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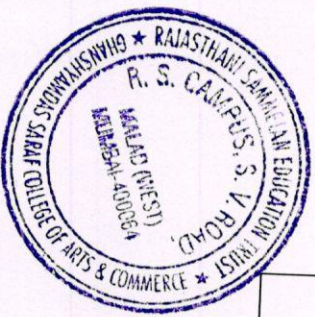
METRIC – 3.3.3 Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during year

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	Title of the proceedings of the conference	Name of the conference	National / International	ISBN/ISSN number of the proceeding
1	Dr. Ashwat Desai	Accounting- TY BCOM V Financial Accounting- TY BCOM VI	NA	NA	NA	NA	ISBN-978-93-5725-654-4
2	Dr. Ashwat Desai	Accounting- TY BCOM VI Accountancy and Financial Management- FY BCOM - I	NA	NA	NA	NA	ISBN-978-93-5576-518-5
3	Dr. Mittal Shah	CA Gurnunathan Pillai	NA	NA	NA	NA	ISBN-978-93-5576-442-3
	Dr. Mittal Shah	Cost Accounting- TY BCAF Sem - V Auditing - SY BCOM Sem IV	NA	NA	NA	NA	ISBN- 978-93-8778-06-01 ISBN-978-93-5576-660-1

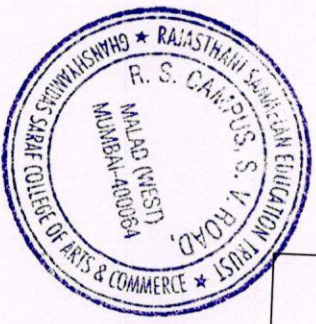




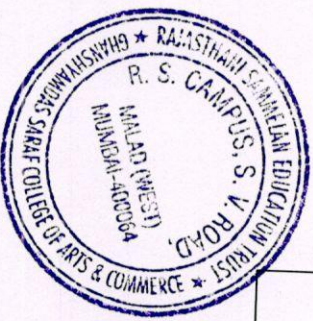
6	Prasanna Choudhary	Equity Research- TY BFM- SEM V	NA	NA	NA	NA	NA	ISBN- 978-93-87778-23-8
7	Prasanna Choudhary	Mutual fund Management- TY BFM SEM VI	NA	NA	NA	NA	NA	ISBN-978-93-87778-23-8
8	Prasad Anareddy	Strategic Corporate Finance- TY BFM SEM VI	NA	NA	NA	NA	NA	ISBN-978-9386723-75-8
9	Manita Chhajjer	A project on comparison of trends in digital payment from 2017-18 to 2021-22	NA	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
10	Prof. Bhumnika Shah	Correlation study of profitability and market value added of selected FMCG companies in India	NA	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
11	Prof. Jyoti Sonpal; Prof. Kinjal Sanghavi	A study on sustainable entrepreneurship with special reference to digitalization	NA	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
12	Yogita S. Naik	Compartmental model for understanding dynamics of solid waste in Mumbai with respect to population	NA	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8



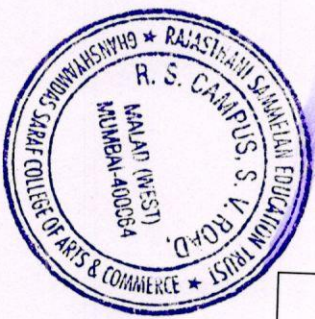
13	Prof. Laxman Chaudhary	Analysis of financial market prediction using deep learning with long short-term memory networks	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
14	Mr. Ramkrishna Shikhare	Study on digitalisation of banking sector and sustainability	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
15	Prof. Shreya Phanse; Prof. Nikita Rastogi	A study on influence of social media on buying behaviour of youth	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
16	Prof. Ramson Menezes	A study on bus passenger perception and level of satisfaction with usage of smart Chalo card of best bus	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
17	Ms. Dimple Tanwar	Sustain & survival through blended learning	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8



18	Prof. Swati Chandak	Role of e-governance in higher education through digital initiatives – a perspective	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
19	Kunjan J. Nansi	A study on UPI – the digital payment system	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
20	Prof. Swati Sharma	To study the applicability of block chain technology and its sustainability in the Indian banking sector	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
21	Prasad Vijay Anareddy	Goal based personal financial planning in the era of digitalization with respect to India- case study approach	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
22	Prof. Niyati Kalyanpur; Prof. Shraddha Kokate	Impact of large language models in education: from learners' and teachers' perspective	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8



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25	Dr. Rupa V. Shah	Digital transformation & its sustainability in the global era	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
26	Dr. Megha Krishna Khedear	A study on digital technology in teaching and learning of education in India	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8
27	Prof. Mehak Gupta	The impact of digital transformation on financial services	NA	NA	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISBN- 978-93-91199-12-8



28	Dr. Neha M. Joshi	A Cautious Thought on Impact of Open Education Platforms (OEP) on Future of Academic Libraries	NA	NA	Proceeding of the International Conference on Emerging Digital Library Platforms Shaping Digital Transformation and National Data Exchange	International	ISBN-978-93-5680-830-0
29	Dr. Neha M. Joshi	Quo Vadis Academic Libraries? Reflection on Their Relevance in the Ubiquitous Era of Digital Environment	NA	NA	Knowledge Organisation in Academic Libraries I-KOAL 2023	National	ISBN-978-93-84070-35-6
30	Dr Seema A Agarwal	Central Tendency: Meaning, Uses and Measures!	NA	NA	Creativity in Research (In Multidisciplinary Field- a Hand book)(April ,2023)(72-88)(chapter -5)	National	ISBN-978-81-957818-6-7
31	Prof. Prasanna Choudhari; Prof. Prajna Shetty	NA	A study on adoption of digital payments - A customer's Perspective	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023) Volume : XII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721



32	Prof. Yogita Mahimkar	NA	Use of big data and artificial intelligence in predicting stock Market trends and identifying investment opportunities	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023) Volume : XII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
33	Dr. Rajendra Patil	NA	Impact of forensic accounting on prevention of digital frauds	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023) Volume : XII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
34	Ms. Sonali Khade	NA	Digitalisation: a step towards sustainable development	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023) Volume : XIII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721



35	Ms. Dipiti Dineshkumar Parmar	NA	A study on awareness and usage of chatbot in education sector	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023) Volume : XII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
36	Prof. Rajkumar Jaiswal	NA	Impact of e-learning on stakeholders	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023) Volume : XII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
37	Dr. Neha M. Joshi	NA	Future of academic libraries: the need of resurgence and Transformation in this pervasive digital environment	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023) Volume : XII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
38	Dr. Neha M. Joshi	NA	Librarian to cybrarian : SWOT analysis in	International Journal of Innovative Research in Technology	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721



			Indian context	Volume 9, Issue 4			
39	Dr. Mmahbek Chhabria	NA	A study on impact of digitalisation on work-life balance	Electronic International Interdisciplinary Research Journal (Jan – Feb 2023) Volume : XII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
40	Dr Anju Shyam Bohra	NA	Use of artificial intelligence in accounting and finance to bring Sustainability through digitization : benefits and threats	Electronic International Interdisciplinary Research Journal (Jan – Feb 2023) Volume : XII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
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			survival on staff productivity				
42	Dr. Rupa Shah	NA	Changing dynamics on sustainable growth with reference to tourism industry	International Journal of All Research Education and Scientific Methods (IJARESM) Vol. 10, Issue 7	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
43	Dr. Rupa Shah	NA	A study on effectiveness of cultural dimensions on consumer behavior	International Journal of Innovative Research in Technology Volume 9, Issue 2	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
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47	Ms. Rekha Pankaj Mishra	NA	Impact of GST on power loom sector: With special	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721



			reference to Bhiwandi power loom sector	Volume : XII Issue : I (b)			
48	Prof. CA Gurunathan Pillai; Dr. Urvii Pillai	NA	To study growth and sustainability of restaurant industry in Digital world	Electronic International Interdisciplinary Research Journal (Jan – Feb 2023) Volume : XII Issue : I (b)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
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50	Prof. Sangeeta Sahoo	NA	Adoption of recent technological trends for survival and sustainability of HR practices	Electronic International Interdisciplinary Research Journal (Jan – Feb 2023) Volume : XII Issue : I (a)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721



51	Prof. Srishti Shetty	NA	Need of digitalisation for eco-labelling in India	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721
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53	Dr. Mittal J. Shah	NA	A study of impact of digitalization on growth of life Insurance corporation of India (LIC) and SBI life insurance co. - Analysis of management soundness	Electronic International Interdisciplinary Research Journal (Jan - Feb 2023) Volume : XII Issue : I (a)	Survival, Resurgence and Survival in Digitalization: A Global Perspective	National	ISSN- 2277-8721

54	Dr Seema A Agarwal	NA	Use of Local Transformation of Lie Groups to Obtain Generating Functions of Zonal Polynomial	Young Research Association /International Journal of Advance and Applied Research(Vol.,2 Issue-17)(Aug.,2022)(123-127	NA	International	ISSN- 2347- 7075
55	Dr Seema Agarwal	NA	Use Of Probability In Statistics - A Study	International Journal of Creative Research Thoughts/An International open access, UGC approved journal No. 49023(18)(Vol., 10) Issue-12)(Dec.,2022)(d10-d16)	NA	International	ISSN-2320- 2882



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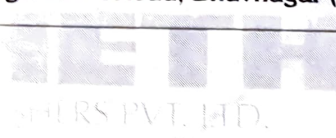
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**A PROJECT ON COMPARISON OF TRENDS IN DIGITAL PAYMENT
FROM 2017-18 TO 2021-22**

Patrisha Cyril Britto

Mamta Chhajer

Ghanshyamdas Saraf College of Arts and Commerce



Abstract:

Digital payments are payments done through digital or online modes, with no exchange of hard cash being involved. Such a payment, sometimes also called an electronic payment (e-payment), is the transfer of value from one payment account to another where both the payer and the payee use a digital device such as a mobile phone, computer, or a credit, debit, or prepaid card. The Digital Payment Platforms selected were Unified Payments Interface, National Electronic Funds Transfer and Bharat Bill Payment System. The research examined that as the years are passing by more and more people are using Digital Payment as a means to transfer money or make payments.

Keywords: *Digital Payment, Digital Payment Platforms, Financial, Revenue.*

Introduction:

A digital payment, sometimes called an electronic payment, is the transfer of value from one payment account to another using a digital device such as a mobile phone, POS (Point of Sales) or computer, a digital channel communication such as mobile wireless data or Society for the Worldwide Interbank Financial Telecommunication. This definition includes payments made with bank transfers, mobile money, and payment cards including credit, debit and prepaid cards.

Digital payments are transactions that take place via digital or online modes, with no physical exchange of money involved. This means that both parties, the payer and the payee, use electronic mediums to exchange money.

The Government of India has been undertaking several measures to promote and encourage digital payments in the country. As part of the 'Digital India' campaign, the government has an aim to create a 'digitally empowered' economy that is 'Faceless, Paperless, Cashless'. There are various types and methods of digital payments.

It should be noted that digital payments can take place on the internet as well as on physical premises. For example, if you buy something from Amazon and pay for it via UPI, it qualifies as a digital payment. Similarly, if you purchase something from your local Kirana store and choose to pay via UPI instead of handing over cash, that also is a digital payment.

The digital payments system in India has evolved the most among 25 countries with India's Immediate Payment Service (IMPS) being the only system at level five in the Faster Payments Innovation Index (FPII). India's Unified Payments Interface (UPI) has also revolutionized real-time payments and strived to increase its global reach in recent years.



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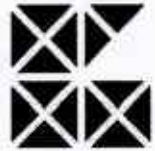


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**GREEN MARKETING: A STUDY OF CONSUMER BUYING BEHAVIOUR IN
RELATION TO GREEN PRODUCTS**

Preet Rathod & Poorva Vijayvargiya

TYBMS (MARKETING)

Ghanshyamdas Saraf College of Arts and Commerce



Abstract:

Digital payments are payments done through digital or online modes, with no exchange of hard cash being involved. Such a payment, sometimes also called an electronic payment (e-payment), is the transfer of value from one payment account to another where both the payer and the payee use a digital device such as a mobile phone, computer, or a credit, debit, or prepaid card. The Digital Payment Platforms selected were Unified Payments Interface, National Electronic Funds Transfer and Bharat Bill Payment System. The research examined that as the years are passing by more and more people are using Digital Payment as a means to transfer money or make payments.

Keywords: *Digital Payment, Digital Payment Platforms, Financial, Revenue.*

Introduction:

A digital payment, sometimes called an electronic payment, is the transfer of value from one payment account to another using a digital device such as a mobile phone, POS (Point of Sales) or computer, a digital channel communication such as mobile wireless data or Society for the Worldwide Interbank Financial Telecommunication. This definition includes payments made with bank transfers, mobile money, and payment cards including credit, debit and prepaid cards.

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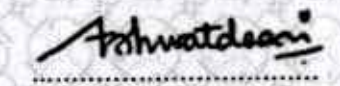
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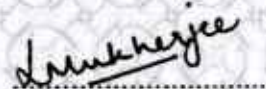
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**CORRELATION STUDY OF PROFITABILITY AND MARKET VALUE ADDED OF SELECTED
FMCG COMPANIES IN INDIA**

Prof. Bhumika Shah

Ghanshyamdas Saraf College of Arts & Commerce



Abstract:

Value or Wealth Maximisation is an universally accepted as an operational decision criterion for financial management decisions. Profit Maximisation approach is a traditional approach and considered as a part of wealth maximisation strategy. Hence, it is very important for business entity to determine the growth in market value of share and its relationship with profitability of the company. This research paper will study the relationship between Profitability and Market Value Added of selected FMCG Companies in India from 2017-18 to 2021-22. The purpose of the research paper to study the impact of profitability trend on market value of equity shares of the companies and its significance with respect to shareholder wealth creation.

Keywords: *Profitability, Market Value Added (MVA), Earning Per Share (EPS), Return on Equity (ROE), Return on Capital Employed (ROCE)*

Introduction:

Jack L. Treynor (1981) states that "Those who regard shareholder wealth maximisation as irrelevant or immoral are forgetting that shareholders are not merely the beneficiary of a corporation's financial successes, but also the referee who determine management's financial power". Shareholder wealth maximisation is regarded as underlying purpose of corporate activity. The concept of shareholder value has gained worldwide acceptance since the original work of Rappaport (1986).

Wealth maximisation is one of the important measures for evaluation of company's financial prosperity. Shareholder wealth maximisation approach implies increase in the market value of company's share. If company successful in increasing market value of company's share year by year suggest that company is maximising the wealth of the equity shareholders. Market Value Added measures the increment in the wealth of the equity shareholders. This approach links the company's performance with external market view. Khan and Jain (2017) states that the Market Value Added approach reflects market expectations. The investors, willing to pay a different price (other than book value), are guided by the individual company's future prospects, future growth rates, risk complexion of the firm, industry to which the firm belongs, required rate of return and so on.

