conditions of works, amenities, safety and accident prevention adjustment of holidays, administration of welfare funds, education and recreational facilities etc.

(2) Joint Management councils:

The Industrial Policy Resolution of 1956 suggested the need for joint consultative machinery between the workers and management to promote industrial peace and industrial relations. In pursuance of this resolution Joint Management Councils were set-up. These councils gave the obligation to deliberate and determine the means of promoting better understanding between labor and management, stepping up production, reducing wastage and increasing profits, promoting a more stable labor force and workers safety and other relevant matters.

(3) Shop and Joint Councils:

In 1975 at two tiersprogramme had been introduced for workers participation management at the shop floor and at the plant levels. It was further extended to commercial and service enterprises in1977, where the councils are to be established at department and enterprise levels. The purpose of these councils has been to provide institutionalized forums of communications and consultation between workmen and management, with a view to creating a climate of mutual trust and confidence necessary for increasing production and promoting industrial harmony.

LIMITATIONS OF THE STUDY:

Interest in worker's participation in management stems from three basic problems of work organizations:

1) Power sharing between managers and these that they manage.
2) Reduction of conflict by encouraging effective cooperation between workers and managers.
3) The personal involvement of workers in their tasks and work situations.

Interest in worker's participation in management apart from above basic problems there are some other problems of work organizations:

(i) The unwillingness of the employers to share power with the workers representatives, the disinterest of the workers and the perfunctory attitude of the government towards participation act as stumbling blocks in the way of promotion of participative management.

(ii) Technology and organization today are so complex that specialized work-roles

are required, making it difficult for people to participate successfully if they go very far beyond their particular environment.

(iii) Another issue is an employee's right not to participate. There is no evidence that participation is good for everybody. Many people do not want to be bothered with participation.

(iv) The role of trade unions in promoting participative management is far from satisfactory.

(v) The attitude of individual members, too, is not conductive to the promotion of participative management.

(vi) Vagueness of the concept.

(vii) Casual treatment of Trade Unions.

(viii) Multiplicity of Trade Unions

(ix) Resistance to change.

(x) Lack of consensus in election of representation.

(xi) Absence of information sharing.

SUGGESTION OF THE STUDY:

Golemiewski suggests that participation involves the following:

1) The amount of verbal interaction between supervisor and subordinate.

2) The degree to which a supervisor performs his role in a group centered way.

3) The degree to which a supervisor is active in marketing decisions and setting goals for his work units.

Suggestion and tried for ensuring workers participation in management. More important among them are mentioned below:

1) Co-partnership makes the workers shareholders in the company for which they are working. In this workers become part owners of the concern and acquire hand in its internal management. They may be able to elect their representative to the Board of directors and participate in the management of the concern.

2) To arouse and maintain employees interest in the problems their concern and its management, suggestions scheme can be used with advantage.

3) The management may invite suggestions from the workers for improvement s in

the existing setup and agree to pay suitable sums of money by way of reward to the workers whose suggestions prove really useful. The payment may bear some proportion to the value of the suggestion in terms of improvement brought about profit reaped. Such schemesare useful because they provide not only some new ideas to the management but also a feeling of importance to the workers.

4) Joint consultation involves the setting up of joint committee comprising the representative of management and a worker to discuss variesmatters concerning working conditions of the workers. The decisions of such joint committee are usually advisory in character through the management will have little reason to reject the advice because it is the outcome of deliberations between the representative of the management and labour.

5) Generally questions relating to compensation such as salary, wages, bonus and piece rates are excluded from the scope of the committees. These matters are considered to be the subject matter of collective bargaining. The long list of matters dealt with by joint committees includes accident prevention, management of canteens and other questions of physical welfare like meals, drinking water, safety, first and issue and revision of work rules, avoidable of waste of time and material, absenteeism and apprentices, improvements in the production set up, removal of grievance, adjustment of festival and national holiday, administration of welfare and find funds, etc

6) Employee Representation on the Board of Directors- The measures which have been outlined in the foregoing pages imply some measure of participation in association with a limited part of the management of affairs of an industrial undertaking.

7) Ultimately, however, fully fledged participation by workers in management can be ensured only through their participation in the chief organs of management can be ensured only through their participation in the chief organs of management. In the long run, the workers would be satisfied with nothing short of their representation on the body responsible for managing the affairs of the of the concern in all aspect, I.e., the Board of Directors. The practice of allowing

workers elected representative to sit on the Board of Directors has been adopted in several countries of the world.

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Adarsh Shikshan Mandal, Kalyan

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Research article to Asst Prof. Prasad		
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Sub- Reimbursement of publication Expenses of Research paper

Respected madam,

I, Asst. Prof. Prasad. Deshmukh of Commerce Department as above mention subject for Reimbursement of publication Expenses. of Rs. 5000/-

I hope that, you accepted my application and Grant me the publication Expenses. to me as early as possible.

Thanking you.

Yours faithfully

Asst. Prof.. Prasad. Deshmukh

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Teacher's Signature:.....

Issue : XXV, Vol . IV
URA UNIVERSAL RESEARCH ANALYSIS
IMPACT FACTOR 6.10
ISSN 2229-4406
Sept. 2022 To Feb. 2023

1

Challenges to Higher Education

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Research Paper - Accountancy

ABSTRACT

"We have built a vast higher education system which is one of the largest in the world. There are the so many universities, deemed to be universities, colleges and faculty strength. In addition, there is a vast network of technical education, including colleges and institutions offering courses in engineering, medical sciences, management, pharmacology, etc. it is on account of this extensive higher and technical education system and the human resource graduating from them that India is perceived to be among the biggest producers of scientific and technical manpower".

Introduction:

Higher Education is the main instrument for development and change. It has the important task of preparing leaders for different walks of life - social, intellectual, political, cultural, scientific and technological.

Higher education in modern society seeks to preserve transmit and advance knowledge and is committed to change. Education is one of the most crucial services in the economy. The quality of life of society at large and individual in the society. Largely depends upon the quality of education. The important of education as an instrument of change of progress has been underlined by various educational experts, committees and commission in India.

Development in Higher Education:

We have built a vast higher education system which is one of the largest in the world. There are the so many universities, deemed to be universities, colleges and faculty strength. In addition, there is a vast network of technical education, including colleges and institutions offering courses in engineering, medical sciences, management, pharmacology, etc. it is on account of this extensive higher and technical education system and the human resource graduating from them that India is perceived to be among the biggest producers of scientific and technical manpower.

The higher education system has done a commendable job with all its limitations, in fulfilling its role as powerful tools for social, political and economic change in the country and also as a source of new knowledge, research and manpower generator for all sectors of the economy.

The most important of the **Five year Plan** approved outlays for education including general higher and technical education. The **Eighth Five Year Plan** document indicates the following thrust areas for higher education:

1) Integrated approach to higher education.
2) Excellence in higher education.
3) Expansion of education in an equitable and cost effective manner and in the process making the higher education system financially self supporting.
4) Making higher education relevant in the context of changing socio-economic scenario.
5) Promotion of value education and
6) Strengthening of management system in the universities.

During the **Ninth Five Year Plan** the commission's policy for the development of under graduate and post graduate education in colleges has four main aims viz,

1. Improvement of standards and quality of education.
2. Removal of social disparities and regional imbalance in higher education facilities.
3. Restructuring of courses including developing career thrust in the courses.
4. Grant of autonomous status to qualifying colleges.

All these policy related approaches and programmes are being pursued for

strengthening and development of higher education in general.

Development of Higher Education in India the main stress of our students oriented and value of learning, the improvement of teaching Faculty and Educational institutions must be a vital concern. So, the following points are:

- Students' development in higher education
- Teaching Faculty development in higher education
- Higher education in educational institutions

Challenges to Higher Education:

The Higher Education System at present suffers from several weaknesses such as:

1) Proliferation of substandard institutions
2) Failure to maintain academic calendar
3) Outdated curriculum
4) Disparities in the quality of education
5) Lack of adequate support for research

This apart, the system of higher education and research faces three major challenges in the changed scenario. They are:

- To cope up with the inadequate resources situation
- To respond adequately to the demand of providing(competent manpower, high quality R&D support)
- Uphold the value system

These challenges imply the following imperatives:

- optimal utilization of resources
- resources mobilization
- collaboration, networking and sharing of facilities
- undertaking international interaction, collaboration and consultancy activities
- seeking excellence and relevance in the R & D efforts
- aiming at development of competent and relevant manpower
- Implementation of value orientation of education programme.

Important Recommendation or Improvement in Higher Education:

Improvement in higher education has been examined by various committees and commissions. Their are some important recommendation may be as under:

1. Re-structuring of UGC:

It has been said that workload in terms of the development schemes of universities to be examined and scrutinized by the UGC has been steadily on the increase and has now reached such a magnitude as to cause inordinate delays and impair the quality in the clearance of such schemes by the Commission.

2. Check on Growth of Universities & Colleges:

Growth of universities and colleges without proper infrastructural facilities is one of the principal reasons for decline in academic standards, it is imperative that the establishment of such ill-planned and ill-equipped educational institutions is effectively checked.

3. Selective Admissions:

The Ramamurti Committee recommended that universities should primarily concentrate on post-graduate, doctoral, and postdoctoral studies. Admissions to university courses should be highly selective and based strictly on merit so that only those students who have real aptitude for higher learning enter the portals of a university.

4. Faculty Development:

i) Recruitment to teaching positions should be made strictly on merit by open competition on all India bases.

ii) Thereafter a regular scheme of summer training and short-duration refresher courses would be of great value to enable the teachers to keeps themselves abreast of latest developments in their respective disciplines.

iii) Adequate facilities should be provided to teachers to undertake research.

5. Upgrading of Infrastructure facilities:

1) Library is the centre of all academic activities. It is, therefore absolutely essential that library facilities in universities and colleges should be properly improved. The library services in institutions of higher learning should be fully responsive to academic and research needs of the faculty and students. A university library is expected to possess well-rounded

collection of literature, including all important periodicals in various disciplines in which teaching and research is conducted by the university. Since no library can achieve comprehensiveness of literature in all the subjects for scarcity of funds, library services could be improved with modern networking facilities through computers and satellite communication.

2) Well-equipped laboratories are a must for good teaching and qualitative research. Unfortunately, in a very large number of colleges and many of our universities the condition of science laboratories is deplorable.

3) Audio-visual aids and reprographic facilities should be adequately provided in universities and colleges.

4) Provision of adequate computer facilities through networking in institutions of higher learning will surely make an appreciable impact on the quality of teaching and research. The government, the UGC and other funding agencies should give immediate attention to this aspect.