Traditionally profitability measures like return on investment, return on equity, earning per share etc. were considered for evaluating company's performance but due to limitations like ignorance of time value of money it is not considered for measuring true economic value of



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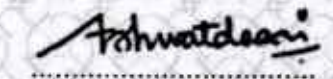
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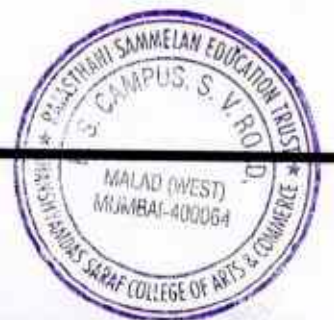
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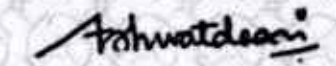
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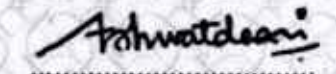
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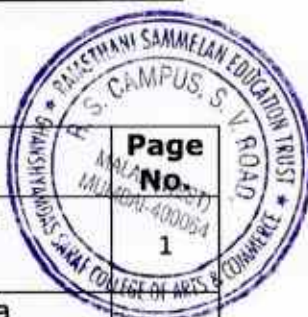
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**COMPARTMENTAL MODEL FOR UNDERSTANDING DYNAMICS OF SOLID WASTE IN
MUMBAI WITH RESPECT TO POPULATION**

Yogita S. Naik

Assistant Professor,

Ghanshyamdas Saraf College of Arts & Commerce.

Dr. Mahesh S. Naik

SVKM's NMIMS Mukesh Patel School of Technology Management & Engineering, Mumbai



Abstract:

Solid waste is the unwanted, harmful substance's Management of the solid wastes can be described as the methodology of managing solid waste generation, storage, collection, transport, treatment, and disposal. The need for a method to predict the solid waste generated is pressing, so that authorities can take proactive measures in managing it. This paper presents a deterministic mathematical model based on compartmental analysis, which can be used to anticipate the amount of solid waste that will be generated and the necessary treatment, given the growth of the population. The model is then analysed using the stability theory of differential equations, giving a qualitative assessment.

Keywords: *Solid Waste Management, Deterministic Compartmental Mathematical Model, Differential Equations.*

Introduction:

Solid Waste management is an active and challenging problems of municipalities all over the world. Every country in fact city has its own model of solid waste management. Mumbai, the financial capital of India, generates around 9000-10000 tons of solid waste per day. The solid waste management system in Mumbai is under the jurisdiction of the Brihanmumbai Municipal Corporation (BMC), which is responsible for collecting, transporting, and disposing of the city's solid waste.

The solid waste generated in Mumbai consists of biodegradable, non-biodegradable, and hazardous waste. The biodegradable waste includes kitchen waste, vegetable waste, and garden waste, while the non-biodegradable waste includes plastic, glass, metal, and paper. The hazardous waste includes medical waste, electronic waste, and chemical waste.

The BMC operates a number of landfill sites within the city to dispose of the solid waste. However, due to the rapid population growth and urbanization, these landfill sites are becoming overcrowded, leading to environmental and health problems. In addition, the lack of proper management and enforcement of waste disposal regulations has resulted in the illegal dumping of waste, causing further environmental degradation. To address these issues, the BMC has implemented a number of initiatives to improve the solid waste management system in Mumbai. [6] These include the introduction of source segregation,



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**ANALYSIS OF FINANCIAL MARKET PREDICTION USING DEEP LEARNING
WITH LONG SHORT-TERM MEMORY NETWORKS**

Prof. Laxman Chaudhary

Assistant Professor

Ghanshyamdas Saraf College of Arts and Commerce



Abstract:

Long short-term memory (LSTM) networks are a state-of-the-art technique for sequence learning. They are less commonly applied to financial time series predictions, yet inherently suitable for this domain. We deploy LSTM networks for predicting out-of-sample directional movements for the constituent stocks of the NSE from 2000 until 2021. With daily returns of 0.45 percent and a Sharpe ratio of 4.8 prior to transaction costs, we find LSTM networks to outperform memory-free classification methods, i.e., a random forest (RAF), a deep neural net (DNN), and a logistic regression classifier (LOG). The outperformance relative to the general market is very clear from 2000 to 2021, but as of 2023, excess returns seem to have been arbitrated away with LSTM profitability fluctuating around zero after transaction costs. We further unveil sources of profitability, thereby shedding light into the black box of artificial neural networks. Specifically, we find one common pattern among the stocks selected for trading – they exhibit high volatility and a short-term reversal return profile. Leveraging these findings, we are able to formalize a rules-based short-term reversal strategy that yields 0.24 percent prior to transaction costs. Further regression analysis unveils low exposure of the LSTM returns to common sources of systematic risk .

Keyword: *LSTM, Deep Learning, KNN, Time Series Analysis Algorithm , Linear Regression Analysis, Random Forest Algorithm , DNN Algorithm, A Logistic Regression Classifier (LOG).*

Introduction:

In this paper, we primarily focus on deep learning, and on further exploring its potential in a large-scale time series prediction problem. In this respect, we make three contributions to the literature.

First, we focus on long short-term memory (LSTM) networks, one of the most advanced deep learning architectures for sequence learning tasks, such as handwriting recognition, speech recognition, or time series prediction (Graves, Lisicki, Fernández, Bertolami, Bunke, Schmid Huber, 2009, Graves, Mohamed, Hinton, 2013, Hochreiter, Schmidhuber, 1997, Schmidhuber, 2015). Surprisingly, to our knowledge, there has been no previous attempt to deploy LSTM networks on a large, liquid, and survivor bias free stock universe to assess its performance in large-scale financial market prediction tasks.

Literature Review:

Xiang, Nichols, and Shen (2015), focus on predicting the volatility of the S&P 500, on



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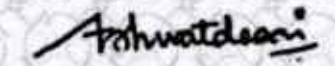
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STUDY ON DIGITALISATION OF BANKING SECTOR AND SUSTAINABILITY

Mr. Ramkrishna Shikhare

Assistant Professor

Department of Commerce,

Ghanshyamdas Saraf College of Arts and Commerce.



Abstract:

In banking, digitalization is the process of keeping transaction details in digital form. But digital banking is the business process of keeping records in digital form, interpreting the data to useful information through application of analytical methods. Online banking is one of the most significant developments for the banking industry in its long history. However, despite the many benefits that online banking provides to customers, there are also a number of major concerns and challenges for marketers in the online banking sector. Traditional banking habits, security, technical issues, transaction difficulties, and small marketing budgets a real major challenge that online banking marketers will have to reconcile if they are to succeed in this field. However, demand for this industry continues to be very strong. So, it is likely that online banks will only grow more advanced and successful as they strive to resolve their marketing challenges. However, despite the benefits of online banking, there is also a number of distinct issues and challenges in the online banking sector. These are highly significant both for banks that offer online banking, but also for their customers, who depend on the banks to operate effectively. Online banking marketers need to know these challenges so that they can efficiently navigate them. Digitalization of banking results into the various terms such as Online Banking transaction, Mobile banking options, Unified Payment System (UPI), Digital Wallet Rewards and Loyalty Program(s), Non-Internet Based Phone Banking, Digital Coupons and cash back, Automatic Bill Payments etc

Key words: *Digitalization, Banking, Online, Customer, Security, Transaction*

Introduction:

Bank is an institution which deals with finances or the money.

Indian Bank is an Indian state-owned financial services company established in 1907 and headquartered in Chennai, India. Digitization is the process of converting data into digital format. Conversion of an analog audio signal into its digital form is an example. In this process, strings of binary numbers, 1 and 0 are used to represent the converted data.

Digitalization goes beyond digitization. Digitalization offers complete interactive and multimedia experience. It offers better out come through effective customer engagement.

In banking, digitization is the process of keeping transaction details in digital form. But digital banking is the business process of keeping records in digital form, interpreting the data to



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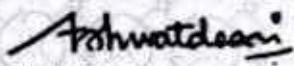
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**A STUDY ON INFLUENCE OF SOCIAL MEDIA ON BUYING BEHAVIOUR OF
YOUTH**

Prof. Shreya Phanse

Prof. Nikita Rastogi

Ghanshyamdas Saraf College of Arts and Commerce.



Abstract:

The research aims to investigate the influence of social media on buying behaviour of youth in Mumbai, Maharashtra. This study explains a deeper understanding of the effectiveness of social media sites on different parameters of consumer buying behaviour. The study focuses to determine the factors affecting buying behaviour of youth particularly from the age group of 15 to 30 years. This study is empirically supported by the results of a survey conducted by the authors in Mumbai city in February 2023 on a sample of 100 people mainly students (social media users).

Keywords: *Social Media, Youth Market, Consumer Behaviour, Social Media Browsing, Buying Behaviour, Social Media Sites and Variety- Seeking Buying Behaviour.*

Introduction:

➤ **Social Media Browsing Behaviour:**

Social Networking Site is known as the web-based services that allow every individual to create their profile and connect people. It has provided a medium or platform where users can interact, communicate, and share different types of important documents, images, and videos and provide ease of understanding and work. The number of social media users increases with growing popularity and advancement among the people, some famous and familiar social media (WhatsApp, Facebook, and YouTube). Social networking is also a significant opportunity for marketers seeking to engage customers.

➤ **Consumer Behaviour:**

In the not-too-distant future, the industry will be able to make the shift from marketing strategies centred on customers to marketing strategies centred on technologies customers use. Because of shifting purchasing habits, marketers need to have a deeper understanding of young people in order to create effective marketing tactics that will both keep the existing market and capture the future market.

➤ **Youth Market:**

There are around 33 billion individuals in India who fall within the age range of 15 to 29 years and are regarded as being part of the country's youth population, as stated under the current National Young Policy. They constitute the overwhelming majority of a sizeable portion of the market sector in India. Every marketer, in order to be successful in the days



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**A STUDY ON BUS PASSENGER PERCEPTION AND LEVEL OF SATISFACTION
WITH USAGE OF SMART CHALO CARD OF BEST BUS**

Prof. Ramson Menezes

Ghanshyamdas saraf college of arts & Commerce



Abstract:

This paper examines the passenger satisfaction of BEST bus smart card Chalo service in Mumbai Suburban. With respect to the perception on variables in customer value on Smart card bus service, there is no significant association between the satisfaction of gender and BEST bus services.. Mumbai BEST Bus is the connected to all parts of Mumbai and it's the cheapest and fastest mode of transport. Digitalization plays an important role to to study the change in experience of the commuters traveling BEST Bus. The purpose of the study is to examine chalo application which changes passenger satisfaction towards BEST Bus Mumbai region. Chi - square method is applied to evaluate association between gender and satisfaction level of passenger. It is to be seen that passengers are satisfied in all the dimensions of the service quality. Further studies can be conducted building a structural equation model and evaluating impact of service quality on passengers' satisfaction.

Key Words: *BEST Bus, Satisfaction Level, Smart Card, Digitalization.*

Introduction:

The BrihanMumbai Electricity Supply and Transport Undertaking (BEST) is a civic transport and electricity provider body based in Mumbai. It was originally set up in 1873 as a tramway company called "Bombay Tramway Company Limited and in the year 1947, the company changed their name to "Bombay Electric Supply & Transport which was taken over by the Municipal Corporation and further in the year 1995 it was further renamed as "BrihanMumbai Electric Supply and Transport.

In a city like Mumbai Best buses are said to be the second lifeline of the Mumbaikars. It gives a great opportunity to the people to travel from one route to another. The BEST services has made the commuter to avail the facilities of smart card which has given a lot of preference to the commuters to travel in BEST bus. Though the services are offered by the Metro, Ola and Uber cabs but still majority of the people of the middle class, working women's school going children senior citizens chooses to travel by BEST buses. At the same time BEST buses has also reduced the cost of travelling tickets because of the competition they are facing due to introduction of the new modes of transportation.

A present study is made taking into consideration new modes of transportation to find out the commuters perception and the level of satisfaction while travelling in BEST buses in Mumbai by availing smart card facilities.



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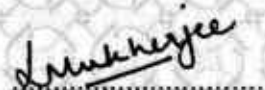
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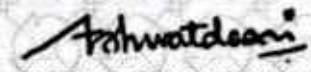


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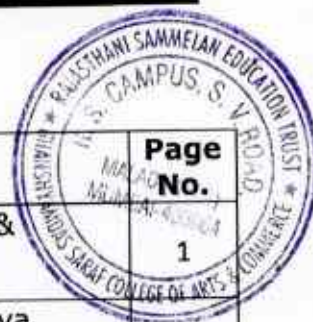
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**A STUDY ON IMPACT OF IMPULSIVE BUYING ON CONSUMERS BUYING
BEHAVIOUR**

Ishita Saraf

TYBMS

Ghanshyamdas Saraf College of Arts & Commerce

Abstract:

In the field of consumer behaviour, an impulse purchase or impulse buying is an unplanned decision by a consumer to buy a product or service. This paper explains the impact of impulsive buying on consumers and the factors influencing impulse purchase. This study evaluates the effects of impulse purchase on consumers. It will understand consumer perception. Primary research is carried out through a questionnaire. As many as 67.5% responses were clearly indicating that they are likely to buy out of impulse.

Keywords: *Impulse Buying Behaviour, Consumer Behaviour.*

Introduction:

In the field of consumer behaviour an **impulse purchase** or **impulse buying** is an unplanned decision by a consumer to buy a product or service, made just before a purchase. One who tends to make such purchases is referred to as an **impulse buyer**. Research findings suggest that emotions, feelings, and attitudes play a decisive role in purchasing, triggered by seeing the product or upon exposure to a well-crafted promotional message. For instance, a person may not be specifically looking for mints or candies while in a supermarket. However, such items are prominently displayed at the checkout aisles to trigger impulse buyers to buy what they might not have otherwise considered. Impulse buying disrupts the normal decision-making models in consumers' brains. Preventing impulse buying involves techniques such as setting budgets before shopping and taking time out before the purchase is made.

Types of Impulse Purchase:

- 1. Pure impulsive buying**-where the consumer breaks their normal pattern of consumption.
- 2. Reminder impulsive buying**-when a consumer forgets to add an item to their shopping list, and when they see the item in the store, they remember that they need the item and purchase it.
- 3. Suggestion impulsive buying**-where a consumer sees a product they have never seen before, and convinces themselves that they need the item even though this is their initial encounter with it.
- 4. Planned impulsive buying**-when a consumer goes into a store with certain items in mind, but is waiting for deals to entice them to make the purchase.



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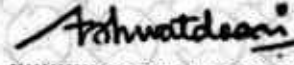
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SUSTAIN & SURVIVAL THROUGH BLENDED LEARNING

Ms. Dimple Tanwar

Assistant Professor

Ghanshyamdas Saraf College of Commerce



Abstract:

The world is rapidly evolving, and the various domains are also impacted. Even in the field of education, there aren't exceptions. The evolution of digital learning platforms has had a significant impact on educational institutions, eventually pushing traditional methods to the sidelines. Even so, both technology and traditional learning methods are in demand. As a result, the practice of combining digital learning tools with more traditional face-to-face classroom instruction gives birth to the term "Blended Learning."

Blended learning is a useful approach that significantly increases learning engagement for people trying to study remotely during the COVID-19 lockdown. By combining the advantages of online and face-to-face instruction, as well as making the most of each teaching strategy's strengths, teachers and students can achieve the greatest gains. With the help of new technology, we can learn and teach more effectively by incorporating both traditional methods and new ways of learning. For example, we can use technology to help us learn from lectures in a classroom, but we can also learn at our own pace by using electronic resources.

Although blended learning lacks its own pedagogy, it derives its power from the three main theoretical viewpoints on learning: constructivism, cognitivism, and behaviourism. This paper investigates how students, teachers, and other factors influence how well they discover in a blended learning environment, in addition to how they can survive and sustain this learning.

Keywords: *Blended Learning, Digital Learning, Hybrid Learning, Traditional Learning.*

Introduction:

In this fast-paced world, the government recognizes the growing importance of online teaching and learning. All educational activities, from in-class teaching and learning activities to assessments were suddenly required to be online-based. As a result of the COVID-19 pandemic, the global education landscape has changed and the visionary idea that education should not be limited by where or how you learn has been strengthened. What matters is that you learn from anywhere, at any time. Because of recent technological advancement, technologies are playing an important role in this situation. As a result, universities have begun to develop blended learning approaches that make use of key technologies in order to prepare themselves to survive and thrive together in order to ensure the continuity of education even in emergencies.



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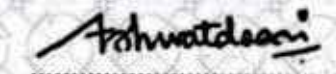
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**ROLE OF E-GOVERNANCE IN HIGHER EDUCATION THROUGH DIGITAL
INITIATIVES – A PERSPECTIVE**

Prof. Swati Chandak

Ghanshyamdas Saraf College of Commerce



Abstract:

India is moving towards achieving e-governance. The spread of e-governance initiatives had a positive impact on the quality of governance. A good higher education system is required for overall development of a nation. E-Governance is understood as a set of activities involving the effective contribution of information and communication technology (ICT) for strengthening administration and management in higher education system in India.

Indian higher education sector is currently undergoing rapid transformation process. Digital content and smart classrooms are becoming lifeline of education. Govt. of India has made huge investment in higher education to digitize the educational content and delivery using information and communication technology.

The aim of this paper is to discuss how E-Governance have played a pivotal role in higher education and various digital initiatives of Govt. of India for improving quality of higher education are discussed. The goal of this paper is to create awareness that what are various digital initiative taken by government in field of higher education for the youth development.

Keyword:- E Governance, Digital Initiatives, Government, Higher Education

Introduction:

E-governance can be defined as giving citizens the choice of when they access the government information and services as e-governance is a process of reforms in the way government works, share information and deliver services to external and internal clients for benefit of both government and citizens and business that they serve.

E-Government can transform citizen service, provide access to information to empower citizens, enable their participation in government and enhance citizen economic and social opportunities, so that they can make better lives, for themselves and for the next generation. Traditional governance versus e-governance- Under traditional governance if citizens have to access to some information, he/she was supposed to go to the particular department to seek that information. On the other side in e-governance now the scenario has been changed as government departments has come one step behind and information system are there so citizens can now use web service, web portals, or other media to get the information.

The three main target groups that can be distinguished in governance concepts are Government, citizens and businesses/interest groups. In e-Governance there are no distinct boundaries. Generally, four basic models are available-Government to Customer (Citizen), Government to Employees, Government to Government and Government to Business.



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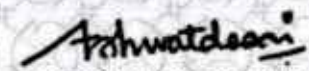


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A STUDY ON UPI – THE DIGITAL PAYMENT SYSTEM

Kunjan J. Nansi

Assistant Professor

Ghanshyamdas Saraf College of Commerce



Abstract:

In today's world of banking, digitalization plays a crucial role. Individuals, business firms, corporate firms, IT firms and government wants to perform their regular financial transaction in a smooth, secure and an efficient manner. Hence, there has been a phenomenal growth in the use of digital payments. The recent trend highlights a tremendous increase in the value of Unified Payment Interfac (UPI) in India. And not only UPI but also other digital platforms like IMPS, NPS, banking cards, mobile wallets, GooglePay, Phonepe, micro ATMs, Point of sales, USSD, mobile banking, internet banking, etc. These financial transactions must be Swift and safe to drive our economy towards a cashless society. By looking at the projections by NPCI and RBI the growth of cashless economy is India is inevitable. The study of the research investigated the recent trends in banking transactions in India both in terms of value and volume. In order to provide justice to the objectives data was collected from NPCI offical website. The pendamic situation did not lead to a drift in the transactional value. In fact, UPI turned out to be the most preferred digital payment transactions. It is evident that the Indian economy will soon move towards a cashless economy.

Keywords: *National Payments Corporation of India, Unified Payment Interface, Digital Payments.*

Introduction:

The Indian economy is predominantly a cash driven economy. It was observed that only six non-cash transactions happen every year by an individual citizen while 10 million retailers accepted card-based payment. Approximately 145 million families have no access to any form of banking. Therefore, RBI in the year 2012 released a vision statement for a period of four years that indicated commitment towards building a safe, efficient, accessible, inclusive, interoperable and authorized payment and settlement system in India. The use of Information and Communication Technology (ICT) has transformed the banking system to a large easure from paper-mode to virtual mode and it facilitated speedy and secure fund transfer between bank accounts. Moreover, ICT enabled a variety of electronic payment mechanisms, commonly called digital payment services; within which UPI (Unified Payments Interface) has gained popularity. Therefore, the National Payment Corporation of India (NPCI) was formed in April 2009, to integrate all the payment mechanisms in India. To facilitate digital payments, "National Payment Corporation of India (NPCI)" launched the "Unified Payment Interface (UPI)" on 11th April 2016 which is an amazing, revamped and



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**TO STUDY THE APPLICABILITY OF BLOCK CHAIN TECHNOLOGY AND ITS
SUSTAINABILITY IN THE INDIAN BANKING SECTOR**

Prof. Swati Sharma

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Dr. Shubhada Apte

*Associate Professor,
Department of Accountancy,
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Abstract:

Banking and technology are closely related and innovations have changed banking system drastically over the period of time. The digitalization in the banking sector started with the introduction of money that replaced the barter system and then the replacement of wax seal with digital signatures. One such incredible innovation which is changing the banking sector globally is Blockchain Technology (BCT). The aim of this paper is to provide the information and overview of blockchain technology with its benefits emphasizing on the applications of the technology in the Indian Banking Sector. The paper gives the insight of various challenges and global perspective of blockchain technology in Indian Banking Industry.

Keywords: *Blockchain, Indian Banking Sector, Digitalization, Cryptocurrencies.*

Introduction:

The 21st century is all about technology. With the increasing need for modernization in our day-to-day lives, people are open to accepting new technologies. From using a remote for controlling devices to using voice notes for giving commands; modern technology has made space in our regular lives. Technologies like augmented reality and IoT that have gained pace in the past decade and now there's a new addition to the pack i.e. Blockchain Technology.

Blockchain Technology:

Blockchain technology is an advanced database mechanism that allows transparent information sharing within a business network. A blockchain database stores data in blocks that are linked together in a chain. The data is chronologically consistent because you cannot delete or modify the chain without consensus from the network. As a result, you can use blockchain technology to create an unalterable or immutable ledger for tracking orders, payments, accounts, and other transactions. The system has built-in mechanisms that prevent unauthorized transaction entries and create consistency in the shared view of these transactions.





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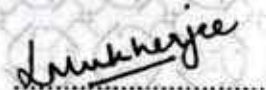
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**GOAL BASED PERSONAL FINANCIAL PLANNING IN THE ERA OF
DIGITALIZATION WITH RESPECT TO INDIA- CASE STUDY APPROACH**

Prasad Vijay Anareddy

Assistant Professor (BMS)

Ghanshyamdas Saraf College of Arts and Commerce

Abstract:

Personal Financial Goals vary from family to family. The most common goals are sufficient Insurance coverage, Children Education, Children marriage expenses ,creating Retirement corpus , investment planning etc.

Today due to the advent of Digitalization, it is possible for a layman to perform his/her own goal based financial planning roughly. The common man can be protected against unfair practices that may be performed by professional financial advisor.

To sum up, today Financial Technology played a crucial role by giving the power of knowledge to common man.

Keywords: *Goals, Personal financial Planning, Digitalization.*

Objective of Study:

- To understand relationship between Goal based Personalized Financial Planning & Digitalization.
- To analyze the relationship between Goal based Personal Financial Planning & Digitalization.
- To give solution for achieving Personal Financial Goals through Digitalization.

Methodology:

- Secondary Data

Introduction:

A personal financial plan is a documented analysis of your personal finances, including your earnings, liabilities, assets, and investments. Its purpose is to help you assess the feasibility of your personal goals and to understand the steps that you will need to take – money-wise – to accomplish them.

Goals-based planning is the process of helping clients prioritize their financial goals and determine the optimal plan to fund them. Goals-based planning expands your focus into all aspects of your clients financial life like retirement, children’s education, children’s marriage, purchase of an asset, debt management, insurance requirement analysis and other such goals.

Let’s understand with the reference of a Case study.





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**IMPACT OF LARGE LANGUAGE MODELS IN EDUCATION:
FROM LEARNERS' AND TEACHERS' PERSPECTIVE**

Prof. Niyati Kalyanpur

Prof. Shraddha Kokate

Ghanshyamdas Saraf College of Arts & Commerce



Abstract:

The field of AI has advanced significantly with the development of large language models. Large language models are here to stay, despite opposition and even outright prohibitions within communities and regions, as the underlying technology is essential to further advancements. The possible applications of extensive language models from the viewpoints of students and teachers are discussed in this research paper. We briefly go over the state of large language models today and their uses. Then, we describe how these models might be applied to develop educational materials, enhance student interaction and engagement, and customise learning experiences. Regarding difficulties, we contend that big language models in education necessitate that both instructors and students acquire the abilities and literacies required to comprehend both the technology and its limitations, as well as the unforeseen brittleness of such systems. Additionally, in order to fully include and benefit from the use of large language models in learning environments and teaching curricula, educational systems must have a defined strategy and pedagogical approach that places a significant emphasis on critical thinking and fact-checking techniques. Other difficulties, including as the possibility for output bias, the requirement for ongoing human supervision, and the potential for abuse, are not specific to the use of AI in education. However, we think that, if managed properly, these difficulties can provide opportunities and insights in educational contexts to introduce children to potential social biases, criticalities, and risks of AI applications at a young age. We finish with suggestions on how to deal with these issues and make sure that these models are applied in education in a responsible and moral way.

Keywords *Large Language Models — Artificial Intelligence — Education — Educational Technologies, GPT -Generative Pre-Trained Transformer*

The GPT (Generative Pre-trained Transformer) model developed by OpenAI was the first large language model that was publicly released in 2018. GPT was able to generate human-like text, answer questions, and assist in tasks, such as translation and summarization, through human-like completion. Based on this initial model, OpenAI later released the GPT-2 and GPT-3 models with more advanced capabilities. It can be argued that the release of GPT marked a significant milestone in the field of NLP and has opened up many ways for dissemination, both in research and industrial applications. Another model that was released by Google Research in 2018 is BERT (Bidirectional Encoder Representations from



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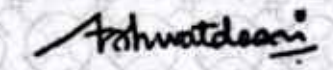
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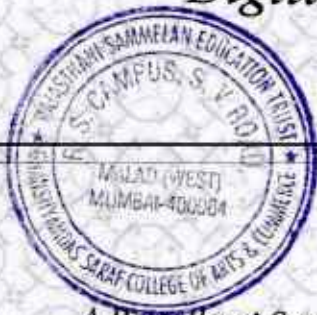
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**A STUDY OF IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BUYING
BEHAVIOUR**

Prof. Ruddhi Rajendra Wadadekar

Prof. Harshada Subhash Bandekar

Assistant Professor

Ghanshyamdas Saraf College of Arts and Commerce



Abstract:

Social media plays an important role in our lives. We eat, sleep, and get up with social media activities. Our lives are totally influenced and controlled today by social media. Consumers have become king of the market in real sense all thanks to the power of social media. Businesses have realized that they can use social media marketing to stimulate demand and created targeted product offerings. In current digital world, social media, as a separate marketing technique has evolved. Recent development in this field is the use of Artificial Intelligence techniques like Chatbot are used by business which affect consumer buying behavior.

Keywords: *Social Media, Marketing, Consumer Buying Behavior, Artificial Intelligence.*

Introduction:

The term **Social** in simple terms means something relating to Society and media means **medium** to connect. The term **social media** refers to a computer-based technology that facilitates the sharing of ideas, thoughts, and information through virtual networks and communities. Social media is internet-based and gives users quick electronic communication of content, such as personal information, documents, videos, and photos. Users engage with social media via a **computer, tablet, or smartphone via web-based software or applications.** (Dollarhide, 2021) The largest social media networks include Facebook, Instagram, Whatsapp and Snapchat.

Marketing is the **process** of getting potential clients or customers interested in your products and services. The keyword in this definition is "process." Marketing involves **researching, promoting, selling, and distributing your products or services.** This discipline centers on the study of market and consumer behaviors and it analyzes the commercial management of companies in order to attract, acquire, and retain customers by satisfying their wants and needs and instilling brand loyalty. (What Is Marketing? Definition, Benefits, and Strategies, 2022).

Social media marketing (SMM) uses social media and social networks—like Facebook, Twitter, and Instagram—to market products and services, engage with existing customers, and reach new ones. The power of social media marketing comes from the unparalleled capacity of social media in three core marketing areas: **connection, interaction, and**



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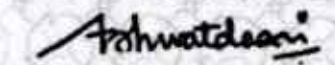
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**DIGITAL TRANSFORMATION AND CORPORATE SUSTAINABILITY REPORTING:
A GLOBAL PERSPECTIVE**

Dr. Anju Shyam Bohra

Assistant Professor

Department of Accountancy, Ghanshyamdas Saraf College of Arts and Commerce



Abstract:

In new age era we are living in a society where science and technology plays a vital role in every aspect of our lives. It is also observed in this decade when environment has taken a toll on our lives as COVID19 Pandemic situation. Such situations which are unpredictable has led to crucial challenges for business to shape and transform their business into more sustainable, encyclopedic and flexible business model. Present Study Focus on how digital transformation helps in Sustainability Reporting by the Industries. Digital Sustainable Data enables Corporates to report and publish their performance in environmental, social, and governance (ESG) criteria. Digital Transformation provides a technological improvement that fosters the production of relevant and timely information regarding corporate sustainability reporting. This paper also aims to review the relationship between digital technologies and corporate Sustainable Reporting Processes and proposes future research agenda.

Key Words: *Digitisation Transformation, Sustainable Corporate Reporting, ESG*

Introduction:

In Today's era Businesses are expected to take extra efforts towards ethics, moral duty towards Society and there has been a shift in perception of Investors and Stakeholder. They include corporate responsibility towards Sustainable growth along with primary goal of wealth creation. Sustainability is becoming a key point for corporate around the world. The Modern Business houses is now expected to be more than a profit, revenue generating machine. Companies and organizations have started preparing sustainability reports disclosing their performance in environmental, social, and governance (ESG) Indicators. The Indian government has not mandated all companies to prepare these reports, it is strongly encouraged as such monitoring and accountability provides clarity to investors and other stakeholders about the company's responsible conduct of activities.

Meanwhile environment unpredictably has become a main reason of Shift in Digital transformation of corporate sustainability reporting. Comprehensive digital transformation not only allows a business to function faster and more efficiently, but it can also change the perception of how businesses solve problems. The same is true for ESG. Focusing on this will help businesses become more attractive and grow stronger. Nowadays, digital transformation and sustainability are becoming the mainstreams in the modern economy. Digital transformation will support businesses in making sustainable investment decisions,



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DIGITAL TRANSFORMATION & ITS SUTAINIBILITY IN THE GLOBAL ERA

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Assistant Professor

*H.O.D Commerce Department,
Ghanshyamdas Saraf College of Commerce.*



Abstract:

Digital is a mindset. Both as a strategy and technology, currently digital has not been effectively leveraged for the sustainability of the planet. Digital is often equated with media, but it is much more. It is critical to make a distinction between digital marketing and social media. In the business context, digital marketing has disrupted business models, brands and consumer relationships. Social media, a powerful channel within the digital communications mix, influences how we communicate, purchase and share information.