6. Promotion of Research and Development:

1) Efforts should be made to set up facilities required for carrying out research in educational institutions.
2) Problem-oriented research projects of national importance be identified in consultation with industry and national agencies and assigned to such universities as have got necessary facilities to take up this type of research.
3) Multi-disciplinary, trans-disciplinary and trans-organizational research with emphasis on design and development should be encouraged.
4) Research programmes undertaken by post-graduate teaching and research institutions be properly screened and pre-evaluated by a committee of experts which may include renowned scientists and engineers of other institutions also.
5) Short courses of about four weeks are worked out by the department as a whole and assigned to individual teachers, who work out comprehensive synopsis of their respective courses and distribute them among students in the first meeting.
6) Students study these 'synopses' and organize themselves date-wise.
7) Students study these 'synopses' and organize themselves date-wise and week-

wise for scheduled classes, assignments library work, etc, and take their examinations conducted by the teacher. Students get the opportunity of looking into the marks scored by them and have discussion with the teacher.

8) Students will have opportunity to evaluate courses learned and the efforts made by teachers concerned.

9) There is growth approach done in the department by promoting creation of concepts in leaner's, as against mere supply of facts, with constant dynamic participation by students.

10) Information processing quality, both of teachers and students are of higher level including quality of questioning and the quality of answering.

11) Teachers also develop know-how about teaching-learning theories, techniques and technology along with remaining up-to-date in their specialties. Teachers attempt to clarify goals and career paths for students, beyond the course, and thus play socializing roles.

Conclusion:

The Higher Education System in the country is now being put to test. Universities should undertake intensive introspection and reorient themselves to respond adequately to the emerging challenges of the changed economic scenario in the country. In addition, it has the added responsibility contributing to strengthen the value system in the society.

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Prepared by Mahesh.

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Respected mam,

myself Yojana mali assistant professor of IT department of konark ideal college of science and commerce, kalyan (east). I publish my Research paper in IT subject. I request you for reimbursement the amount of research paper of 5000/-.

So please grant my request for reimbursement.

Your faithfully
Yojana mali

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5

Cloud Computing Application in Education a Case of microsoft Live@edu by AICTE

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Research Paper - Information Technology

ABSTRACT

Cloud computing has received a great deal of attention in the publications and among users. Cloud computing is a subscription based services where one can obtain networked storage space and computer resources. The cloud makes it possible to access information from anywhere at any time. It removes the traditional way of working of user and hardware to be at the same place to perform tasks. Cloud providers can provide the hardware and software necessary to the user to fulfill his/her responsibilities towards home as well as business applications. This is very economic to the organizations to avail the facility of hardware and software along with storage space they required to discharge their responsibilities. Present paper focuses on cloud computing application in education a case of Microsoft Live@edu by All India council for Technical Education (AICT) to facilitate Students, faculties, staff and alumni with applications they require to comply with their responsibilities.

Keywords: Cloud, AICTE, Institutions, Organization, Technical Education,

Introduction

The All India Council for Technical Education (AICTE) has been in existence since November 1945 as a national level Apex Advisory Body with its mission of developing

and promoting quality technical education in India in a coordinated and integrated manner. The Council's constant endeavor is to encourage a meaningful association between the technical education system and research and development activities in a concerted effort aimed at nation-building. The council believes in providing a proper impetus to Institutions in generating competent engineers, managers, pharmacists, architects and scientists and encourages them to think beyond curriculum while imparting training for the advancement of knowledge. As a part of this mission council has tie up with Microsoft Corporation to provide with a set of hosted services, communication tools, web based applications and storage capabilities to the educational institutions in India. Microsoft with their Live@edu cloud computing application is providing the necessary environment to the educational institute in India.

Live@edu is cloud suite for education with more than 22 million peoples using services worldwide from Microsoft. Live@edu offers educational institutions with collaborative and co-branded services to students, teachers and staff that too free. By signing up to for Live@edu, Institutions gain access to a comprehensive suite of services which include Outlook Live for e-mail, Office web applications, Windows Live Messenger for instant messaging and Windows Live SkyDrive for 25 GB of online data storage space.

Research Objectives:

Primary objective of the research is to study the cloud computing application in education with the help of Microsoft's Live@edu application provided through AICTE to all the Technical educational institutes in India.

Research Methodology:

This is a case study based paper. To carry out the current research data is considered from various resources like journals, brochure, online information concerns to the Microsoft Live@edu, AICTE and cloud computing.

Cloud Computing Basics:

Cloud Computing is the use of computing resources (Hardware and Software) that delivered as a services over a network (typically Internet). Cloud computing entrusts remote services with a user's data, software and computations.

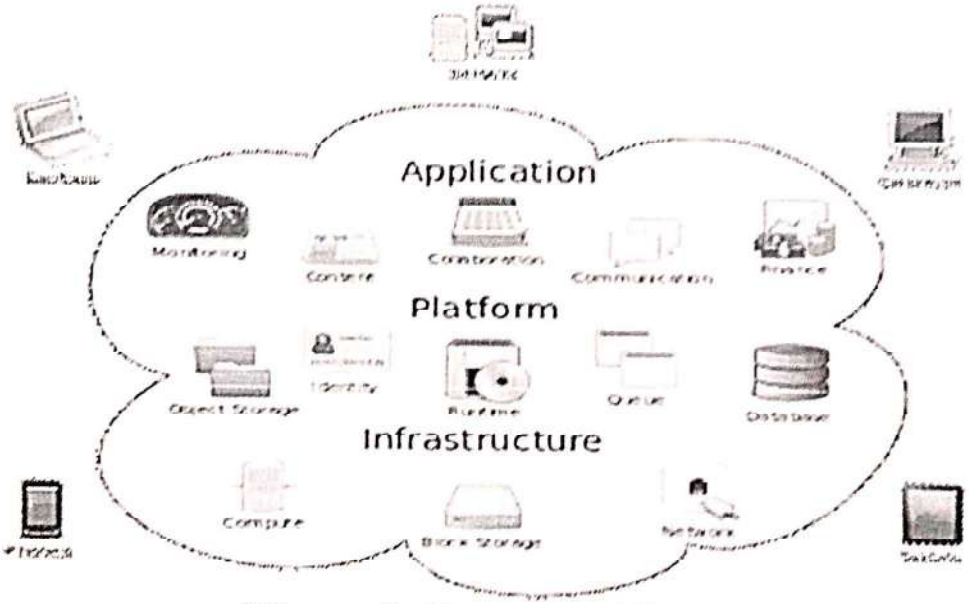
There are different types of cloud that one can subscribe to as per needs and requirements.

a. Public Cloud: A public cloud can be accessed by any subscriber with an internet connection and access to the cloud space.

b. Private Cloud: A private cloud is established for a specific group or organization and limits access to just that group.

c. Community Cloud: A community cloud is shared among two or more organizations that have similar cloud requirements.

d. Hybrid Cloud: A hybrid cloud is essentially a combination of two clouds, it incorporates mixing of public, private or community cloud.



Cloud Computing

Why cloud computing: With cloud computing organizations can get powerful software and computing resources when and where needed. It provides technologies that enable organizations to access internet based information and applications. These technology based services increases choices, flexibility and capabilities to education. With cloud computing the concept of traditional model of IT i.e. hardware and software

needs to host on the user computers and they needs to be at the same physical location are totally changed. This evolution gives educational institutes the opportunity to balance the need to deliver cost-effective services to the stakeholders like students, teachers, and staff. While offering these services as per institutions demand it incorporates security aspect too. Cloud computing ensures data security, authentication, and system management. Education institutes can respond to their counterparts or university's needs with more agility. Educational institutes also ensures to student, teachers, staff and parents on-demand access to essential information, using any device from anywhere. One can get following benefits with cloud:

1. Lower Cost:

Cloud computing gives educational institutes choices about how to manage costs according to their preferences - either as a capital expenditure or an operational expense. Cloud services that are developed hand in hand with on-premise server counterparts also deliver much needed flexibility to educational institutions - enabling lower costs to develop, operate, scale and migrate systems that are distributed between the cloud and the data center.

2. Simplicity in Management:

Cloud technology can help to manage spikes in user demand. It decreases the cost and burden by anticipating the requirement of the institutions. It avoids building of excess IT infrastructure through on-demand scale, less maintenance and very less time for deployment of technology. Systems can be scaled up and down according to actual needs. In today's connected world students, teachers and staff members need to move seamlessly from the browser to the computer to a mobile device for flexible yet unified experience.

3. Reduce Carbon Footprint:

Cloud services can help lower operating costs and environmental impact by pooling computing resources across organizational boundaries and enable the assigning and reassigning of resources dynamically according to demand. Cloud providers can design the resources for optimum utilization and minimum energy consumption.

AICTE's Microsoft Live@edu Cloud details:

It is very easy to institutes to enroll for Live@edu by hosting email and free storage services. Microsoft's partners are driving enrollment of institutions on behalf of AICTE. As per research from Microsoft's Live@edu it takes about 15-20 minutes to complete initial enrollment to Live@edu and then anywhere from few weeks to a few months for complete roll-out depending on the size of educational institutions the deployment options selected. Institute need not to buy any hardware to deploy this cloud. Live@edu is offered at no cost to the institution. To automate account, as an additional requirement of educational institutes, they need to purchase server software from Microsoft. It is available at discounted price especially for the Live@edu program, but there is no requirement to purchase a server. Institutions do not required Office licenses to use Live@edu. Students, faculties, staff and alumni form the institutions can render the services offered by Live@edu at institute level. They can use SkyDrive free, Pursuant to defined standard consumer terms. Students can create and save office documents in the cloud. These documents can be shared and edited with other students. Students can also create and store not only office documents but also web-based documents. These web-based documents are called as notes. It can be prepared on the students PC without installing Office on students PC. An individual can saves an office document to the cloud. These saved documents are available to the other students for reading and commenting purpose. With office web applications in SkyDrive, students can further enhance their online experience by using web-based version of Word, Excel, PowerPoint, and OneNote that complement the client versions.

Educational institute can integrate Live@edu services with institutions existing portal and directory system. It is planned to integrate existing authentication systems of institutes with Live@edu in near future. The management of Live@edu will be taken care by Microsoft. It reduces the time spent in managing institute email services, manages the hosting, which covers virus filtration, server uptime, spam and data backup too. Live@edu helps reduce both the institutions infrastructure cost frees IT department to take care of strategic initiatives. It offers free support and management tools to institute with 24x7 online telephone support, plus Live@edu service management Portal and online Support

Community. Microsoft will also support to the institutions with a suite of marketing and training materials and on-campus training support.

Students need to collaborate with their counterparts, teachers, friends, and family. They are supported with variety of online communication tools from different sources to choose from. Microsoft Live@edu is a single place where students will get a collection of resource with multiple tools. These multiple tools can be accessed with one email account for a consistent user experience. This is free offering for institutions based on email through Microsoft Outlook Live. Institutions can access to other services such as Microsoft SkyDrive through this email account. Live@edu provides power to the students, staff and faculty to communicate and collaborate with each other. As these services are provided through Institutes customize Live@edu e-mail branding, students feel their attachment with academic community.