Most often digital is seen as a noun through the lens of technology (hardware, software, AI, cloud). But by re-framing digital as an adjective (digital leader, digital media, digital mindset) we are forced to see how digital affects our operations and organizational culture.

Digital is the comprehensive force for transformation of values in organizations and society. In an environment of constant change, four TEST Values (Trust, Empathy, Sustainability, Transparency) have proven to have transformative power on content, business models and policy/planning. TEST Values open new doorways for engaging a diverse public, motivating them to quickly adopt sustainable practices, and fueling them to scale solutions globally.

Digital used constructively and wisely can open a doorway to positive transformation. It can open new centers of power through the Rising Voices (Next Generation, women, marginalized) across the globe. Their messages are published, heard and distributed via social/digital media. It has democratized the voices of people and scaled their impact on society, while it has been used to suppress voices in China.

Key words: *Digital Marketing , TEST Values , Sustainability Of The Planet , Technology , Transformative Power*

Introduction:

The Incorporation of digital media in the communications mix has transformed the customer experience — reaction to content, brand and call to action. The old sales funnel, published in 1890, was based on the premise that marketers needed to fill the top of the funnel with as many people as possible. Mass media advertising grew to fulfill that challenge. Organizations marketed and communicated to their constituencies to move them through the funnel, the AIDA processes (awareness, interest, desire, action).

In addition, Digital has transformed traditional marketing and this linear process of moving potential customers from the top to the bottom of the funnel. Now, the Customer



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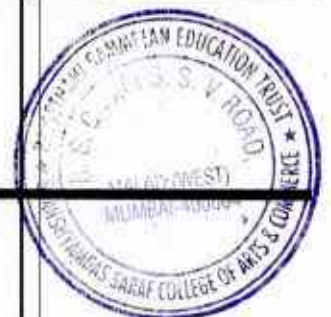
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**A STUDY ON DIGITAL TECHNOLOGY IN TEACHING AND LEARNING OF
EDUCATION IN INDIA**

Dr. Megha Krishna Khedear

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Abstract:

Digital technology has affected almost every aspect of life today, and teaching-learning is no exception. The digital technologies such as ICT based (e.g., mobile phone, tablet, notebook, computer, laptop, smart TV, etc.), social media (e.g., Facebook, YouTube, Blogs, Twitter, LinkedIn, Telegram, WhatsApp web etc.), and Programmed Learning (online courses, e.g., Swayam, Swayam Prabha, MOOC, etc.) have become increasingly popular in recent years. The effect of Digital technology on teaching and learning is examined in this article, which is based on analysis. The Objective of this Study Is to Understand Impact of Digitization in Education Sector.

Keywords: *Digital Technology, Eco-Friendly, Online Courses, Teaching-Learning, Traditional Course.*

Introduction:

The contemporary era is mostly regarded as the technological era. In the field of education Technology is the application of scientific knowledge about learning and the conditions of learning to improve the effectiveness and efficiency of teaching and learning. When the whole country was under lockdown for Covid-19, e-learning was the best and only alternative for students to learn. In present time, technology is playing a vital role in every aspect of human life. According to current situation, India has been reached to the highest place in the field of education. Digitalization is advancing into the education system of India and is replacing the conventional classroom practice. Indian education framework has received creative aptitudes in order to arrive at the final destination and making reformist methodology towards problem related phenomenon. Educational Technology is the field of study that investigates the process of analysing, designing, developing, implementing, and evaluating the instructional environment, learning materials, learners, and the learning process in order to improve teaching and learning.

Literature Review:

- Himakshi Goswami (2016). The study highlighted the different opportunities and challenges of digital India programme in India. Digital India programme introduced by government of India will help in transforming country into a digitally empowered economy. This will help government of India to integrate the Government Departments with the people



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**TITLE OF THE PAPER- THE IMPACT OF DIGITAL TRANSFORMATION ON
FINANCIAL SERVICES**

Prof. Mehak Gupta

Ghanshyamdas Saraf College Of Arts & Commerce



Abstract:

In this world where there are constant changes in business trends, it has become very evident that every organization, business or a company needs to evolve itself with the change in markets. This is where Digital Transformation comes into the picture. Nowadays with the ease of access to the internet everyone who can be a potential customer is available online on the web. Therefore I believe the need to be digitally visible is very essential. Being digital allows you to give a new perspective to the organization. The term financial services is a very broad vision. It majorly includes banking, investing and insurance agencies. FIIs provide financial services which impacts the economy on a national level. When there is a blend of digitalisation in the financial sector the end results impact the GDP. when the financial services start using digital modes the overall flow of money becomes more smooth. The end user can take advantage of supply of money

Keywords: *Digital, Transformation, KPI- Key Performance Indicator, Financial Services, Economy,*

Introduction:

The term digital has become very necessary these days. But, what do you mean by digital?. It simply means to use digital technology to create new processes, culture and experience. The current or the existing business can further be modified and improved in so many ways by the use of digitalisation. Being digital not only helps you to reach out to a broader audience but also enhances your existing model and scope of reach for new customer acquisition. In the world of Digital transformation we are majorly dealing with main four broad categories namely- Process transformation, Business Model transformation, Domain transformation and lastly Cultural/Organizational Transformation. Process transformation deals with the foundation and the most primary step in an organization. The main foundation of this is to improve ground level problems. To make the existing process better, smooth and quicker. Further, it also deals with steps taken to reduce errors and evaluate organization's existing softwares. The next step is Business Model Transformation which is an attempt to convert a part of the organization's function digitally which was previously operated through various other modes. This can often be taken as a means of acquiring more customers and following similar trend lines of the competitor business. This step required potentially to hire a new set of skilled employees. Further, we move to domain transformation which basically is a scenario when an organization wants to enter a new market. Some potential reasons like the



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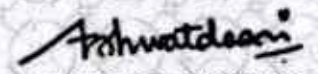
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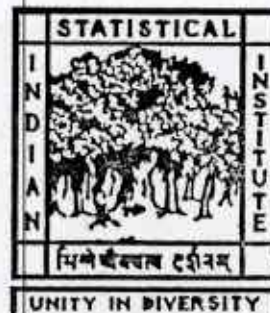
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A Cautious Thought on Impact of Open Education Platforms (OEP) on Future of Academic Libraries

Neha M. Joshi
Librarian

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Abstract: *OEPs are making waves around the world, presenting both opportunities and threats to the existing higher education system. They show how powerful technology can be used to educate the masses. Their increase can be attributed to the fact that the facilities of universities can no longer meet the demand for higher education, which is expected to grow further in the coming years. OEP aims to equip individuals with a very specific set of skills and knowledge. There are different views regarding OEP. While discussing OEP the other stakeholders like libraries are overlooked. The literature states there are opportunities for librarians under OEP but few things in other ways. The paper takes an overview of OEP and the role of libraries. This is the right time to think about inclusion of libraries in OEP when it is at infancy stage; otherwise there is a fear of getting out of sight of such stakeholders after a few years.*

Keywords: *Open Education Platform (OEP), Massive Open Online Course (MOOC), Libraries, Role of Libraries*

1. Introduction

The traditional face-to-face, chalk-and-talk model of higher education in India is giving way to the online learning paradigm. In India, higher education (HE) has grown astronomically in the previous few decades in terms of accessibility, equity, and inclusivity. The emphasis in recent years has been on fostering quality and improving employability. At least since the 1990s, pedagogical methods have been developed to extend learning outside of the traditional classroom, and at that time the correspondence course first appeared. While the online era of higher education is slowly gaining momentum and growing exponentially in recent years, certain policy reforms can bring a high percentage of the online footprint. Despite these facilities, higher education in India is not available to more than 6 percent of the young population. To meet the growing demand for higher education, the number of distance learning programs is increasing in India. Despite strict regulations from the Distance Education Council (DEC), the effectiveness of this medium has not yet been achieved. Meanwhile, the digitalization of India has brought about a wave of change. People have been urged to transition to a digital mode of communication, access, and service delivery on e-platforms by government efforts like the National Knowledge Commission, Digital India, and others. The notion of Open Education Platforms (OEP), which the Indian higher education sector is also dealing with, has emerged as a result of the considerable changes in how technology is used in online education.

The University Grants Commission (UGC) along with the HRD (Human Resource Development) Ministry has launched the Massive Open Online Course (MOOC) program in India for higher secondary, bachelors and masters degrees and even some of the private players are playing big role in it (Joshi, 2020). A wide range of topics that may or may not be addressed during regular college courses are covered. Without a doubt, OEP's

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QUO VADIS ACADEMIC LIBRARIES? REFLECTION ON THEIR RELEVANCE IN THE UBIQUITOUS ERA OF DIGITAL ENVIRONMENT

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ABSTRACT

We are living in an age when information is infinite, ubiquitous, and relatively liberated in terms of its availability and accessibility. There has been a remarkable change in the value of our information ecosystem in the past few decades, surpassing any change in the ecology of any ecosystem on earth in a lifetime. Technology and the changing information environment have resulted in a change in the preferences of users in their search patterns for information. There has been a tremendous increase in consumers' appetite for digital information over the past few years. Academic libraries face a number of critical challenges in the context of today's complex digital environment. Increasingly, they are becoming digital gateways for access to information or portals providing access to global knowledge services. This paper aims to analyze the current trends and development in academic libraries, determine how these information centers will adapt to a changing environment, and provide several recommendations on how to do so. In this article, we examine how academic libraries have changed over time and their implications for professionals and institutions. The present paper does not provide any sort of apocalyptic scenario for academic libraries, but the questions posed is provocative: "Academic libraries have been under siege for years, though generally from the same enemies, who demand that they do more with less." But asking after the future of academic libraries is not a form of self-pity - it is the first step in identifying strategic goals and stratagem from which to mount a defense. This article concludes that it is time to pursue what matters to us in this age of digitization, information explosion, and widespread use of social media.

Keywords: Information Environment, Academic Libraries, Future of Libraries, challenges and opportunities

INTRODUCTION

The future of academic libraries is being shaped by the growing trends of decentralization, democratization, globalization, and individualization in the age of ubiquitous digitization. It is clear that web and cloud innovations are bringing profound changes in the design and operation of library tools and in the ecosystem for information and services, which presents both challenges and opportunities for academic librarianship. Technology-mediated learning may lead to the demise of the physical library, or it may be a catalyst for its reinvention. Digital-only libraries in emerging economies, for example, will enable widespread access to materials that would not have been possible in a physical library. The use of digital resources will, however, not diminish the importance of human interaction with librarians and other guidance staff. While some libraries will remain central and visible, others will become more private. It is anticipated that other libraries will be transformed into spaces that promote interactive learning and creativity through



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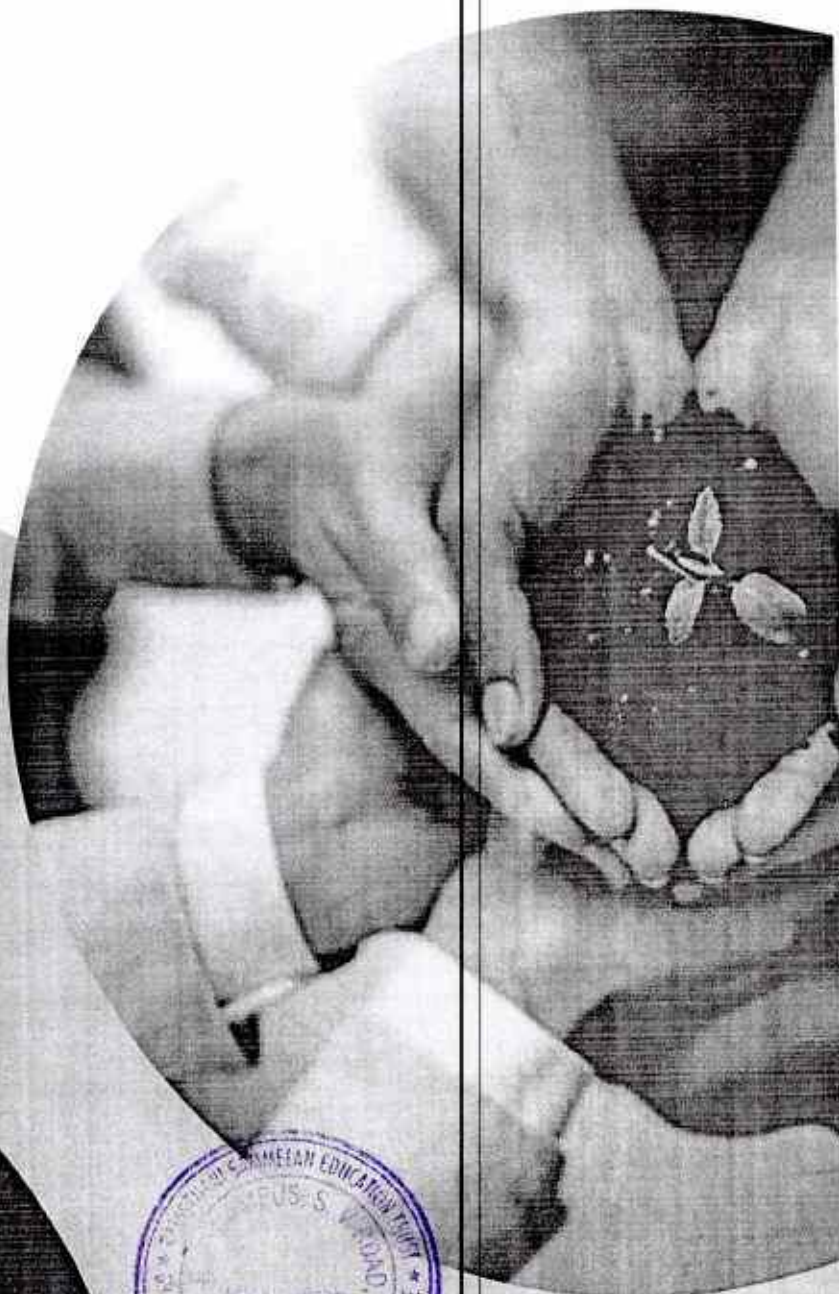
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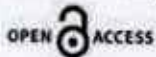
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ADOPTION OF RECENT TECHNOLOGICAL TRENDS FOR SURVIVAL AND SUSTAINABILITY OF HR PRACTICES

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Abstract:

Digitalization and sustainability are two of the most powerful market influences in today's corporate practices. COVID-19 has created a sense of urgency for businesses to achieve one through the other. Because Digital Transformation impacts the Sustainability aspects of doing business. This is very important for organizations since consumers, share-holders and other stakeholders have visibility to business impacts on Brand Value, Revenues and Company Valuation. It is important to understand the link between Digital Transformation and Sustainability and the research aims to find out this.

The research methodology used data collection from two methods - Primary Data and Secondary Data. For Primary Data, Survey Questionnaire method was used and for Secondary data, materials collected from books, Research Paper, Articles, Journals and Business Magazines were used.

The research concluded that digital literacy is still low among employees, both in respect of recent technologies as well as its usage to bring about changes at the workplace. Digitalisation has helped business in operational efficiencies.

Keywords: *Digitalization, Digital literacy, HR Technological Trends, Sustainability*

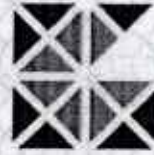
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Introduction:

Digitalisation is a complex and dynamic process. It is often regarded as the fourth new innovation in human history. In this new age of technology revolution, Digital Transformation is the new way of doing business by using Digital technologies such as Cloud, Big Data, Mobile computing, Social computing, and Analytics. These innovations has resulted in significant improvements in Operational Efficiencies and Customer Experiences.

We are seeing a lot of changes in the way people were working and the way they are working or will be working in future. The COVID 19 pandemic has forced people to go through this transformation. Social and political disturbances, work-life fusion and hybrid work have added a new layer of pressure on the current role. Many employees are working in a hybrid world with more choices about where, when and how much they work. So the





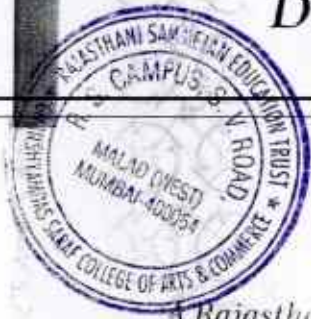
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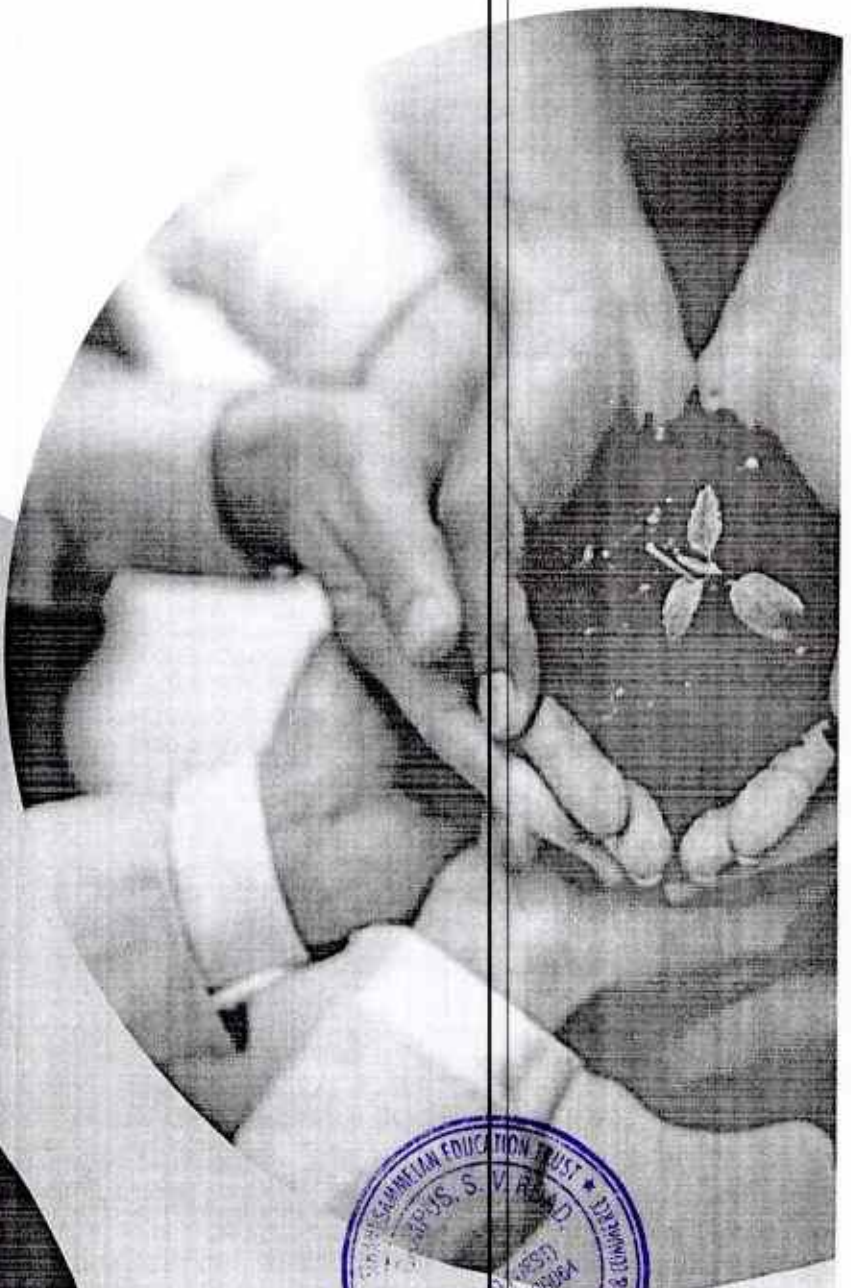
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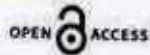
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NEED OF DIGITALISATION FOR ECO-LABELLING IN INDIA

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Abstract

Ecolabels are regarded as an exceptional marketing and advertising tool that informs contemporary consumers about the green traits of a product. In the recent years, digitalisation of ecolabelling and sensitizing towards environment has increased a lot. With an aim to promote sustainable living environment- government, NGOs and various other organizations are working towards the goal of maintaining the environment. This paper talks about Ecolabels which is a tool towards promoting environmental sustainability and how it can grow through digitalising. In a crux the study explains that individuals are moderately aware about eco labels. They do lack the awareness and knowledge regarding eco labels. Also due to low government efforts, low media coverage and difficulty in availability of green products, eco labelling do face a barrier in reaching its sky. Also, people are not much motivated towards environment and thus they prefer to buy cheap over green.

Keywords: Ecolabels, Environmental Certificates, Awareness, Perceptions, Sustainability.

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Introduction:

Due to increasing threats to environment such as global warming, greenhouse emissions, depletion of Ozone layer, pollution and other hazardous environmental effects on the rise- countries have woken up to the fact that there is immediate need to develop policies for protection of environment. A multiple mediation model about green purchase behaviour was developed. Results highlighted the crucial role of ecolabel credibility through digitalisation that positively influences attitude towards green product purchase as well as ecolabel involvement. Due to such an alarmed situation, the concept of sustainability has become a major topic

for discussion among the ecological conscious individuals across the world. It has led to emergence of a new type of consumer whose buying behaviour exhibits environmental sensitivity. Thus, individuals have switched to green practices influencing a change in today's consumption pattern thus leading to a significant change in consumerism over time where more and more consumers are shifting their preference from conventional products to green products. This has narrowed down to the emergence of a concept called eco labels. Eco labels commonly known as green stickers are placed on environmentally friendly products. Since consumers cannot verify the characteristics of green products





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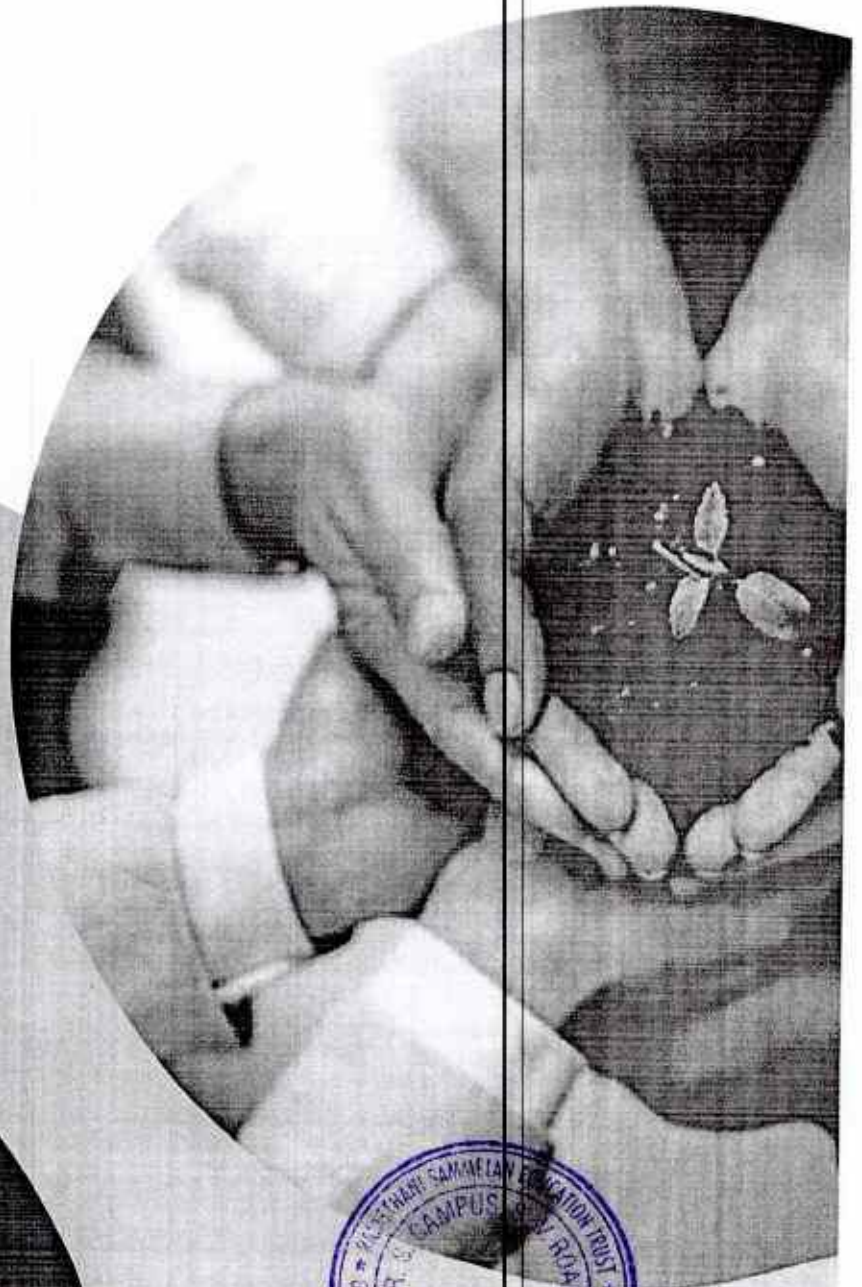
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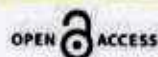
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IMPACT OF E-COMMERCE PLATFORMS TOWARDS SURVIVAL & SUSTAINABILITY OF BUSINESS

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Abstract

The emergence of electronic commerce changed previous business models, though IT revolution is not a new thing in today's generation still development of artificial intelligence & Advancement in IT technology opens new market opportunities in the field of electronic commerce. Consumer preference & prospective changes with these new opportunities. In the field of ecommerce this study is an attempt to find out consumers preferences towards ecommerce platforms & survival & sustainability of this business opportunity.

Keywords: *E - Commerce, Consumer Preference, Sustainability*

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Introduction:

In India we are treating the consumer as a king, still studying consumer's behaviour is very difficult. The main reason for this is the individuality of a person in the process of decision making, and the inability to perceive the internal motives and psychological elements that in a certain way affect the nature of the decision.

Consumer is that character who can create top position in the market of the producer and he can bring down at the same time even the product is innovative. The same effect will be applicable for E-Marketing. In Previous days most of the people are using traditional way for purchase the products especially senior citizens or middle age people but now days convenience is most important factor

while purchasing rather than physical verification. They purchase first and do the verification later. According to my observation most of the people are doing shopping with the use of E marketing. The modern consumer, who is continuously educated and knows how to use the power of the online communication, has different requirements and expectations from the companies. The availability, accuracy, experiences of previous users, speed of delivery, and information about discounts and special offers helps consumers to select a specific product. In this online era customers with a single click can purchase from company to company and buy a product without movement.





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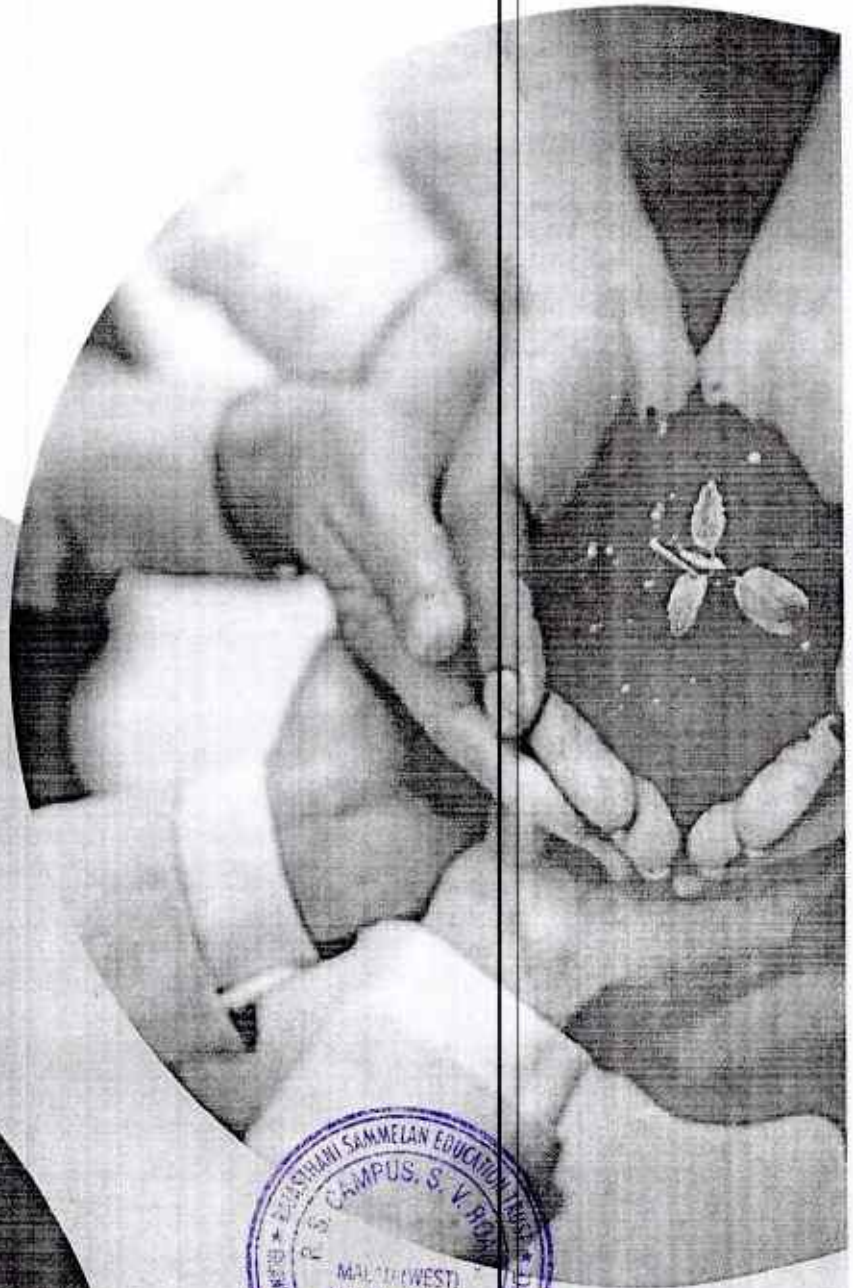
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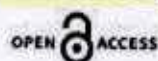
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A STUDY OF IMPACT OF DIGITALIZATION ON GROWTH OF LIFE INSURANCE CORPORATION OF INDIA (LIC) AND SBI LIFE INSURANCE CO. – ANALYSIS OF MANAGEMENT SOUNDNESS

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Abstract

Digitalization in the Insurance sector has constantly played a very imperative role in the operations of every insurance company. The swift innovation in the area of information and communication technology has stood with serious challenges for the insurance industry in India. Digitalization has facilitate insurance companies to collect premium easily and reduce operating cost. Sound management is crucial for the financial stability of insurers. It is very difficult; however, to find any direct quantitative measure of management soundness, the indicator of operational efficiency is likely to be correlated with general management soundness. Unsound efficiency indicators could flag potential problems in key areas, including the management of technical and investment risks. The efficient management shall reflect in operating expenses, and gross premium, affecting overall operating efficiency of the insurance concerns, reflecting management soundness. Thus, the research paper is an attempt to examine impact of digitalization on growth of Life Insurance Corporation of India (LIC) and SBI Life Insurance Co. Ltd by analyzing management soundness of both the companies.