Live@edu Services:

* Student Email + Calendar: Equip students with email and calendar tools similar to what they may use in workforce. It includes Microsoft Outlook Live with 10GB of inbox capacity per user a co-branded Exchange solution that too free.
* Collaboration tools: To facilitate stakeholder to work as a team these collaborative tools are provided. It incorporates online storing, sharing and editing of documents. To provide storage capability it offers SkyDrive free online storage.
* Communication Tools: Through these services student's online and mobile experience is enhanced. Students can personalize these communication tools as per their requirement. Windows Live Messenger - one of the World's most popular IM clients lets students do more than just chat.
* Additional services: In addition to these user can access other Windows Live Services such as Windows Live spaces for better collaborate or Windows Live photo galleries to better express their idea.

Microsoft Live@edu will help institutions to build the next generation's workforce. Cloud computing application in education has changed the way work has carried out. It collaborates and communicates the peoples by crossing physical boundaries. Students can avail this facility anywhere and increase their knowledge base with the help of

collaboration tools. They are taking the competitive advantage with this workforce. Live@edu helps institutions to meet the requirements of shrinking budgets and growing requirements of institutions. With the help of Microsoft Live@edu institutions can provide latest technology with lowering down the cost of operations to their stakeholders.

Microsoft is committed to the security and privacy of the institution data. Microsoft is having 30+ years of experience of providing enterprise grade security standards and processes. Live@edu securely stores data with multiple datacenters around the world and does not show 3rd party ads in the email interface. Live@edu services can be engineered with essential controls which are much required in the field of Education, such as bad word filter, anti bullying or closed campus functionality.

Live@edu benefits to the students:

Some of the key benefits which are available to the students through Live@edu are:

* Students can get connected to their counterparts, faculties, institutional administrators and family members and do collaborative work through different collaborative tools.
* Students can be connected to their academic community through cobranded email services and avail facilities:
  - Free hosted email with 10GB inbox with 18MB attachments.
  - Access to Word, Excel, PowerPoint & OneNote applications online.
  - Windows Live SkyDrive - free 25GB of free online storage.
* Provide real time document sharing and management through rich quality communication capabilities to provide seamless collaboration.
* Students can access Microsoft Live@edu with one e-mail account for a consistent user experience. Students can experience promotes working service with Live@edu in teams by sharing files/data from anywhere anytime.
* Students can get access to their email, contacts, and calendar, from anywhere including a broad range of ActiveSync enabled phones (examples: Windows phone, iphone, Android)
* Making student to be aware about Microsoft as they are likely to encounter

these tools at their workforce in future.

Live@edu benefits to the Faculties:

Some of the important benefits available to the Faculty through Live@edu are:

* Enables real time seamless collaboration of faculties with colleagues and students.
* Live@edu provides 100% enterprise grade security and privacy to the users.
o It supports to build a closed campus supervision policy, helping administrator prevent students from sending or receiving emails from unapproved sources.
o Filtration of emails containing objectionable material can be obtain through building "bad word" supervision policy.
o Reviewing and monitoring of students online activity with robust cross-mailbox search.
o Implement anti cyber bullying policy to protect students from harassment email messages.
* Familiarizing faculty with the latest tools and techniques to take advantage and enhance teaching learning process as effective and develop himself/herself as an academician.
* Stay connected with colleagues and parents to share progress reports online and keep a continued dialog on student's progress.
" With the availability of tools like calendaring, emailing, chatting, sharing of documents etc faculty members can schedule and share lessons assignments with students online-real time.

Conclusion:

Really this is a very good move by the AICTE with the help of Microsoft's Live@edu to enhance the teaching learning process in the country. As we have seen how Live@edu is helping educational institutes to have collaborative learning with the help of technology. It adds value to the education without adding financial burden to the institutions. Cloud computing can be used as an application in education which is going to provide the seamless integration of stakeholders that to secure and simplified way. With the help of cloud computing educational institutions from India can avail optimum benefit of the resources available to them by subsequently reducing the operational costs. After study

of Live@edu cloud computing application in education through AICTE one can say that AICTE's is practically implementing their vision and mission of providing and promoting quality technical education using effective technology.

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Issue : XXIV, Vol. III
VISION RESEARCH REVIEW
IMPACT FACTOR 6.20
ISSN 2250-169X
Dec. 2022 To May 2023

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Advances in Biometrics : Towards Secure World

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Research Paper - Information Technology

ABSTRACT

Security systems based on biometrics i.e. human characteristics such as faces, hand shapes and fingerprints are finally taking off although it has taken a long way to come. Driver licenses are widely used in many countries as a standard proof of identity that is why the security of these documents needs to match the security standards of the National IDs. Evaluate the performance of these emerging technologies is tricky problem. How and where biometric systems are developed will depend on their performance and applicability.

Introduction:

Biometrics techniques divided into two categories i.e. Physiological (fingerprints, face, iris, DNA, retina etc.) and Behavioral (gait, signature etc). Physiological or behavioral characteristics is used for identification on the basis of their universality, uniqueness, permanence and collectability[1]. Fingerprint is the most interesting and oldest human abilities for recognition. In the early twentieth century, fingerprint was formally accepted as valid signs of identity by law-enforcement agencies. Therefore in 1960 the FBI Home office (UK) and the Paris Police Department initiated studies on automatic fingerprint identification system [2]. Scientific study on fingerprints was started in sixteenth century,

but Sir F. Galton and E. Henry established the foundation of modern fingerprint recognition at the end of nineteenth century [2]. On the basis of this the automatic fingerprint recognition system for authentication and identification get develops by the scientist and developers recently. These system merely used in various application and systems where the authentication and identification of human being required, like Defense, law, crime, banking, communication etc. Fingerprint recognition system is based on two basic premises 1) persistence: The basic characteristics of fingerprint do not change with time i.e. preserve its characteristics and shape form birth to death. 2) Individuality: The fingerprint is unique to an individual [3]. This area of studies comes under biometric systems. Apart from the fingerprint sign of a human being there are various approaches to develop the biometrics system for above-mentioned applications using other biometrics signs also like hand, iris, face, speech etc. In a recently published World Biometric Market Outlook. Analysts predict that while the average annual growth rate of the global biometric market is more than 28%, by 2007. The technologies that would be included are fingerprint technology by 60%, facial & iris by 13%, keystroke by 0.5% and digital signature scans by 2.5% [4].

Basically there are two types of fingerprint Recognition System:

1. AFAS (Automatic Fingerprint Authentication System
2. AFIS (Automatic Fingerprint Identification/Verification System)

Put simply biometric information is information about a specific person's body. Hair colour and height are simple examples of biometric information. However for identification purposes hair colour and height are not very useful information because they change relatively rapidly (hair colour is changed by dye or by sunshine or by age; a person's height varies throughout the day according to the pressure on the spine). For identification purposes the most well known type of biometric information is the fingerprint; these are used because it is believed that no two people have the same patterns in the skin of their fingers and the patterns are relatively constant; they might change a little as a person gains or loses weight but the patterns remain recognisable. Another commonly used form of biometric information is DNA sequences. DNA is the biological code that is present in every cell in the body and that describes each individual person.

The basic fundamental steps of these systems (see figure 1) are image acquisition, pre-processing (segmentation, enhancement etc), feature extraction, matching along with classification through databases. Authentication or verification systems authenticate the person's identity by comparing the won biometric template(s) stored in database (One-to-One comparison). An identification system recognize by an individual by searching the entire templates in database for match (One-to-Many Comparison) [3] [5].

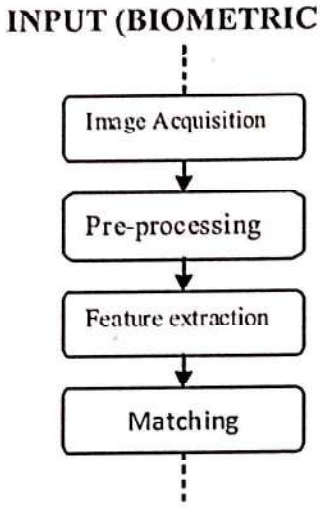

Figure 1: Fundamental steps of Automatic Biometric Recognition System

Biometric Card

In the 21st century it is possible to store quite large amounts of information in very small spaces. The information can be stored on a microchip on the card or on a magnetic strip. These are the same technologies that have been used on credit cards for some years. The amount of storage space needed to describe a person's fingerprints can easily be stored on a small microchip and that microchip can quite easily be embedded into thin plastic like a credit card - this is the same sort of technology as is used on the "chip and pin" cards that UK banks have been issuing since about 2003.

Challenges and Applications

To measure the real life performance of fingerprint recognition system and to

understand there strengths and weakness better. We must understand the elements that comprise an ideal fingerprint recognition system. Automatic Fingerprint recognition system has been made significant but there are still a number of research issues that need to be addressed to improve system accuracy. Most of the shortcomings in the accuracy of an automatic fingerprint identification system can be attributed to the acquisition process. Some major problems are like compression, fingerprint quality estimation, fingerprint enhancement and genuine feature extraction and matching.

Recent Applications:

As mentioned above, Biometric technology helps government agencies ensure accurate identification of individuals entitled for particular social benefits and track how many times this individual used their services. BioLink AMIS can help responsible agencies issue benefits and free services to eligible individuals by providing fast and reliable verification..

Basically Biometric applications categorized in three areas:

1. Commercial
2. Civilian
3. Forensic

In commercial application contains ATM, access control, cellular phone, credit card etc, in civilian application contains National ID, Drivers license, welfare disbursement, border crossing, biometric passport etc. and Forensic application contains Corpse identification, criminal Investigation, parenthood determination. Recently published "World Biometric Market Outlook" report will help researchers to analyze the opportunities significant to the success of the growing Biometric market globally. It also examines the key application areas of Biometrics in different industries like Banking and Financial services, Health care industry, Aviation industry, Stock Exchanges, Universities and Schools, Police Business processes, Residential locations, Government organizations and Credit Monitoring organizations.

Conclusion

We can conclude that biometric password will soon replace their alphanumeric counterparts with versions that cannot be stolen, forgotten, lost or given to another person.

Many countries are now adopting E-passports including India to create a highly secure integrated system encompassing automated border control and passport issuance while ensuring the genuineness of the holder as a valid citizen. Biometrics can help government agencies ensure transparency while maintaining ease of exit/ entry of citizens without the holders being harassed unnecessarily.