Keywords: Life Insurance, Life Insurance Corporation of India, SBI Life Insurance Company Management Efficiency, digitalization

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Introduction:

Insurance companies provide unique financial services for the growth and development of every economy. Before the independence period in India, Life Insurance was with private Insurance operators. However, soon after independence, the Government of India nationalized Life Insurance Corporation of India (LIC) which was doing well in life insurance

business.

The insurance industry is familiar with the new social reality that is taking place. The clients, policyholders, and employees of entities are becoming increasingly digital. Adapting to the situation and meeting new customer expectations, based on digital interactions, the demand for new services and products, and an improved experience,





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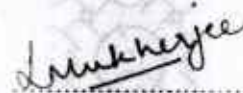
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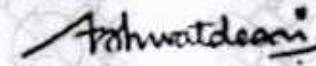
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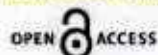
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A STUDY ON ADOPTION OF DIGITAL PAYMENTS- A CUSTOMER'S PERSPECTIVE

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Prof. Prajna Shetty

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Abstract:

This paper seeks to identify the present trend towards the adoption of digital payments in India. The adoption of digital payment systems has witnessed tremendous growth since the last few years and continues to grow at a very fast pace all around the world. This has led to a decrease in the traditional modes of payment. This phenomena took momentum with the demonetization move in 2016 followed by the pandemic strike in the year 2020. The technology revolution and government initiative of a cashless economy, followed by the demonetization saga has enabled the evolution of multiple non-banking players in the payment space. This paper presents conclusive evidence that the adoption of digital payments reduces the demand for cash. It also discusses how the use of digital payments can further take a leap by adopting certain measures to curb the security & other concerns and also suggests ways to promote it in untapped segments. The paper also highlights the growth of digital wallets and how it has eased the lives of people wherein you can go cashless and conduct hassle free transactions. While these e-wallets have made substantial grounds in the Indian economy system, it becomes eminent to analyze the customers' perception towards these e-wallets. In this paper, the authors' attempt to analyze the sentiments of digital wallet users in India over its applications.

Keywords: *Digital Payments, Digital Wallet, E-Wallets, UPI.*

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Introduction:

Digital India, a flagship program of GOI Digital India is a campaign launched by the Government of India on July 1, 2015 in order to ensure that the citizens of the country are digitally empowered in the field of technology. This was the stepping move

for promoting digitization. Furthermore, the initiative of Digital Payments was taken by the Government of India after the announcement of demonetization on 8th November 2016. Digital Payments was initiated to bring transparency in transactions and eliminate black money. It was



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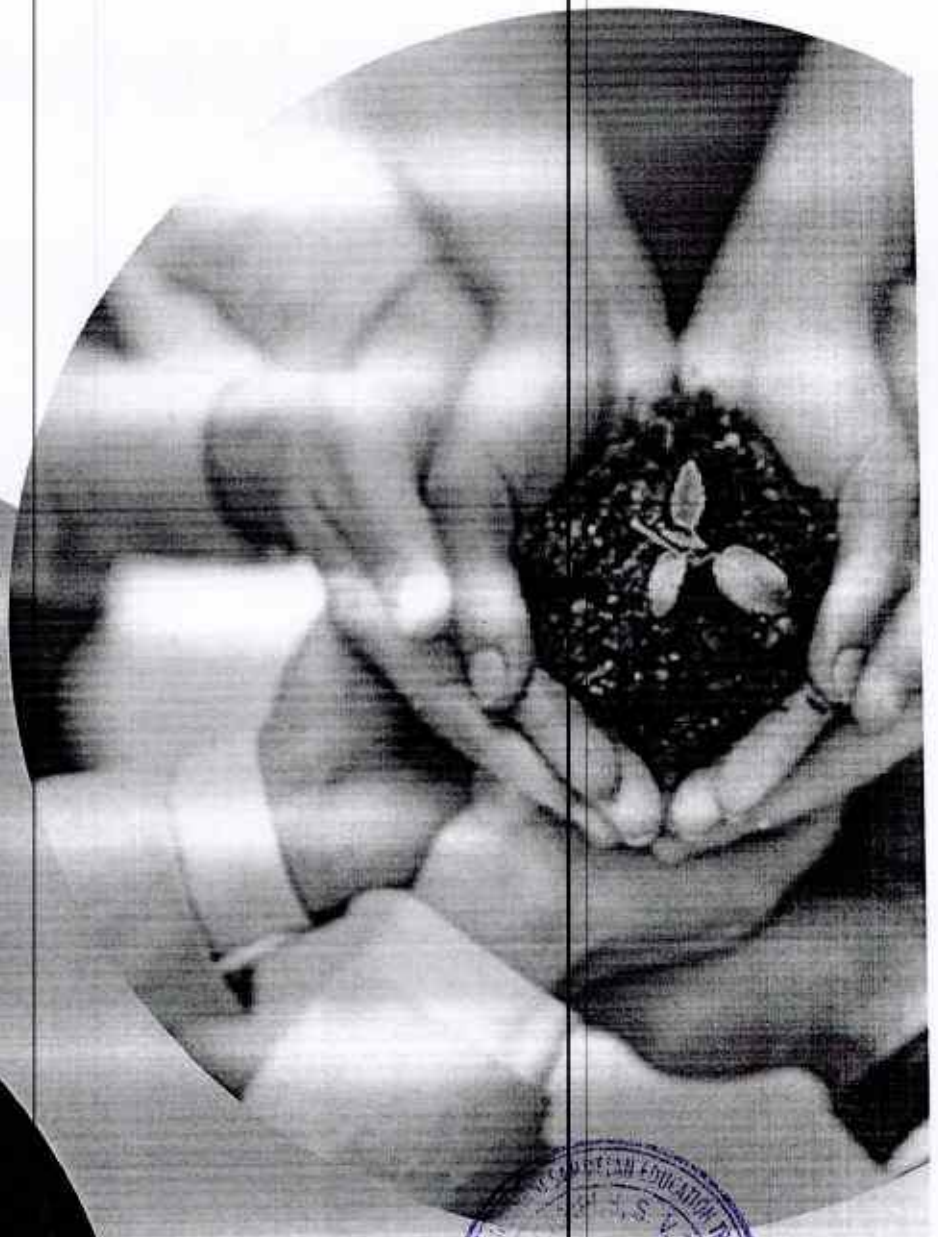
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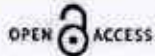
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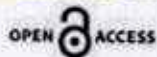
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USE OF BIG DATA AND ARTIFICIAL INTELLIGENCE IN PREDICTING STOCK MARKET TRENDS AND IDENTIFYING INVESTMENT OPPORTUNITIES

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Abstract:

Big data and artificial intelligence (AI) are being used more frequently in the stock market, opening up new possibilities for trend forecasting and spotting investment opportunities. Big data is the term used to describe the enormous, intricate, and varied data sets that are produced from a variety of sources, including social media, news articles, and financial activities. Contrarily, artificial intelligence (AI) describes a computer system's capacity to imitate human intelligence and learn from experience. Big data and AI have the ability to completely transform the stock market's operations, making them more productive and efficient.

Key words: *Big Data, Artificial Intelligence, Stock Market Trends, Algorithms*

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Introduction:

A number of factors, including economic, political, and social ones, have an impact on the stock market, which is a dynamic and complicated environment. Traditionally, stock market forecasts were made by looking at news items, financial statements, and historical data. However, the amount of data that could be captured by these technologies was restricted compared to what is currently available. Big data and AI have made it feasible to examine and analyse massive volumes of data in real-time, resulting in new discoveries and stock market forecasts. Many people now buy and sell shares via web programmes. The next phase of this web programme will entail more than just joining up and

purchasing shares; it will also involve anticipating market prices for certain securities & shares.

Review of Literature:

1) Nardo et al. 2016 using a variety of methodologies to investigate the influence of online financial news, mixed results were discovered. Despite the fact that web activity can anticipate market movement, gains rarely topped 5%, according to their analysis. For stock market indices, Baluch and Jackowska (2018) experimented with using both fundamental and technical fractal analysis. Three hybrid models were compared with the outcomes of Artificial neural networks approaches and it was found that the proposed strategy performed better.



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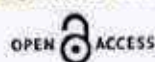
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IMPACT OF FORENSIC ACCOUNTING ON PREVENTION OF DIGITAL FRAUDS

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Abstract:

The primary goal of this article is to assess white collar crimes, financial fraud through forensic accounting, and the intricacies of the business environment. Forensic accounting is the study of a company's financial accounts using accounting, auditing, and investigation abilities. The purpose of this research piece is to investigate the meaning, nature validation, and prospects in India. Forensic accounting appears to provide the needed solution to the problem of corporate fraud and financial mismanagement. This article examines the notion of forensic accounting, its importance, and its role in addressing the problem of fraud in business organisations.

Keywords: *Forensic Accounting, White Collar Crimes, Financial through, Forensic Accounting, Techniques, Litigation Support, Historic Perspective*

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Introduction:

There have been countless financial frauds in recent years in various areas of the global economy. A series of corporate scandals in India, such as Harshad Mehta (1992), Satyam Computers, (2009), Ketan Parekh (2008), and Kingfisher Airlines Credit Card (2007), have harmed the development of the corporate and non-corporate sectors. Ramalinga Raju has been charged with fraudulent corporate reporting and fabricating misleading financial statements in the Satyam crisis. Following the above scams, Forensic Accounting has gained traction since it has been employed by the above companies to discover frauds and errors. In fraudulent

situations, forensic accounting has shown to be an invaluable tool.

Forensic accounting is the study of a company's financial accounts using accounting, auditing, and investigation abilities. Forensic accounting will be able to reduce corporate governance fraud, increasing the efficiency of both the corporate and non-corporate sectors. It will help to highlight the accounting and financial reporting system. Forensic accounting is still in its infancy. It will continue to increase at a constant rate in the future because, following the Satyam scandal, every organisation wants to know what the earliest warning signs of a



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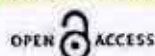
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DIGITALISATION: A STEP TOWARDS SUSTAINABLE DEVELOPMENT

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Abstract:

The lines between the physical and digital world are increasingly blurred nowadays. Rapid digitalization is changing the natural environment. It is changing the way we observe, understand and interact with our ecosystem. It is also changing the actions we take on environmental issues. Computers, servers and other electronic devices require large amounts of natural resources. The energy to run them emits high amounts of CO₂ and the low percentage of recycling are generating e-waste. Without denying the many benefits brought by these technologies, including for the environment, it is important for users, services providers and policy makers to understand what the impacts are and to learn how we can move greener digital technologies for sustainable development.

Key words: Digitalisation, Sustainable Development

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Introduction:

Human society is becoming increasingly digital. This affects all sectors of economy and areas of life: via digital navigation devices, online shopping, information provision and communication to the increasingly automated control of industrial processes and the digitalisation of the energy system. Such a profound change not only changes our consumer behaviour, but also leads to increased resource consumption for the production, use and disposal of digital components and infrastructures. In addition to the additional energy and resource requirements, digitalisation offers the opportunity to enable the necessary decarbonization to achieve the

global climate goals. The questions to be addressed are what contribution digitalization can make to the desired transformation and how the sustainability of the use of digital technologies compares to alternatives. In this paper, possible environmental effects – both positive and negative – are presented as examples, which can arise depending on the application and the design of digitalisation measures.

Review of Literature:

- In the research article 'Digitalisation and environment: how does ICT affect enterprise environmental performance?' (2021) authors Huwei Wen & Chien Chiang Lee stated that



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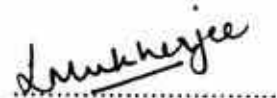
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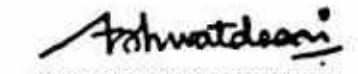


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A STUDY ON AWARENESS AND USAGE OF CHATBOT IN EDUCATION SECTOR

Ms. Dipti Dineshkumar Parmar

Assistant Professor,

Ghanshyamdas Saraf College of Arts and Commerce,

Mumbai, Maharashtra



Abstract:

As we know, the educational sector was highly impacted worldwide during COVID-19 pandemic which resulted in the closure of schools. So, COVID-19 acted a major role for digital adoption in education sector. AI chatbot has played a crucial role during pandemic. It brought an evolutionary change in the online learning and teaching process. But yet to make e-learning dynamic and interesting, Chatbots have received limited attention from teachers and students. Hence, there is a need of awareness of chatbot. To address this issue, I propose a research agenda on awareness and usage of chatbot in education sector. In this paper, I focused on e-learning based tool called CHATBOT. It also focuses on teachers as well as students' perception towards the use of chatbot as a learning and teaching tool.

Keywords: *Chatbot, AI, NLP, Education Sector*

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Introduction:

A chatbot is a computer program or software application which is used to simulate & processes online chat conversation via text or voice or both. It is also known as virtual assistant. It uses Artificial Intelligence(AI) and Natural Language Processing(NLP) to understand text and spoken words in much the same way human beings can. AI is a branch of computer science. It's a set of technologies which refers to the simulation of human intelligence in computers that are capable of performing task and program to think like humans. NLP is a branch of AI. It's a tool which is used to analyze, comprehend and derive meaning from

natural language in an intelligent and useful way.