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8

तानुबाई बिर्जे : महिला पत्रकार व संपादक

सचिन गायकवाड
जनसंपर्क विभाग,
कोनार्क विज्ञान व वाणिज्य महाविद्यालय,
कल्याण, जि. ठाणे

Research Paper - Mass Media

प्रस्तावना

सत्यशोधकीय पत्रकारितेमध्ये तानुबाई बिर्जे या एकमेव पत्रकार व संपादक म्हणुन दिसुन येतात. सत्यशोधक चळवळीत सावित्रिबाई फुले, सावित्रीबाई रोडे, शेख फातिमा, ताराबाई शिंदे आदी महिलांचे कार्य ठळकपणे दिसुन येते, पंरतु सत्यशोधक पत्रकारितेचा अभ्यास करताना तानुबाईशिवाय पत्रकारिता केल्याचे उदाहरण दिसत नाही. म्हणून त्या सत्यशोधक व ब्राम्हाणेत्तर पत्रकारितेतील आदय महिला संपादक व पत्रकार म्हणुन गणल्या जातात.

तानुबाई बिर्जे यांच्या संपादकत्वाखाली निघणाऱ्या दीनबंधुमध्ये महिलाविषयक नियतकालिकांची दखल घेऊन त्या नियतकालिकांचे निरिक्षण व परीक्षण छापल्याचे दिसते. तानुबाईचे लेखन महिलाप्रधान नव्हते तर सत्यशोधकीय चौकटीतीलच त्यांची मांडणी होती. मराठा समाजातील महिला प्रामुख्याने त्याकाळी गृहिणी म्हणुनच कार्य करत होत्या. त्यामुळे सार्वजनिक समारंभामध्ये अथवा सार्वजनिक कार्यात पुढे येण्यातील मराठा समाजातील रुढी व परंपरा एक आडकाठी होती, परंतु महात्मा फुले व सावित्रीबाई फुले यांच्या संस्कारात वाढलेल्या व देवरात ठोसरांसारखा कटर सत्यशोधक व महात्मा फुलेंचा सहकारी पीता म्हणुन लाभल्यामुळे तानुबाईची जडणघडण वैज्ञानिक दृष्टिकोनातुन झाल्याचे त्यांच्या विचारावरुन दिसुन येते. तसेच पुढे लग्नही वासुदेव बिर्जेसारख्या मराठी इंग्रजी, संस्कृतचे अभ्यासक, कटे सत्यशोधक, पत्रकार संपादकासोबत झाल्यामुळे त्यांचे एकुणच आयुष्य क्रांतीकारी राहीले.

तान्हुबाईचे लेखन

तानुवाईच्या लेखनातील वैचारिक प्रगल्भता व इंग्रजी विषयासंदर्भात त्यांनी केलेले विश्लेषण यावरुन तानुबाईना मराठी व इंग्रजीचे चांगले ज्ञान होते हे स्पष्ट होते. अनेक अभ्यासकांनी तानुबाई विर्जे या ब्राम्हणोत्तर समाजातील आदय संपादक, पत्रकार व प्रकाशही आहेत. प्रकाशक म्हणुन

भूमिका विषद करताना त्यांनी वासुदेव बिर्जे यांच्या क्षत्रीय व त्यांचे अस्तित्व या द्वितीय आवृत्तीस निवेदन दिले आहे. सत्यशोधक पत्रकारितेचा अभ्यास करताना वाचकांचे पत्र, लेख यामध्ये बहुसंख्य पुरुषच लिहित असत. त्यामुळे शिक्षणाच्या बाबतीत बहुजन वर्गातील महिलांचा सहभाग फार कमी होता. अशा वेळी तानुबाईंनी मुंबईसारख्या शहरात राहुन पत्रकारीता करणे ही गौरवपुर्ण बाब आहे.

सत्यशोधक पत्रकारितेचे अभ्यासक व विचारवंत संभाजी खराट तानुबाई बिर्जे यांच्या पत्रकारितेतील योगदानाबाबत म्हणतात, तानुबाई वासुदेव बिर्जे यांनी दिनबंधु मोठ्या हिमंतीने चालविले. त्यावेळी त्यांना मोठा आर्थिक ताण सहन करावा लागला. ज्या महात्मा फुल्यांनी स्त्रि शिक्षणाचा प्रारंभ केला व स्वत: सावत्रीबाई फुलेंना शिक्षण देऊन स्त्री शिक्षणाचा पाया रोवला अगदी त्याच रितीने वासुदेव बिर्जे यांनी आपल्या पत्नीस वृत्तपत्र क्षेत्रातील विविध अंगाचे, सत्यशोधक समाज व चळवळ या संदर्भात धडे देऊन तयार केले होते. त्यांच्या मृत्युनंतर दीनबंधुची संपुर्ण जबाबदारी तानुबाईने उचलली. भारतातील पहिल्या महिला संपादक म्हणुन त्यांचे नात गाजले. परंतु अलीकडच्या काळात तानुबाईंना महाराष्टात कोणी ओळखत नाही. त्याचबरोबर मराठी वृत्तपत्रसृष्टीच्या इतिहासात या महिला संपादिकेची व दिनबधुंची दखल घेतलेली नाही, हे दुर्दैव आहे. असे सांगुन पुढे ते म्हणतात, तानुबाई नुसत्या संपादकच नव्हत्या तर त्या सत्यशोधक समाजाच्या क्रियाशिल कार्यकर्त्या होत्या. सावित्रीबाई फुल्यांच्या मृत्युनंतर त्यांनी केलेले कार्य महत्वपुर्ण आहे. ज्या काळात तमाम वृत्तपत्रे साप्ताहिक ही उच्चवार्णियांच्या हातात होती त्या काळात बहुजन समाजातील तानुबाईसारखी एक महिला साप्ताहिकाचे संपादक म्हणुन काम करते हे कौतुकास्पद होते. सावित्रीबाई फुलेनंतर सामाजिक कार्यात धडाडीने काम करणारी तानुबाई वासुदेव बिर्जे ही दुसरी महिला होय.

तानुबाई व सत्यशोधक समाज चळवळ

सत्यशोधकीय चळवळीचे अभ्यासक व इतिसकार श्रीराम गुंदेकर यांनी सत्यशोधकीय साहित्याचा समाज चळवळ, तिचे तात्विक अधिष्ठान माहित होते, त्यांचे शिक्षण सावित्रीबाई फुले यांच्या शाळेत झाले होते. शाळेतही त्यांच्यावर वर्णजाती स्त्री दास्यविरोधी विचारांचे संस्कार झाले होते. स्त्री पुरुष समतेचा विचार त्यांनी आत्मसात केला होता. त्यांचे पती वासुदेवराव बिर्जे यांच्या निधनानंतर दीनबंधु पत्राची जबाबदारी त्यांच्यावर पडली. त्यांनी संपादक म्हणुन ती समर्थपणे पेलली. मुंबईतील सीताराम बिल्डिंगमध्ये १२×१८ इंच आकाराच्या ट्रडल मशीनवर दिनबंधु छापला जाई. सुरुवातीला भगतंतराव पाळेकर यांनी काही महिने संपादनाचे काम केले, परंतु तानुबाई बिर्जे यांचे बंधु लक्ष्मणराव ठोसर आणि मेहुने बापुराव औटे यांना त्याचे लेखनविषयक धोरण पसंत पडले नाही. त्यामुळे त्यांनी दिनबंधु सोडला. तानुबाई बिर्जे यांनी इ.स १९०८ ते १९१२ पर्यंत दिनबंधुचे संपादन केले. दरम्यान दीनबंधु आर्थिक अडचणीतसापडला तेव्हा त्यांनी आपल्या अंगावरचे दागिने विकले, परंतु पत्र बंद पडू दिले नाही. एवढया निष्ठेने त्यांनी आपल्या अंगावरचे दागीने विकले, परंतु

पत्र बंद पडू दिले नाही. एवढया निष्ठेने त्यांनी सक्रिय सहभागही घेतला. तानुबाई बिर्जे यांची संपादकिय कारकिर्द (१९०८ ते १९१२) म्हणजे त्यांची सर्वार्थाने कसोटी होती. त्यावेळी वृत्तपत्रे आणि मुद्रण, प्रकाशन व्यवसाय उच्चभ्रु मंडळीच्या हाती होता. त्याकाळात त्यांनी दिनबंधला लौकिक प्राप्त करुन दिला. त्यांची दखल इतिहासाने घेतली नाही. त्या ब्राम्हणोत्तर पत्रकारितेतील पहिल्या स्त्री संपादक आहेत. कदाचित मराठी पत्रकारितेतील पहिलेपणाचा मानही त्यांच्याकडे जाऊ शकेल. अशा शब्दात गुंदेकरांनी तानुबाई बिर्जे यांच्या महिला संपादक म्हणुन केलेल्या कार्याचा गौरव तसेच तत्कालीन नकारात्मक परिस्थितीत महिला म्हणुन केलेल्या कार्याचा अचुक शब्दात वेध घेतला आहे.

दीनबंधुचे पुनरुत्थान

मराठी वृत्तपत्रांचा इतिहास या ग्रंथाचे कर्ते रा. के. लेले तानुबाईंच्या कार्याचे विश्लेषण करताना म्हणतात, लोखंडे यांच्या मृत्युनंतर दीनबंधु पत्राचे खरे पुनरुत्थान केले ते बडोदयाचे महाराज सयाजीराव गायकवाड यांच्याशी संबंधित असलेले दामोधर सावळाराम यदे व वासुदेव लिंगोजीराव बिर्जे या दोघांनी. यदे हे बडोदयाहुन न्या. रानडे यांच्या सुचनेवरुन इंदुप्रकाशन पत्राच्या व्यवस्थेसाठी १८९९ साली मुंबईस आले होते. त्यांचा छापखानाही होता. बिर्जे बडोदयात लक्ष्मीविलास पॅलेस ग्रंथालयाचे अधिकारी होते. वाचन, संशोधन याबाबत त्यांना विशेष आस्था होती. तसेच सत्यशोधक समाजाचे ते एक आस्थेवाईक सभासद होते. समाजाच्या मतप्रचारचे व मराठा समाजाच्या शिक्षण प्रसाराचे काम आपण तातडीने हाती घेतले पाहिजे, अशा प्रेरणेने बडोदयाची सुखाची नोकरी सोडुन बिर्जे मुंबईत आले व मतप्रचारासाठी जेथे यांच्या साहयाने बिर्जे यांनी प्रथम दीनबंधु पत्राचे मुंबईत पुनरुजीवन केले. १९०५ साली दसऱ्याच्या मुहुर्तावर दीनबंधु पुन्हा निघु लागला. अंतः करणातील तळमळीला व्यासंगाचे व विचार चिंतनाचे पाठबळ बसल्यामुळे बिर्जे यांचे दीनबंधु पत्रातील लेखन स्फुर्तीप्रद व आकर्षक उतरत असे. मराठा समाजाचे शिक्षण व सुधारणा ही लेखमाला बिर्जे महामारीच्या साथीला बळी पडुन दुर्दैवाने त्यातच त्यांचा अंत झाला. तानुबाईपुर्व दिनबंधु व तानुबाईचे पती वासुदेवराव बिर्जे यांनी संपादक म्हणुन केलेल्या कार्याचा आढावा घेऊन पुढे ते म्हणतात, यामुळे पुन्हा एकदा दीनबंधु संकटात आला. बिर्जे यांनी मोठया उमेदीने पत्राचे काम चालविले होते व त्यात त्यांना यशही मिळू लागले होते. दीनबंधुच्या पूर्व लौकिकात भर घालुन चांगली कामगिरी त्यांनी अल्पकाळात बजावली, पण त्यांच्या अकाली व अकस्मीत झालेल्या मृत्युने साराच कारभार आटोपला व दीनबंधुवर पुन्हा गंडांतर आले, पण बिर्जे यांच्या पत्नी श्रीमती तानुबाई या आपल्या पतीचे कार्य पुढे चालविण्यास पुढे सरसावल्या. श्रीमती तानुबाई यांनी आपले बंधु लक्ष्मणराव ठोसर व मेहुणे बापुराव औटे यांच्या मदतीने दीनबंधु पत्र चालु ठेऊन काही वर्षे मोठया धडाडीने चालविले. पतीचे कार्य पुढे चालविण्याचा नेट त्यांनी दाखविला, पण पुढे त्यांचाही मृत्यू घडुन आला आणि दीनबंधु बंद पडला.