The types of chatbot will give a clear understanding of chatbot classification and what would be the suitable educational chatbot for educators and academicians. It helps in improving the overall efficiency of teachers and students. Following are the types of chatbot:

A)Rule based chatbot: This type of chatbot use a series of defined rules. These rules are based on predefined conversational path where users can get predefined questions and answers options. Bot can't answer your questions if the questions are not from the predefined question. **B) Voice Bot:** This type of bot allows user to ask questions directly through



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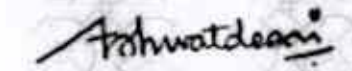
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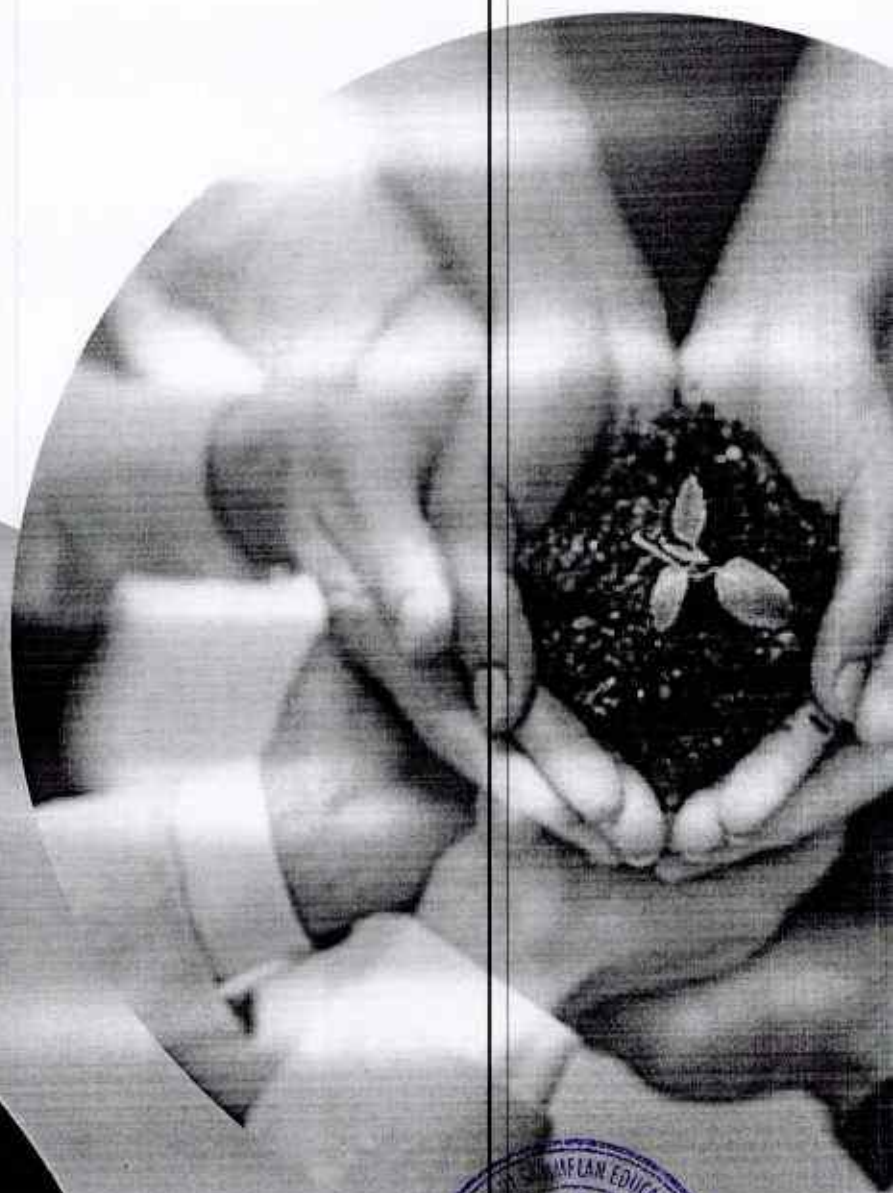
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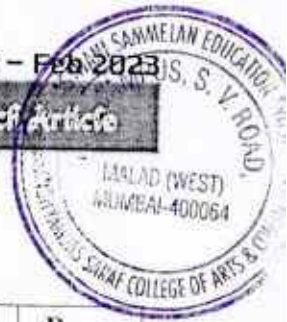
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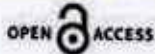
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IMPACT OF E-LEARNING ON STAKEHOLDERS

Prof. Rajkumar Jaiswal

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Abstract:

E-learning involves the use of information and communication technology to teach and deliver learning materials and it's becoming increasingly important in education post covid. Therefore, this study aims to explore the critical challenges that face the current e-learning systems and investigate the main factors that support the usage of e-learning system during COVID-19 pandemic. The need for the Indian educational ecosystem to compete with the fast-growing educational technology market around the world is interlinked with the economic and social evolution of the nation. The paper also necessitates e-learning as a social investment and signifies that government policies for e-learning are the elements that solely define the future of e-learning. Thus, this study is aimed at examining the effectiveness of online learning and the challenges that it presents to pupils' abilities to learn.

Keywords: *E-learning, Online, Covid-19*

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Introduction:

E-learning has found its way into the education system of developing nations as well. The advancement in technology and communication has made teaching and training possible anywhere, anytime. E-learning tools are playing a crucial role during this pandemic. E-learning systems can assist learning providers to manage, plan, deliver and track the learning and teaching process. Furthermore, it aims to help instructors, schools and universities facilitate student learning during periods of universities and schools' closure. In addition, most of these systems are free which can help ensure continuous learning during this Coronavirus pandemic. E-learning in the university system is influenced by a number of factors. The

explosive growth in e-learning has been triggered by a variety of factors from globalization to the movement towards learning as a competitive advantage. As a result, there has developed a need to inform learners of the skills and information need for confident in e-learning. Many Universities and educational institutes have tried to bring in learning management systems (LMS) to facilitate the face-to-face learning process. Information technology infrastructure development means providing the opportunity to improve the learners' knowledge on information technology as well as in other relevant subjects. Most of the learners often spend their time to browse internet as a good "source of knowledge". As a practice many other local universities have introduced Electronic Learning Management



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FUTURE OF ACADEMIC LIBRARIES: THE NEED OF RESURGENCE AND TRANSFORMATION IN THIS PERVASIVE DIGITAL ENVIRONMENT

Dr. Neha M. Joshi

Librarian,

Ghanashyamdas Saraf College of Arts and Commerce



Abstract:

Libraries need to be more active and available online so that the community is aware of the resources that are available to them. Platforms for social media can be used to achieve this easily. Online social interaction is essential, as is reminding everyone of the core values that a library upholds. There would be more potential and return visitors as well as stronger ties with their local communities as a result. Several librarians emphasized the value of having access to e-books, tablets, and e-readers in a manner similar to this. In the upcoming years, the function of libraries will dramatically change due to demographic shifts, a rise in urban migration, and technological advancements. Under the burden of scarce resources, libraries will serve more physically dense and culturally varied communities in the future.

Keywords: *Future Libraries, Technology and Libraries, Emerging Trends, Resurgence*

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Introduction:

Today's librarians must offer an ever-growing range of services to clients they hardly ever interact with. A completely new sort of library user the faceless patron is created through virtual world in all types of libraries. Despite a decline in patronage, libraries and librarians are being held to higher standards. The term "librarians" will no longer be used to refer to them as in tradition but now will be recognized as data miners, researchers, managers, internet and computer experts, multimedia specialists, and so on. This will be a career that embraces a set of principles and values that function effectively and effortlessly in a world that is

increasingly driven by technology. This profession will need to acquire skills including adaptability to change, a variety of training experiences, the capacity to adjust with the environment fast, and most importantly, the ability to collaborate across disciplines. Libraries have been under pressure to alter their typical practices due to two reasons. **First**, it is challenging to meet the growing demand for information services because of the rising prices brought on by inflation and the tight budget. The emergence of online databases and simple access to the information through internet has created rivals for libraries in the provision of information services. **Second**, non-library services become more



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Subject: Publication of paper at International Journal of Innovative Research in Technology

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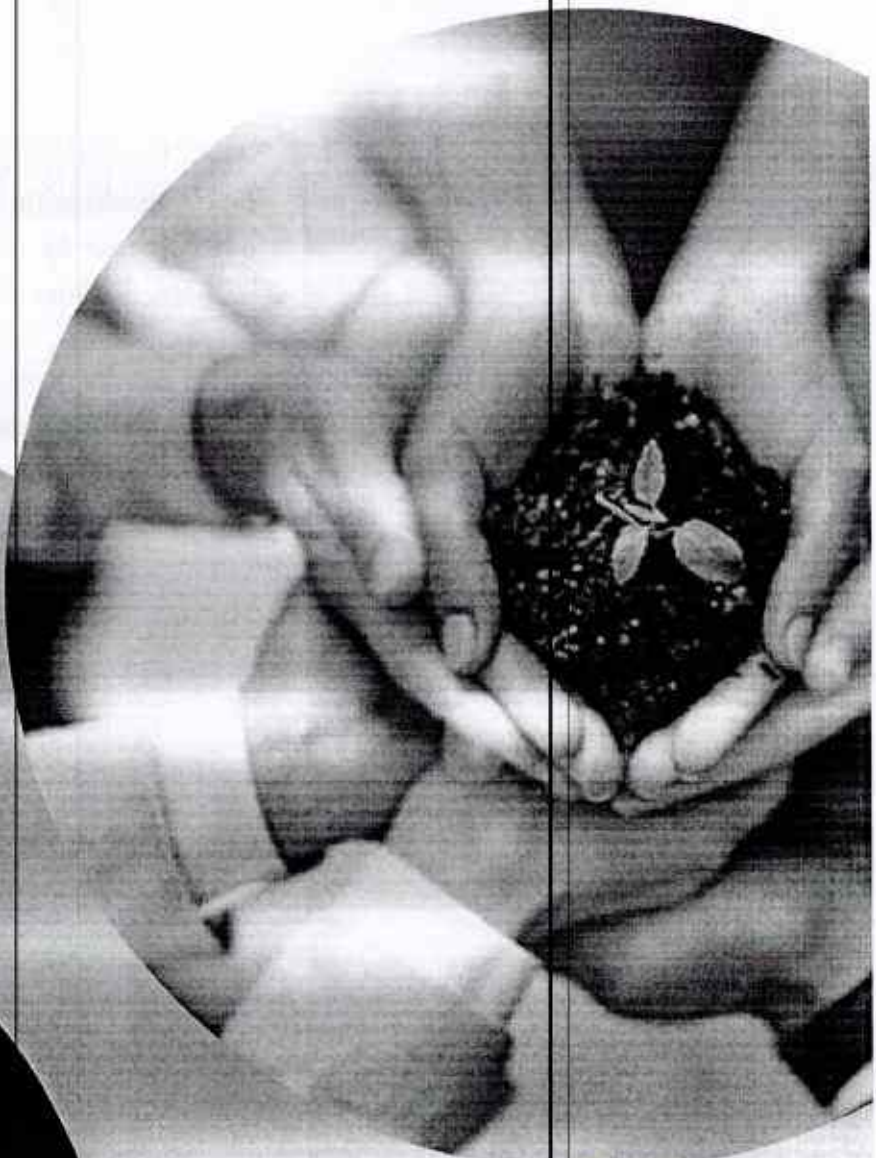
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A STUDY ON IMPACT OF DIGITALISATION ON WORK-LIFE BALANCE

Dr. Mmahek Chhabria

Ghanshyamdas Saraf College of Arts and Commerce, Mumbai.



Abstract:

The implementation of digital workplace components allows for the acceleration and success of flexible work, especially in recent times with the rising popularity of hybrid work. As telecom and mobile work arrangements become more widespread with new advancements in digitalization, these flexible models of work are rapidly expanding to new categories of employees and completely modifying working conditions and job quality. The aim of the study was to assess how digitalization affects different dimensions of job quality. This study contributes to deepening our knowledge of the impacts of flexible arrangements of work, providing an analysis of current data on different dimensions of job quality and work-life balance.

Keywords: Remote Work; Mobile Work; Job Quality; Working Time Quality; Work-Life Balance; Work Intensity; Home-Based Work

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Introduction:

A digital workplace is an ecosystem of workplace technologies that allow companies to effectively collaborate and converse - whether you're working remotely, hybrid, or in an office.

With advances in mobile technology, it has become easier than ever for workers to stay connected to their colleagues even while they are working remotely. This is especially helpful for those who need to stay in frequent contact with headquarters or other members of their team.

Digital workplaces don't need employees to hold on-premise meetings to discuss project updates. The software provides dedicated channels for asynchronous and synchronous communication and provides insights for stakeholders. Additionally,

through the use of specialized software and apps, workers can quickly share and access information such as project documents, messages, and other files right from their mobile devices, creating a more seamless digital workplace experience.

Digital transformation has become a top priority for many organizations today, as they look to streamline and automate their processes in order to keep pace with the rapidly changing digital landscape.

One of the most effective ways to do this is by utilizing digital technologies, such as robotic process automation, artificial intelligence, and machine learning, to digitize complex or time-consuming business processes. This enables tasks that would normally require



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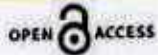




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USE OF ARTIFICIAL INTELLIGENCE IN ACCOUNTING AND FINANCE TO BRING SUSTAINABILITY THROUGH DIGITIZATION: BENEFITS AND THREATS

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Mumbai. Maharashtra



Abstract:

The development in the Area of digitization has promoted many changes in the field of modern accounting. Artificial Intelligence (AI) is one of the important tool of digitisation which is used to help the industry in meeting the changing expectation of customers, suppliers, vendors and partners by involving new technologies. This Paper examines the use of Artificial Intelligence in Finance and Accounting sector. The Result shows that on Primary level Artificial Intelligence makes the Accounting Professionals free from lower-level repetitive work and improve the focus on providing important information to support business decisions. It also Provides base for improving Accounting Theory, Value Creation and Management Intelligence Mechanism in an organisation. The collaboration of Theory and digital tool like AI promotes the overall development of Accounting Theory. This Study also explain how AI can be used to improve Financial Expertise of Accounting Professional by enabling the processing and automated authorization of documents. This Study aims at analysing Accounting Professional perceptions regarding the main benefits and disadvantages of using Artificial Intelligence in accounting processes

Keywords: AI- Artificial Intelligence, Digitisation, Accounting and Finance, Automated Documents, New Technologies.

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Introduction:

Accounting is Classified as an Information System which Provides Information to users of information. In today's era of digitisation this information system is allined with information technologies to increase its productivity. Accountants are known as information providers and they must improve their efficiency and productivity of their tasks by involving new technologies in their daily operations. From last many few decades Accounting professional are using technologies to simplify Complexity of documentation and make effective and strategic decisions. The Latest Advancement in Technologies is Use of Artificial Intelligence in each Sector to Simplify the work of professionals.



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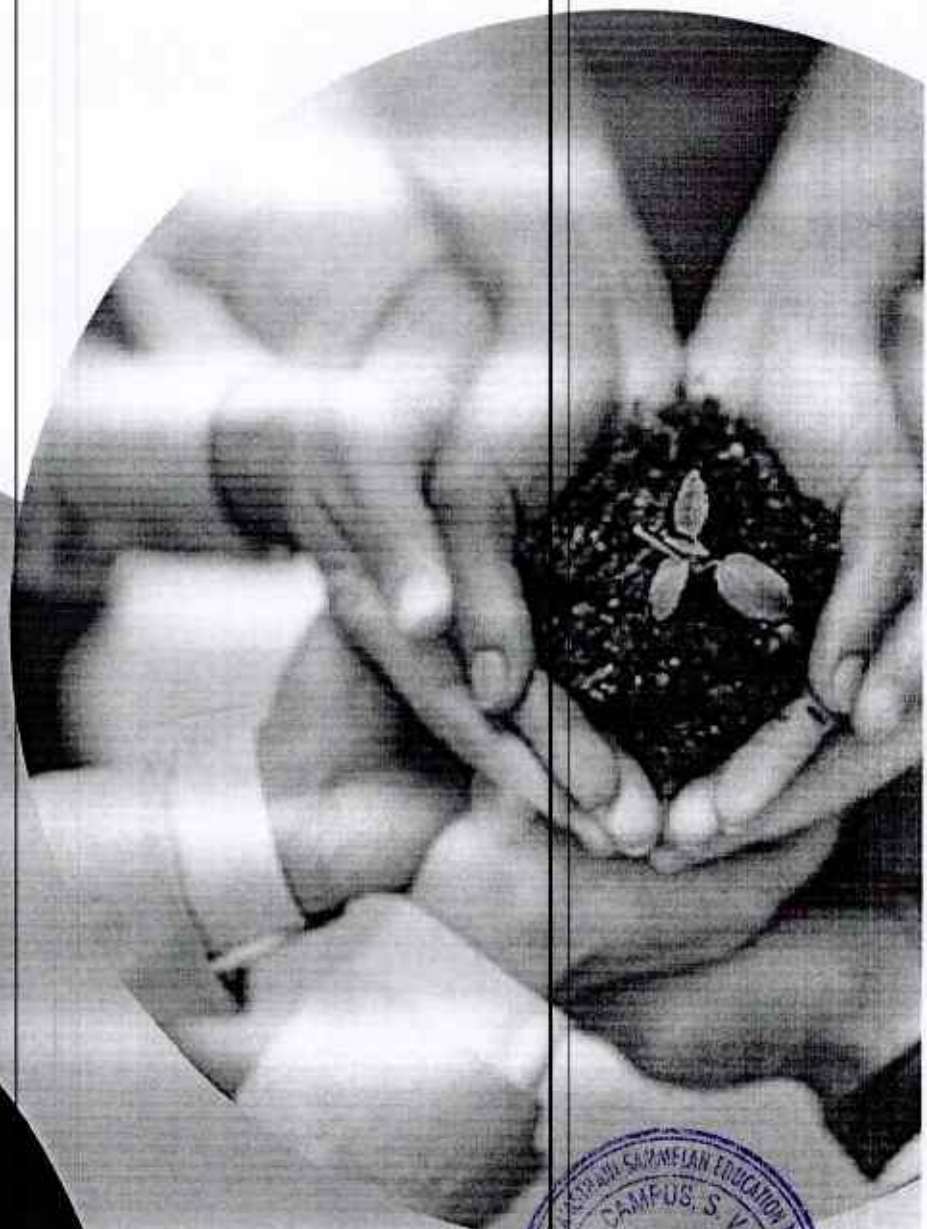
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STUDY ON FINANCIAL INCENTIVES & ITS EFFECTS ON THE GROWTH, SUSTAINIBILITY & SURVIVAL ON STAFF PRODUCTIVITY