दीनबंधुच्या गौरवपुर्ण वाटचालचीत बिर्जे पती पत्नीचे अतुलनीय योगदान होते. पती निधनानंतर

एकाकी पडलेल्या महिलेने संसाराचा गाडा हाकण्यावरोवरच वृत्तपत्रासारख्या खर्चिक आणि तेही ब्रम्हणेत्तर वृत्तपत्रे चालवणे ही वृत्तपत्रसृष्टीतील अदभुत घटनाच म्हणावी लागेल. तानुवाईनी हे आव्हान पेलले ते त्यांच्या वडील, पती व भाऊ आणि संरकारी पिता माता म्हणुन ज्यांच्याजवळ वावरली ते जोतिराव व साावित्रीवाई फुले यांच्यामुळेच. महात्मा फुलेनी लावलेल्या सत्यशोधक चळवळींच्या विजोचे तानुवाईच्या रुपाने वटवृक्षात रुपांतर झाले, असेच म्हणावे लागेल.

एक स्त्री लेखनी हातात घेऊन पुरुष प्रधान संस्कृतीवरोवरच ब्राम्हणी संस्कृतीवर हल्ला करते तेही वुरख्यामध्ये व रुढीप्रधान अशा मराठा समाजात जन्मलेल्या स्त्रीने करावे, हे त्याकाळी नविन्यपुर्ण होते. यामुळेच आधुनिक प्राच्यविदया विभुषीत डॉ. आ. हं. साळुंके म्हणतात, सत्यशोधकिय साहित्याने वर्णजाती स्त्रीदास्य व्यवस्थेला नकार दिला, तसेच या साहित्याने जनद्रोही जीवनमूल्यांना आणि साहित्यमूल्यांनाही नकार दिला. या साहित्यप्रवाहात आदय स्वतंत्र सामाजिक नाटक, सामाजिक आशयाच्या लावण्या, पोवाडे, अभंग, रचना, ओवीवध्द रसाळ खंडकाव्य आणि आख्यानकाव्य जागतिक पातळीवरील आदय स्त्रीवादी लेखिका, आदय ग्रामीण पत्रकार, आदय संपादिका, शेतकरी कामगार चळवळी आणि त्यांच्यसाठी वर्तामानपत्रे व साहित्यनेखन या प्रवाहातच झाले आहे. डॉ. सांळूके यांनी आदय संपादकिय हा उल्लेख तानुवाई विर्जेच्या संदर्भात केला आहे. त्यांनी तर तानुवाई विर्जे या जागतिक पातळीवरील आदय महिला संपादकिय असे म्हटले आहे.

सत्यशोधक पत्रकारितेचा वाडमयीनदृष्टया अभ्यास करणारे डॉ. अरुण शिंदे यांनी तानुवाईच्या कार्याविषयी म्हटले आहे कि, वासुदेवराव विर्जेच्या मृत्युनंतर खचुन न जाता त्यांनी दीनवंधु अत्यंत चिकाटीने, धैर्याने जवावदारीने व यशस्वीपणे आमरण चालविला. १९०८ ते १९१३ या काळात वहुजन समाजातील एक स्त्री पतीनिधनानंतर प्रस्थापित ब्राम्हणी व्यवस्थेशी व त्यांच्या आक्रमण प्रसारमाध्यमांशी सामना करीत, गरीव, अडाणी, कुणवी, दलित, स्त्री व इतर मागास जनसमुहाच शोषणमुक्तीचा व उन्नतीचा आवाज मुखर करीत परिवर्तनवादी विचाराचे पत्र यशस्वीपणे चालविते ही वाव मराठी पत्रकारितेच्या इतिहासात एकमेवाव्दितीय व सुवर्णाक्षरांनी नोंदविण्यासारखी आहे.

महिला संपादक

एक महिला संपादक म्हणुन महिलाविषयक माहितीही त्या देत असत. पोंच यासदरामध्ये विविध मासिकांचे अभिप्राय देत असत. चित्रमयजगत, मराठामित्र अशा अनेक मासिक व नियतकालिकांचे अभिप्राय छापत असत. चित्रमय जगतच्या एका अभिप्रायात त्या म्हणतात, मासिक मनोरंजनचा जून चा अंक नेहमीप्रमाचे वाचनिय आहे. आरंभीचे पार्वतीचे चित्र फारच उत्तम साधले आहे. नदीच्या तिरावर हा अल्पलेख फारच उदांत आहे. निःस्वार्थ पार्वतीवाई हा लेख स्त्रियांनी एकदातरी वाचवा, अशी त्यांस आमची नम्र विनंती आहे. स्वयंपाकघरातील गोष्टींसारखे लेख जास्त येतील तर वरे. यावरुन वृत्तपंत्रात महिलांच्या छोटया गोठया गोष्टी प्रसिध्द झाल्या पाहिजेत व महिलांना उपयोगी

साहित्य वृत्तपत्रांतुन प्रसिध्द व्हावे, अशी अपेक्षा व्यक्त करतानाच दीनबंधुध्येही असे साहित्य त्या नियमित प्रसिध्द करत. तसेच ज्या लोकमान्य टिळकांनी आयुष्यभर ब्राम्होत्तर चळवळीचा व्देष केला त्या टिळकांच्या पत्नीच्या निधनासमयी तानुबाई बिर्जे शोचनीय मूर्ती या लेखात म्हणतात, रा. र. बाळ गंगाधर टिळक यांच्या पत्नी सौ. सत्यभामाबाई टिळक यास गेल्या तारिख ६ रोजी पुणे येथे देवाज्ञा झाली हे कळविण्यास आम्हास अत्यंत दु:ख वाटते. सौ. सत्यभामाबाई यांची प्रकृती गेल्या कित्येक दिवसांपासुनच मधुमेहाच्या विकाराने बरीच अस्वस्थ होती. त्यात आणखी पं.तु पतीच्या कारागृहवासाच्या काळजीची भर पडली. त्यामुळे त्यांची प्रकृती दिवसेंदिवस खचत नाही. त्यांच्या मरण समयी त्यांचे वय ३९ वर्षाच्या होते. परमेश्वर त्यांच्या आत्म्यास सदगती देवो.

समारोप

एक महिला म्हणुन इतर महिलांचे दु:ख आपले मानण्याची ही प्रवृत्ती तानुबाईमध्ये दिसते. तानुबाईंच अशा अनेक लेखांतुन त्यांचा दृष्टीकोन मानवी मुल्याला प्रेरक असा होता. तानुबाईंच्या एकूण कार्याविषयी त्या आदय संपादिका मराठी वृत्तपत्रातील असो या नसो परंतु एकूण त्यांच्याविषयीचा अभ्यास केल्यास मानवतावादाचा पुरस्कार त्या जागतिक आदय संपादीका होत्या हे मात्र निश्चित !

संदर्भ सूची :-

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६) गुदेकर श्रीराम, सत्यशोधकीय साहित्याचा इतिहास, खंड-१, सत्यशोधकिय साहित्य प्रकाशन, लातुर, २०१०, ब्लरपेज

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८) दीनबंधु, दि. १३ जुलै १९१२

९) दीनबंधु, दि. १५ जुन १९१२

Adarsh Shikshan Mandal, Kalyan

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Adarsh Vidya Nagari 21/11, Bhal, P.O. Dwarli, Malang Road, Via- Kalyan, Dist. Thane - 421306.

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Tiwari		
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Office Superintendent

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Signature

KIC - 22-23/017

Date :- 26th May 2023

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Konark Ideal College of Science & Commerce
Bhal, Kalyan (E)

[Sub :- Reimbursement of Publication of Research Paper]

Respected Madam,

I Asst. Prof. Chhaya Ashish Tiwari from BMS department as per the above subject request you to reimburse the cost applied for the publication of research paper Rs. 5000/-

It's my humbel request to accept and grant my publication expenses.

Thanking You

Yours faithfully

Tiwari

Chhaya A. Tiwari

KONARK IDEAL COLLEGE OF SCIENCE & COM. WASAR, KALYAN THANE.

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Issue : XXIV, Vol. III
VISION RESEARCH REVIEW
IMPACT FACTOR 6.20
ISSN 2250-169X
Dec. 2022 To May 2023 14

3

A Study on Role of Mudra yojana on Lending to MSME's (Mudra)

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Research Paper - Commerce

Introduction

In a Developing country having large population like India, small businesses play an important role not only in contributing to nation GDP but also by providing employment to a large no of people. In India over 6000 products are manufactured by around 5.77 crore units and employ 460 million people in the country, of which 262 million people are self-employed. Micro Small and Medium Enterprises (MSME) contributes around 8per cent to GDP. The small businesses in the country are largely unorganized but employ a sizeable labour force (ASSOCHAM INDIA, SMERA Ratings Limited, 2015). Small businesses are not in a position to play their role effectively due to various constraints. Raising finance is one of the biggest problems for this sector. The scarcity of financial assistance and inadequate availability of credit facilities due to the weak credit worthiness of small businesses are the major causes of this problem. To remove the financial difficulties faced by micro and small business units the government of India launched a scheme on 8th April 2015 called Micro Unit Development and Refinance Agency, or MUDRA to 'fund the unfunded'. MUDRA is still not a fully-fledged bank and is in its initial stages. It will provide its services to small entrepreneurs outside the service area of regular banks, by using last mile agents. Mudra loans have been formed to provide enterprises a rational financial system, or to "fund the unfunded". Mudra loan serves a variety of purposes that helps in generating employment and income in various segments like Manufacturing,

Services, Retail, and Agri. Allied Activities. Mudra Loans has classified its products into 3 categories i.e., "Shishu", "Kishor" and "Tarun". These products have been classified into 3 categories based on the amount of financial assistance which ranges from 50,000 to 10,00,000.

OBJECTIVES OF THE STUDY

* To know the objectives, benefits, and eligibility of the MUDRA Yojana scheme.
* To know the different scheme and performance of MUDRA Yojana scheme.
* To know the effects on the banking sector.
* To know the effects of the NPA in the banking sector.

Purpose of MUDRA loan

1. There are various purpose covered under the umbrella of Mudra Loan which in turn generate income and employment in the economy. These loans serve the following purposes: Business Loans for enterprises engaged in Trading, manufacturing, and other Service Sector activities.
2. MUDRA Cards for facilitating Working Capital Loans.
3. Financing to Micro Units for Plant & Machinery.
4. Loans for Vehicles used for commercial purposes
5. Loans for non-farm income-generating activities like poultry and book keeping

Benefits of Mudra Loan

1. The scheme Provide financial assistance to micro, medium, and small enterprises
2. One of the major benefits of a Mudra loan is no mortgage/pledge is required to be offered by the borrowers in the form of collateral security.
3. No processing fee is charged.
4. Both fund and non-fund-based requirements are covered under this scheme.
5. Under this scheme, there is no minimum cap limit.
6. The interest rate on loans under this schemes is determined as per guidelines of RBI.
7. Mudra Card can be used for multiple credits and withdrawals, and this helps the borrower to manage his/her working capital limits most cost-effectively and reduce the interest burden.

Methodology of the Study

The data and information for the study is gathered from secondary sources like newspapers, magazines, various websites including annual reports generated from official website of MUDRA Yojana.

MUDRA - AN OVERVIEW

Micro Unit Development and Refinance Agency (MUDRA) has been setup for 'funding the unfunded'. MUDRA has an initial corpus of Rs. 20,000 crore and a credit guarantee corpus of Rs. 3,000 crore. The initial corpus would be provided by banks from their priority sector lending shortfall. It was set up through a statutory enactment which would be responsible for developing and refining MFIs which are in the business of lending to micro and small business units engaged in manufacturing, trading and service activities.According to the financial services secretary Hasmukh Adhia, MUDRA is an NBFC and a part of SIDBI and will later take the form of a bank through a bill within one year. MUDRA bank will provide credit of up to Rs. 10 lakh to small entrepreneurs and act as a regulator for Micro-Finance Institutions (MFIs). MUDRA Bank will also refinance Micro-Finance Institutions (MFIs) through Pradhan Mantri Mudra Yojana (PMMY). The main motive behind set up of Mudra Bank is, to encourage entrepreneurs and small business units to expand their competences and operations, to diminish over indebtedness and to provide formal and easy system of credit.

Result and Analysis

The scheme has completed its 5 years of journey so far and as per the latest available data till FY19 the cumulative total number of accounts created under the scheme is 18,25,82,882 cr. against which the cumulative amount sanctioned stands to Rs. 8,93,377.7 Cr. & cumulative actual amount disbursed stands to Rs. 8,66,515.7 Cr. respectively as shown in table 1 & figure 1.

Table 1: Category-wise analysis of PMMY scheme (In Crore)

Category	Amount Sanctioned (FY 18-19)	Amount Sanctioned (FY 17-18)	Amount Sanctioned (FY 16-17)
Sishu	1,42,345.25 (44%)	1,06,001.6 (42%)	85,100.74(48%)
Kishor	1,04,386.68 (32%)	86,732.15 (34%)	53,545.14(30%)
Tarun	74,990.86 (23%)	60,943.36 (24%)	41,882.66(23%)
Total	3,21,722.79	2,53,677.10	1,80,528.54

Note: The figures in the parenthesis indicate the percentage of achievement in each of the years

Among the three categories, Shishu loan has been consistently performing and has covered the largest share of 48%, 42%, and 44% in FY17, FY18, and FY 19 respectively, followed by Kishor and Tarun. In FY 19 the percentage shares among all the 3 variants stand as Shishu (44%), Kishor (32%) and Tarun (23%). Performance of top ten state represented in table 2 and figure 2

Table 2: Performance of Top 10 States (In crore)

Name of State	Amount Sanctioned (FY 18-19)	Amount Sanctioned (FY 17-18)	Amount Sanctioned (FY 16-17)
Tamil Nadu	34,260.05 (35.00%)	25,331.68 (40.00%)	18,052.68
Karnataka	29,995.35 (30.00%)	23,009.73 (28.00%)	18,002.55
West Bengal	26,462.13 (29.00%)	20,552.19 (31.00%)	15,695.01
Maharashtra	26,438.94 (16.00%)	22,751.40 (32.00%)	17,286.66
Uttar Pradesh	26,190.58 (19.00%)	22,077.89 (44.00%)	15,282.61
Bihar	24,405.99 (53.00%)	15,919.40 (31.00%)	12,190.60
Rajasthan	17,506.39 (26.00%)	13,862.55 (54.00%)	9,024.71
Madhya Pradesh	17,407.92 (17.00%)	14,886.15 (42.00%)	10,506.45
Odisha	15,770.28 (36.00%)	11,558.91 (46.00%)	7,891.34
Gujarat	13,216.78 (16.00%)	11,386.52 (46.00%)	7,781.94
[illegible]	[illegible] (16.00%)	[illegible] (46.00%)	[illegible]

Among all the Top 10 states' performance as identified in the above chart, the highest year-one year growth has been reported by Bihar (From 31% to 53%) and Karnataka (From 28% to 30%). Rest all states have shown a downfall in the performance. In FY19 the highest performers are Bihar, Odisha, Tamil Nadu, and Karnataka which stands as 53%, 36%, 35%, and 30% respectively.

Table 3: Agency-wise Performance

Financial Institutions	Sanctioned Amount (FY 18-19)	Sanctioned Amount (FY 17-18)	Sanctioned Amount (FY 16-17)
Public Sector Bank	99,234.96	92,492.68	71,953.67
Regional Rural Banks	18,046.89	15,454.51	12,009.52
Private Sector Bank (Including Foreign Banks)	64,037.25	49,545.11	39,042.60
Small Finance Banks	29,794.37	19,022.89	6,729.01
NBFC & Non-NBFC-MFIs	63,470.97	50,143.75	45,338.22
Non-Banking Financial Companies	47,136.75	27,018.16	5,455.53
Total	**3,21,722.79**	**3,21,722.79**	**1,80,528.55**

Table 4: Loan accounts created and Loan sanctioned and disbursed in the last 3 years

Financial Year	No. of Loans Account	Amount Sanctioned (In crore)	Amount Disbursed (In crore)
2018-19	5,98,70,318	3,21,722.79	3,11,811.38
2017-18	4,81,30,593	2,53,677.10	2,46,347.20
2016-17	3,97,01,047	1,80,528.54	1,75,312.13

The above data on table 4 reveals that PMMY Mudra Loan has outstanding performance in the FY 2017-18 in terms of Loan sanctioned and Loan disbursed. Also, the No. of loan accounts is increasing year-on-year but at a slow pace.

PMMY:- Target vs. Achievement

In FY20, the total sanctions under PMMY increased to Rs. 3.37 lakh crore

(~US$ 46 billion), exceeding the target set at Rs. 3.25 lakh crore (~US$ 44 billion) and benefiting 6.22 crore beneficiaries. In FY21, PMMY sanctions stood at Rs. 2.7 lakh crore (US$ 37 billion) to ~42 million loans. As of FY21 (until February 2021), PMMY disbursed 94% loans that were approved for micro and small enterprises (MSEs). Of the Rs. 2.38 lakh crore (~US$ 32 billion) loans to 3.68 crore accounts, Rs. 2.24 crore (US$ 303.44 thousand) was disbursed within 11 months in FY21.

PMMY Sanctions in FY20 by sub-categories of borrowers

In FY20, Shishu loans had the largest share among all three categories, accounting for 88% of the total accounts and 48% of the total value. Further, Shishu loans sanctioned funds increased by 15% YoY.

In FY20, 66% MUDRA loan accounts (in the Shishu category) belonged to women, who received 67% of the sanctioned amount. This high percentage was mainly due to MFIs lending microloans to women.

Women entrepreneurs are expected to play a significant role in transforming India into a self-reliant country. According to a report by Bain & Co. and Google, women entrepreneurs in India are expected to generate ~150-170 million jobs by 2030, accounting for > 25% of all new jobs available for India's working-age population.

Through PMMY, the government has offered numerous opportunities to women entrepreneurs. Between 2015 and 2021 (until February 2021), ~68% loans, representing 19.04 crore accounts, with a total value of Rs. 6.36 lakh crore (~US$ 86 billion) have been sanctioned to women entrepreneurs.

Conclusion

The small businesses form the foundation of the economic strata needs to be strengthened and supported. A large number of initiatives have been taken in the past few years are a step in the right direction. MUDRA Yojana is the latest scheme to boost the small and micro businesses in India. This initiative has been taken to focus exclusively on entrepreneurs. This scheme will contribute to the wellbeing of the individuals engaged in small scale industries which will positively affect the progress of the economy as a whole. MUDRA as a financial tool is found very effective in its initial stages across the country. This will surly make a dramatic change and will help in making a developed India.

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Adarsh Shikshan Mandal's
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E-mail : konarkideal@idealcollege.in
Web-www.idealcollege.in

Audited Statement of Account Highlighting the financial support provided to teachers under the head "Staff Welfare Expenses" has been provided herewith.

ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2020

LIABLITIES	2019-20	2019-20	ASSETS	2019-20	2019-20
Current Liablities		420,680.00	Fixed Assets		
(Annexure I)			Gross Block	1,641,568.00	
			Less: Depriciation	346,021.00	1,295,547.00
Provisions					
For Audit	7,645.00				
For Expenses	174,325.00		Investment		
For Sundry creditors	59,273.30	241,243.30	FD With BOB	644,800.00	
			Accrued Interest	239,097.00	883,897.00
Branch & Divisions					
ASM (HO)		(377,661.81)	Prepaid Expenses		
			TDS Of Current years	15,681.00	
Income & expenditure A/C			Other prepaid expenses	84,520.00	100,201.00
Opening balance	3,232,580.01				
Add: C.Y. Surplus	2,576,811.45		Income Outstanding		
Less: Current Year Deficit	-	5,809,391.46	Fees receivable		2,557,905.00
			Current Assets		
			Cash In Hand	568.00	
			BOB	1,085,770.95	
			Yes Bank	169,764.00	1,256,102.95
		6,093,652.95			6,093,652.95

For ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE

Date: 23.11.2020

Place: Kalyan

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR AMBEKAR SHELAR KARVE AND AMBARDEKAR

CHARTERED ACCOUNTANTS

F.R.NO -: 122063W

CA SACHIN S AMBEKAR

PARTNER

Mem.No.108911

DATE: 23.11.2020

PLACE : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane.

ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Annexure I

I LIABILITIES

Current Liablities

	Liabilities	2019-20
1	P.T Payable	(25.00)
2	Scholarship payable	63,020.00
3	Electricity charges payable	22,000.00
4	Examination Fees Payable	14,115.00
5	Refundable Deposit BMS	167,270.00
6	Refundable Deposit BscIt	148,300.00
7	Salary payable	6,000.00
	Total	420,680.00

For ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

Date: 23.11.2020

Place: Kalyan

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR AMBEKAR SHELAR KARVE AND AMBARDEKAR
CHARTERED ACCOUNTANTS
F.R.NO -: 122063W

CA SACHIN S AMBEKAR
PARTNER
Mem.No.108911

DATE: 23.11.2020
PLACE : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

PRINCIPAL
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OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist-Thane.

ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

INCOME & EXPENDITURE FOR THE YEAR ENDED 31.03.2020

To	EXPENDITURE	Amount	By	INCOME	Amount
To	Salary & Allowances	2,089,888.00	By	Tution fee received	5,807,210.00
To	Employer's contribution to PF	36,468.00	By	Other fee	134,735.00
To	Postage Telegram	60,406.00	By	Bank Interest and Fd Interest	107,020.00
To	Depreciation	346,022.00	By	Admission cancelled	2,500.00
To	Electricity charges	221,070.00	By	Other receipts	121,350.00
To	Water Charges	6,446.00			
To	Security charges	51,240.00			
To	Staff welfare	48,913.00			
To	Travelling & Conveyance	15,194.00			
To	Audit fee	7,645.00			
To	Cleaning Expenses	14,248.00			
To	Miscellaneous Expenses	6,888.00			
To	Printing & Stationery	169,833.00			
To	Library Expenses	2,273.00			
To	Examination & Education Expenses	196,576.00			
To	Repairs & Maintenance	92,207.00			
To	Insurance	1,843.00			
To	Registration & Affilation Fees	190,158.00			
To	Professional charges	15,390.00			
To	Bank charges	8,043.55			
To	Annual Day Expenses	6,750.00			
To	Student welfare expenses	8,502.00			
To	Excess of Income over Expenditure	2,576,811.45			
		6,172,815.00			6,172,815.00

For ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

Date: 23.11.2020

Place: Kalyan

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR AMBEKAR SHELAR KARVE AND AMBARDEKAR

CHARTERED ACCOUNTANTS

F.R.NO -: 122063W

CA SACHIN S AMBEKAR

PARTNER

Mem.No.108911

DATE: 23.11.2020

PLACE : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

PRINCIPAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Wasar, Kalyan (E), Dist.-Thane.

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Fixed Assets for the Financial Year 2019-2020

Annexure II

Fixed Assets

Sr No.	Name of the Assets	Opening W.D.V. 01.04.19	Additions During The Years	Additions During The Years	Total	Depreciation	Closing W.D.V. 31.03.20
			First 6 Months	Next 6 Months			
2	Computer Equipment	609,527		29,000	638,527	156,007	482,520
3	Furniture & Fixtures	5,437	180,000	100,000	285,437	23,544	261,893
4	Office Equipments						
	Projector	10,500	-	-	10,500	2,625	7,875
	Battery	33,150	-		33,150	4,973	28,178
	Water Cooler	-	45,000	-	45,000	6,750	38,250
	White Board	-	30,113	-	30,113	3,011	27,102
5	Library Material	415,508	178,544	4,790	598,842	149,112	449,730
	Total	1,074,122	433,657	133,790	1,641,568	346,021	1,295,547

For ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

Date: 23.11.2020
Place: Kalyan

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Waser, Kalyan (E), Dist.-Thane.

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust
FOR AMBEKAR SHELAR KARVE AND AMBARDEKAR
CHARTERED ACCOUNTANTS
F.R.NO -: 122063W

CA SACHIN S AMBEKAR
PARTNER
Mem.No.108911

DATE: 23.11.2020
PLACE : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2021

LIABLITIES	2020-21	2020-21	ASSETS	2020-21	2020-21
Current Liablities		610,430.88	Fixed Assets		
(Annexure I)			Gross Block	1,313,255.00	
			Less: Depriciation	(275,943.30)	1,037,311.70
Provisions					
For Audit	6,997.12				
For Expenses	176,655.00		Investment		
For Sundry creditors	45,367.30	229,019.42	FD With BOB	2,144,800.00	
			Accrued Interest	289,346.00	2,434,146.00
			Prepaid Expenses		
Branch & Divisions			TDS Of Current years		19,688.00
ASM (HO)		(2,305,556.81)			
			Current Assets		
Income & expenditure A/C			Cash In Hand	6,888.00	
Opening balance	5,809,391.46		BOB	675,142.15	
Add: C.Y. Surplus			Yes Bank	9,764.00	691,794.15
Less: Current Year Deficit	(160,345.10)	5,649,046.36			
		4,182,939.85			4,182,939.85

For ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

Date: 30.12.2021

Place: Kalyan

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR A S K A & CO.

Chartered Accountants

F.R.NO -: 122063W

CA SACHIN S AMBEKAR

PARTNER

Mem.No.108911

Date: 30.12.2021

Place : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

PRINCIPAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Wasar, Kalyan (E), Dist.-Thane.

ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

INCOME & EXPENDITURE FOR THE YEAR ENDED 31.03.2021

To	EXPENDITURE	Amount	By	INCOME	Amount
To	Salary & Allowances	1,740,717.00	By	Tution fee received	1,712,395.00
To	Employer's contribution to PF	24,860.00	By	Other fee	1,230,346.00
To	Postage Telegram	29,953.00	By	Bank Interest and Fd Interest	88,017.00
To	Depreciation	275,943.30	By	Other receipts	56,042.00
To	Electricity charges	100,220.00			
To	Water Charges	6,446.00			
To	Security charges	38,128.00			
To	Staff welfare	20,582.00			
To	Travelling & Conveyance	5,246.00			
To	Advertisement expenses	17,500.00			
To	Audit fee	7,645.00			
To	Cleaning Expenses	1,838.00			
To	Miscellaneous Expenses	21,180.00			
To	Printing & Stationery	41,773.00			
To	Library Expenses	75,593.00			
To	Examination & Education Expenses	419,246.70			
To	Enrollment Expenses	133,190.00			
To	Repairs & Maintenance	7,014.00			
To	Insurance	5,520.00			
To	Registration & Affilation Fees	165,500.00			
To	Property Tax	100,000.00			
To	Professional charges	4,000.00			
To	Bank charges	5,050.10			
			By	Excess of Expenditure over Income	160,345.10
		3,247,145.10			3,247,145.10

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR A S K A & CO.

Chartered Accountants

F.R.NO -: 122063W

CA SACHIN S AMBEKAR

PARTNER

Mem.No.108911

DATE: 30.12.2021

PLACE : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

For ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE

TRUSTEE

TRUSTEE

Date: 30.12.2021

Place: Kalyan

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane.

KONARK IDEAL COLLEGE OF SCEINCE & COMMERCE

Fixed Assets for the Financial Year 2020-2021

Annexure II

Fixed Assets

Sr No.	Name of the Assets	Opening W.D.V. 1.04.2020	Additions During The Years	Additions During The Years	Total	Depreciation	Closing W.D.V. 31.03.2021
			First 6 Months	Next 6 Months			
2	Computer Equipment	482,520			482,520	120,630	361,890
3	Furniture & Fixtures	261,893	-		261,893	26,189	235,704
4	Office Equipments						
	Projector	7,874	-	-	7,874	1,969	5,906
	Battery	28,177	-	3,300	31,477	4,474	27,003
	Water Cooler	38,249	-	-	38,249	5,737	32,512
	White Board	27,102	-	-	27,102	2,710	24,392
5	Library Material	449,730	-	14,408	464,138	114,234	349,905
	Total	1,295,546	-	17,708	1,313,254	275,943	1,037,311

For ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

TRUSTEE

Date: 30.12.2021
Place: Kalyan

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane.

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR A S K A & CO.

Chartered Accountants
F.R.NO -: 122063W

CA SACHIN S AMBEKAR
PARTNER
Mem.No.108911
DATE: 30.12.2021
PLACE : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Annexure I

I LIABILITIES

Current Liablities

	Liabilities	2020-21
1	Sundry Creditors	
2	Tds payable	647.88
3	P.T Payable	(25.00)
4	Scholarship payable	123,328.00
5	Electricity charges payable	22,000.00
6	Examination Fees Payable	14,115.00
10	Refundable Deposit BMS	247,120.00
11	Refundable Deposit BscIt	201,250.00
12	Advance Fees	1,020.00
13	Refundable to students	975.00
	Total	**610,430.88**

For ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

Date: 30.12.2021
Place: Kalyan

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR A S K A & CO.
Chartered Accountants
F.R.NO -: 122063W

ASKA & CO. F.R.N.: 122063W Chartered Accountants

CA SACHIN S AMBEKAR
PARTNER
Mem.No.108911
DATE: 30.12.2021
PLACE : Dombivli

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane.

ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2022

LIABLITIES	2021-22	2021-22	ASSETS	2021-22	2021-22
Reserve Fund			**Fixed Assets**		
Opening balance	5,809,391		Gross Block	1,079,955	
Add: Additions	-	5,809,391	Less: Depriciation	(218,067)	861,888
Current Liablities		627,149			
(Annexure I)			**Investment**		
			FD With BOB	2,144,800	
Provisions			FD with KJSB	1,400,000	
For Audit	6,997		Accrued Interest	289,346	3,834,146
For Expenses	168,197				
For Sundry creditors	55,018	230,212	**Prepaid Expenses**		
			TDS Receivable		19,688
			Current Assets		
			Cash In Hand	7,697	
Branch & Divisions			BOB	1,454,228	
ASM (HO)		(3,745,854)	Yes Bank	9,764	1,471,689
Income & expenditure A/C					
Opening balance	(149,921)				
Add: C.Y. Surplus	3,416,433				
Less: Current Year Deficit	-	3,266,512			
		6,187,411			**6,187,411**

For ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

Date: 30.09.2022

Place: Kalyan

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR A S K A & CO.

Formerly known as

Ambekar Shelar Karve & Ambardekar)

Chartered Accountants

F.R.NO -: 122063W

ASKA & CO. F.R.N.: 122063W Chartered Accountants

CA SACHIN S AMBEKAR

PARTNER

Mem.No.108911

DATE: 30.09.2022

PLACE : Dombivli

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane.

ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

INCOME & EXPENDITURE FOR THE YEAR ENDED 31.03.2022

To	EXPENDITURE	Amount	By	INCOME	Amount
To	Salary & Allowances	2,486,458	By	Tution fee received	5,327,817
To	Employer's contribution to PF	25,656	By	Other fee	2,632,358
To	Postage Telegram	100	By	Interest of Bank FD	56,916
To	Depreciation	218,067	By	Other receipts	22,265
To	Rent to ASM HO	300,000			
To	Computer Expenses	12,670			
To	Electricity charges	90,810			
To	Water Charges	4,714			
To	Security charges	75,400			
To	Telephone Charges	1,993			
To	Internet Charges	29,500			
To	Staff welfare Expenses	41,178			
To	Travelling & Conveyance	8,766			
To	Advertisement expenses	5,000			
To	Audit fee	7,645			
To	Cleaning Expenses	19,515			
To	Function Expenses	96,713			
To	Miscellaneous Expenses	7,180			
To	Printing & Stationery	163,346			
To	Library Expenses	15,588			
To	Laboratory Expenses	2,052			
To	Eligibility & Enrollment Expenses	548,286			
To	Repairs & Maintenance	59,024			
To	Registration & Affilation Fees	93,000			
To	Property Tax	289,021			
To	NA Tax	1,076			
To	Professional charges	4,000			
To	Bank charges	11,460			
To	Write Off	4,706			
To	Excess of Income over Expenditure	3,416,433			
		8,039,356			8,039,356

For ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

Date: 30.09.2022

Place: Kalyan

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR A S K A & CO.

(Formerly known as Ambekar Shelar Karve & Ambardekar)

Chartered Accountants

F.R.NO -: 122063W

CA SACHIN S AMBEKAR

PARTNER

Mem.No.108911

DATE: 30.09.2022

PLACE : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

PRINCIPAL

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Wasar, Kalyan (E), Dist.-Thane.

ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Annexure I

I LIABILITIES

Current Liablities

	Liabilities	2021-22
1	Tds payable	648
2	Scholarship payable	141,262
3	Refundable Deposit BMS	269,584
4	Refundable Deposit BscIt	215,655
	Total	627,149

For ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE OF SEIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE
TRUSTEE
Date: 30.09.2022
Place: Kalyan

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR A S K A & CO.
Chartered Accountants
F.R.NO -: 122063W

CA SACHIN S AMBEKAR
PARTNER
Mem.No.108911

DATE: 30.09.2022
PLACE : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane.

KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

Fixed Assets for the Financial Year 2021-2022

Annexure II

Fixed Assets

Sr No.	Name of the Assets	Opening W.D.V. 1.04.21	Additions During The Years	Additions During The Years	Total	Depreciation	Closing W.D.V. 31.03.22
			First 6 Months	Next 6 Months			
2	Computer Equipment	361,890	5,800	5,500	373,190	92,610	280,580
3	Furniture & Fixtures	235,704	-	31,344	267,048	25,138	241,910
4	Office Equipments						
	Projector	5,906	-	-	5,906	1,477	4,430
	Battery	27,003	-	-	27,003	4,050	22,953
	Water Cooler	32,512	-	-	32,512	4,877	27,635
	White Board	24,392	-	-	24,392	2,439	21,953
5	Library Material	349,904	-	-	349,904	87,476	262,428
	Total	1,037,311	5,800	36,844	1,079,955	218,067	861,888

For ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE OF SCIENCE & COMMERCE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

Date: 30.09.2022
Place: Kalyan

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane.

As per Audit Report of Even Date of Adarsh Shikshan Mandal Charitable Trust

FOR A S K A & CO.
Chartered Accountants
F.R.NO -: 122063W

CA SACHIN S AMBEKAR
PARTNER
Mem.No.108911

DATE: 30.09.2022
PLACE : Dombivli

ASKA & CO. F.R.N.: 122063W Chartered Accountants

ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE
BALANCE SHEET FOR THE YEAR ENDED 31ST MARCH 2023

LIABLITIES	2022-23	2022-23	ASSETS	2022-23	2022-23
Reserve Fund			Fixed Assets		
Opening balance	58,09,391		Gross Block	22,32,562	
Add: Additions	-	58,09,391	Less: Depriciation	3,97,238	18,35,324
Current Liablities		7,74,786			
(Annexure I)			Investment		
			FD With BOB	6,44,800	
Provisions			FD with KJSB	48,00,000	
For Audit	6,997		Accrued Interest	3,70,846	58,15,646
Provision for NAAC Expenses	12,60,000				
Provision Repairs & Maintenance	9,18,000				
For Sundry creditors	1,32,669	23,17,666	Prepaid Expenses		
			TDS Receivable		28,744
Branch & Divisions					
ASM (HO)		(49,93,832)	Current Assets		
			Cash In Hand	2,572	
Income & expenditure A/C			BOB	3,18,745	
Opening balance	32,66,512		KJSB	24,39,516	
Add: C.Y. Surplus	32,75,787		Yes Bank	9,764	27,70,597
Less: Current Year Deficit	-	65,42,300			
		1,04,50,311			1,04,50,311

For ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

TRUSTEE
Date: 26.10.2023
Place: Kalyan

As per Audit Report of Even Date
FOR A S K A & CO
(Formerly known as
Ambekar Shelar Karve & Ambardekar)
Chartered Accountants
F.R.NO -: 122063W

A S K A & CO. FRN:122063W Chartered Accountants

CA SACHIN S AMBEKAR
PARTNER
Mem.No.108911
UDIN: 23108911BGXFQE6237
DATE: 26.10.2023
PLACE : Dombivli

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane

ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE

INCOME & EXPENDITURE FOR THE YEAR ENDED 31.03.2023

	EXPENDITURE	Amount (₹)		INCOME	Amount (₹)
To	Salary & Allowances	33,99,759	By	Tution fees	73,98,819
To	Employer's contribution to PF	21,600	By	Other fees	48,43,336
To	Postage Telegram	120	By	Interest of Bank FD	2,63,506
To	Depreciation	3,97,238	By	Interest on Saving bank account	84,901
To	Rent to ASM HO	3,00,000			
To	Computer Expenses	48,620			
To	Examination and Education Expenses	8,55,086			
To	Electricity charges	2,84,560			
To	Water Charges	7,356			
To	Security charges	40,034			
To	Petrol / Diesel Expenses	10,000			
To	Dog Food Expenses	95,234			
To	Telephone Charges	3,794			
To	Garden Expenses	3,300			
To	Software Expenses	10,620			
To	Internet Charges	42,750			
To	Staff - Admin Charges	1,800			
To	Office Expenses	3,990			
To	Sanitary Expenses	45,262			
To	Consultancy Charges	55,844			
To	Staff welfare Expenses	60,195			
To	Travelling & Conveyance	17,741			
To	Guest Lecture	15,450			
To	Advertisement expenses	68,782			
To	Audit fee	7,645			
To	Sports Expenses	64,232			
To	Function Expenses	3,11,121			
To	Printing & Stationery	3,94,274			
To	Library Expenses	10,363			
To	Laboratory Expenses	933			
To	Eligibility & Enrollment Expenses	4,140			
To	Inspection Expenses	13,019			
To	Provision for NAAC Expenses	12,60,000			
To	Repairs & Maintenance	11,26,959			
To	Registration & Affilation Fees	2,22,000			
To	Property Tax	1,00,000			
To	NA Tax	1,075			
To	Bank charges	6,183			
To	Interest on TDS - AY 2023-24	3,695			
To	Excess of Income over Expenditure	32,75,787			
		1,25,90,562			1,25,90,562

For ADARSH SHIKSHAN MANDAL

KONARK IDEAL COLLEGE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

TRUSTEE

Date: 26.10.2023

Place: Kalyan

As per Audit Report of Even Date

FOR A S K A & CO

(Formerly known as

Ambekar Shelar Karve & Ambardekar)

Chartered Accountants

F.R.NO -: 122063W

A S K A & CO * FRN: 122063W * Chartered Accountants

CA SACHIN S AMBEKAR

PARTNER

Mem.No.108911

UDIN: 23108911BGXFQE6237

DATE: 26.10.2023

PLACE : Dombivli

PRINCIPAL

KONARK IDEAL COLLEGE

OF SCIENCE & COMMERCE

Wasar, Kalyan (E), Dist.-Thane

KONARK IDEAL COLLEGE

Fixed Assets for the Financial Year 2022-23

Annexure II

Fixed Assets

Sr No.	Name of the Assets	Opening W.D.V. 01.04.2022	Additions During The Years	Additions During The Years	Total	Depreciation	Closing W.D.V. 31.03.2023
			First 6 Months	Next 6 Months			
2	**Computer Equipment**	2,80,580	5,92,950	-	8,73,530	2,18,383	6,55,148
3	**Furniture & Fixtures**	2,41,910	2,02,724	1,91,676	6,36,310	54,047	5,82,263
4	**Office Equipments**						
	Camera Dome	-	-	3,300	3,300	248	3,053
	Projector	4,429	-	33,350	37,779	5,276	32,503
	Battery	22,953	-	-	22,953	3,443	19,510
	Water Cooler	27,635	-	-	27,635	4,145	23,490
	White Board	21,953	-	-	21,953	3,293	18,660
	Printer	-	21,500	21,500	43,000	4,838	38,163
5	**Library Material**	2,62,428	-	3,03,674	5,66,102	1,03,566	4,62,536
	Total	**8,61,888**	**8,17,174**	**5,53,500**	**22,32,562**	**3,97,238**	**18,35,324**

For ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

TRUSTEE
Date: 26.10.2023
Place: Kalyan

As per Audit Report of Even Date
FOR A S K A & CO

(Formerly known as
Ambekar Shelar Karve & Ambardekar)
Chartered Accountants
F.R.NO -: 122063W

A S K A & CO. FRN: 122063W Chartered Accountants

CA SACHIN S AMBEKAR
PARTNER
Mem.No.108911
UDIN: 23108911BGXFQE6237
DATE: 26.10.2023
PLACE : Dombivli

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
Wasar, Kalyan (E), Dist.-Thane

ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE

Annexure I

I LIABILITIES

Current Liablities

	Liabilities	2022-23
1	Tds payable	28,690
2	P.T Payable	175
3	Scholarship payable	2,15,016
4	Exam Fees Payable	14,115
4	Refundable Deposit BMS	3,11,589
5	Refundable Deposit BscIt	2,34,355
7	Refundable to Students	(43,374)
8	Extra Fees Refundable	10,525
6	Advance Fees	-
7	Interest on TDS - AY 2023-24	3,695
	Total	7,74,786

For ADARSH SHIKSHAN MANDAL
KONARK IDEAL COLLEGE

For ADARSH SHIKSHAN MANDAL

TRUSTEE TRUSTEE

TRUSTEE
Date: 26.10.2023
Place: Kalyan

As per Audit Report of Even Date
FOR A S K A & CO

(Formerly known as
Ambekar Shelar Karve & Ambardekar)
Chartered Accountants
F.R.NO -: 122063W

ASKA & CO. FRN:122063W Chartered Accountants

CA SACHIN S AMBEKAR
PARTNER
Mem.No.108911
UDIN: 23108911BGXFQE6237
DATE: 26.10.2023
PLACE : Dombivli

PRINCIPAL
KONARK IDEAL COLLEGE
OF SCIENCE & COMMERCE
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