Dr. Rupa Shah

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Ghanshyamdas Saraf College of Arts and Commerce,
Mumbai, Maharashtra*

Abstract:

Every organization is highly concerned with what should be done to achieve a high level of productivity through employee motivation using the right kind of incentive. Accordingly the effect of digitisation of financial and non-financial incentives has become a demanding issue in human resource management. Now -a -days , companies are using the electronic media to make payment to staff to reduce glitches and smooth functioning of the organisation. The presence of supply and demand in the labour markets makes organisations to provide rewards that have to be competitive enough to attract and retain a number of competent employees. At core, for the company to actually be effective, it should be able to create an incentive or a reward policy that will be able to cope with the perceived reward of the employees. Considerable amount of attention has been provided to the types of incentives that are and could be most effective for managing performance at an individual level in an organization. Money has always been portrayed as an incentive that motivates, attracts and retains employees to perform better. When withheld, it can also act as a punisher. Money as an effective motivator has been given a lot of importance over the years. At the point when workers are profitable, it can build the organization's income, and thus, an organization may offer motivators to its representatives. Companies are also providing other benefits also like digital health Insurance & HRA in order to look after the staff welfare. Prosperity to workers as salary increases, rewards and enhanced advantages, representatives can turn out to be increasingly inspired and increment profitability. Moreover, this expanded income can result in the organization developing and expediting much more workers.

Keywords: *Productivity, Digitisation, Employee Motivation, Financial and Non-Financial Incentives, Increment.*

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Introduction:

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Changing Dynamics on Sustainable Growth With Reference To Tourism Industry

Dr. Rupa Shah

Asst. Professor, Ghanshamdas Saraf College of Commerce



ABSTRACT

Tourism has given a large intake of money for businesses with their goods and services and the opportunity for employment in the service industries associated with tourism. These service industries include transportation services, such as airlines, cruise ships and taxicabs, hospitality services, such as accommodations, including hotels and resorts, and entertainment venues, such as amusement parks, casinos, shopping malls, music venues and theatres. What applies to the world same is applicable to Indian economy.

The economic effects of tourism does not only effect the region and area. It also helps in the development of other sectors related to it and also the entire country. In areas where tourism is highly important and vital source of income for example, Delhi, Kerala, Assam, Jammu & Kashmir the state as well as the central authorities have intervened and developed it as a public sector. Since tourism is a powerful tool in stimulating economic development, it has been widely used by the government to diversify a country's economic base, to stimulate a new economic sector and develop it to regenerate urban, rural and coastal areas and to create new attractions activists for tourism. Unlike other investment opportunities, hotel companies offer favourable, risk-adjusted dividend returns. Consequently they also become major targets for leveraged private equity buyouts. Another workers concern relates to growing employment insecurity. This can result from frequent and rapid ownership changes mainly focused on short-term performance-driven demands.

Key words : tourism, sustainable growth, financial crisis, employment, transportation sectors.

INTRODUCTION

The term financial crisis is applied broadly to a variety of situations in which some assets or sectors suddenly loses a large part of their value. Financial crisis are associated market crashes, currency crisis, credit crunches and so on. Due to this a lot of foreign benefited sectors have been directly affected. Foreign currency is a major requirement in the growth of our country, but due to the global economic downturn the arrival of foreigners have been affected and this may have led to the decrease in the tourism sector and also foreign exchange income. Global financial crisis has wrecked the tourism industry as it has been effected due to recession and has created a downfall in investments and developments in the hotel business. But due to the vast difference in the exchange rate and India's variance in culture and history, hotel business is slowly but steadily again developing it roots. And with the continuing surge in demand, many global hospitality sectors have shown keen interest in the Indian hospitality sector. Tourism in India is the largest service sector, with a contribution of 6.23% to the National Gross Domestic Product(GDP) and 8.78% of the total employment in India. A lot of efforts are being made to promote new forms of tourism such as rural, medical and eco-tourism. Tourism in India is witnessing widespread growth by improving the country's infrastructure development and promoting various successful campaigns like 'Incredible India'.

FINANCIAL CRISIS IN INDIA

The poor state of Indian economy did not happen overnight. The deterioration of the economy began with the differences taking place in the private and public sector. The public sector remains merely a dream of those who laid the foundation aspiring to build a strong economy. At present the financial condition of the nation is not changing although various sectors such as agriculture, tourism, banking have started developing new roots in our country. India has about a million tourists a year and earns annually about Rs.2,000 crores in foreign exchange from tourism. This is by no means a commendable performance for a country which has such fantastic destinations to offer. India has less than 1% of the world tourist traffic. There has been a considerable debate about the economic analysis of tourism with regards to role of tourism in economic

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A Study on Effectiveness of Cultural Dimensions on Consumer Behavior

Dr. Rupa Shah

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Abstract - Culture has many dimensions and does not mean only the nation or a country. There can be many cultures within the same city, there will be many diversities. People with the same characteristics tend to have the same culture. Cultural thoughts and values change due to the trends of advertising. Investigating cultural differences connected with male/female gender may help both researchers and advertisers better comprehend cultural effects.

Advertisements are influencing the consumers behavior when it comes on choosing brands. This behavior is a result of many influences of a culture somebody has grown up with. The effect of advertising may have a positive or a negative effect depending upon what to adapt and how much to adapt. In India culture does influence our advertisers because the ads that are made are done keeping into mind the gender, age difference, society, effects of sudden changes in the trends etc. Trends in a society is not constant and keep on varying with competition and western impact. We try to adapt to the West but also want to be stringent with its applications as it may have a negative effect in the minds of the society. One of the most discussed issues on advertising is if it is doable to convince consumers in different markets with the same advertising message. When planning an advertising campaign it is significant to know if consumers will respond positively or if the advertising message should be adapted in order to represent the local culture. Moreover, advertising is frequently used as reflection of the cultural values. Therefore, they try to be appealing to the values that are supported by the target group. If it is not, then there is a risk that the consumer will not be able to relate to the product.

Index Terms - Culture; advertisers; Challenges and opportunities, Indian Initiatives.

INTRODUCTION

Cultural impacts ensures us to adapt only that which is appealing to the mass and society and has a strong moral sense. People or mass who try to work against

this cultural impact may not be accepted with a smile but rather have to face a severe consequence. Advertisements which come with a western touch and feel also have to keep a futuristic vision and the changing cultural trends so that the consumers may readily enjoy the new changes and also no negativity is portrayed. The pressure of culture is mainly significant in transferring advertising strategy across the borders, because communication patterns are directly associated with cultural norms in each market. The degree to which people like or dislike, approve or disapprove of, advertising in general also is related to their culture. For example, the Dutch and the Scandinavians have a critical position toward advertising, whereas the Americans, the British, and especially the Japanese have made it a part of their daily lives.

Today Asian markets are the most rapidly growing, aggressive and promising throughout the world This gives the opportunity to companies to expand and increase their profits. However, the Asian culture is totally different from the European and the American ones. Asia is really a series of localized markets with their own characteristics including different economic and cultural settings due to historical reasons. They have their own exclusive sides of history, culture and consumption patterns including variations in consumer tastes and requirements that could differentially affect advertising content. Therefore, companies should be aware of this difference of culture, to make the 'right' commercials in each place and be led to success.

REVIEW OF LITERATURE

Cook, Guy; (2001) stated that Advertising is a buyer's guide for both consumers and industrial purchasers, providing the formal with news of new merchandise and special prices the later with information about new



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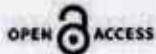
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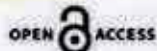
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A SURVIVAL & DIGITALIZATION OF CBDC IN INDIA: A CRITICAL EVALUATION

Prof. Prachi Pandey

Assistant Professor,

Ghanshyamdas Saraf College of Arts and Commerce.



Abstract:

This paper provides a complete overview to readers about the topic of Central Bank Digital Currencies (CBDC). And gives idea about that introduction of CBDC would affect the country economy, banking sector, financial stability, Privacy of citizens or users and monetary policy in a developing nation India. In this paper, I have mentioned about CBDC Indian centralized E-rupee and right here I have complete analysed examine approximately that Indian E-Rupee whole operating characteristics and features, studied approximately its benefit and risk.

Following Points giving idea about and the reasons why a Central Bank (CB) may want to introduce a CBDC. The vast majority of countries central banks are exploring CBDC (Digital Currency) Nowadays between countries and people debate is being Popularise about CBDC benefits and risk.

In the chance of Many Central banks issuing digital Currency (CBDC) straight away raises the query of how this new form of money ought to co-exist and engage with existing sorts of money. Will it be capable of compete with already existing online payments Tool? According to this research paper government has launched Digital currency because government intends to reduce the extent use of Cryptocurrency in an economy. This is the completely illusion that CBDC is a Game changer in Payment sector. When the country fails to outlaw crypto currency, questioned if we can't defeat them, should we join them? In this paper it is

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determined that the economy will experience inflation as a result of the introduction of the CBDC using the Fisher Quantity Theory of Money. Further, more use of CBDC may affect financial stability through influencing monetary policy. Additionally, the government is restricting the cash transfer, holding of cash Limited UPI payments in order to strengthen the CBDC and safeguard the Monopoly of central bank currency. Digital e-rupee is having less pros and more cons. The introduction of the CBDC may give the impression that the Government does not only want to monopolize centralized currency is now trying to monopolize medium of exchange of centralised currency also. With Despite ongoing research and sporadic pilots, Central Banks have been reluctant to make a CBDC available to the general public. Would it be advantageous?



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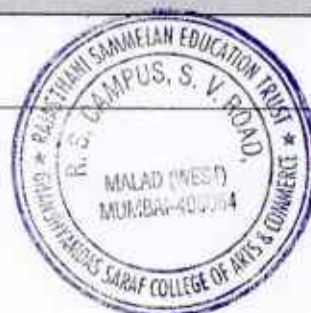
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IMPACT OF COVID 19 ON DIGITAL PAYMENTS IN INDIA- INCREASED USAGE, PROBLEMS AND GOVERNMENT SUPPORT IN BUDGET 2023-24

Ms. Anita S. Agarwal

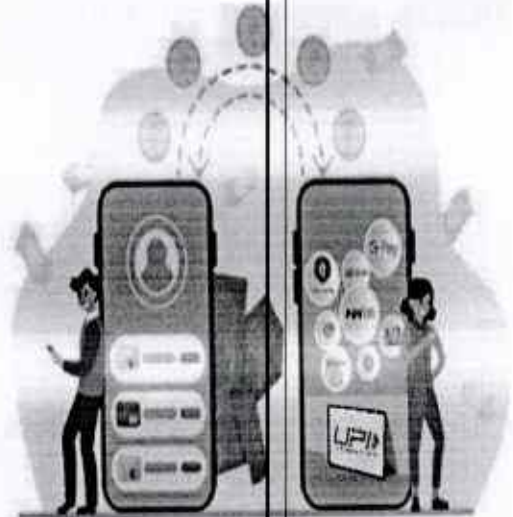
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Mumbai, Maharashtra*



Abstract:

The aim of present research is to study the concept of digital payment along with impact of COVID-19 on digital payment with special reference on consumer payments, as we all know that people in the economy on first hand use more of cash for any kind of their purchase made and even few digital transaction also by linking the bank account details, but due to the COVID 19 virus which had spreaded across the country made the consumer to use more of the mobile based applications to avoid direct contact with merchants in a view that it transfer the virus, this made a way to analyse growth of digital payment the economy. The research paper is making focus on the problems of digital payment system in India and effects of the system in people and economic system of India. The research paper is also trying to explain the future scope of the Digital payment system as announced in Budget 2023. The secondary research covers some view-points or insights of other researches who contributed their knowledge in related concern. The conclusion of present research paper shows that there is an high increase in use of digital payments services through various applications in India which was not much high before the happening of world-wide pandemic Covid-19.



Keywords: Digital Payment, Covid-19, Consumer Payment, Budget 2023

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Introduction:

Digital Payment System in India:

In a fastest moving digital world there is one largest growing mode of making payments called as Digital

Payments. One of the major objectives of Digital India is to achieve “Faceless, Paperless, Cashless” status. The promotion of digital payments has been accorded the highest priority by



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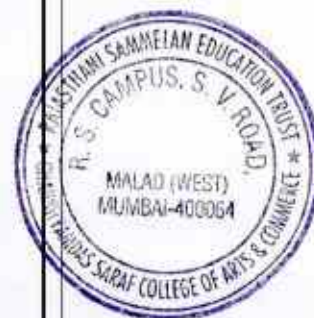
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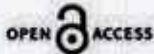
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IMPACT OF DIGITALIZATION ON RISING CASES OF CYBERCRIMES WITH SPECIFIC REFERENCE TO SALARIED PEOPLE IN MUMBAI REGION

Prof. Mansi Dangarwala,

Assistant Professor,

Ghanshyamdas Saraf College of Arts and Commerce, Mumbai



Abstract:

Digital world has grown into many leaps and bounds as a result of multiple innovations and advances in technology. Post co-vid, there has been a humongous rise in the usage of computers and electronic gadgets. The evolution of information technology (IT) is responsible for the stupendous success of communication through internet, diverse reach of business and global interaction on social media platforms. However, it has also lead to a marginal increase in criminal activities in the cyber world.

Cybercrimes refers to the illegal activities that uses a computer network, or a networked device. Most cybercrimes are committed by cybercriminals or hackers to make money.

Cybercriminals are individuals or teams of people who use technology to commit malicious activities on digital systems or networks with the intention of stealing sensitive company information or personal data, and generating profit. Cybercriminals range from individuals to criminal organizations to state-sponsored actors. Just as the type of criminal varies, so do their crimes and the methods they use to break the law. This paper describes the reasons as to why hackers commit cybercrimes, differing types of cybercrimes that are committed these days, how it is impacting the salaried people in Mumbai region and possible solutions to mitigate these attacks.

Keywords: *Cybercrime, Digital, salaried people.*

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Introduction:

New technology creates new opportunities for attackers to perform different crimes. It may be possible to determine where an attack has come from but it is impossible to determine if it has been launched by an individual or by a gang for criminal purposes. This creates difficulties in blaming and deciding what action might be appropriate.

As digitalization and the Internet of Things (IoT) evolves and smart devices become more popular, cybercriminals benefit from a much broader attack surface — increased opportunities to penetrate security measures, gain unauthorized access, and commit crimes. This has affected the salaried class functioning and the way they use digital methods in their everyday life.



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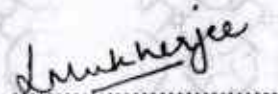
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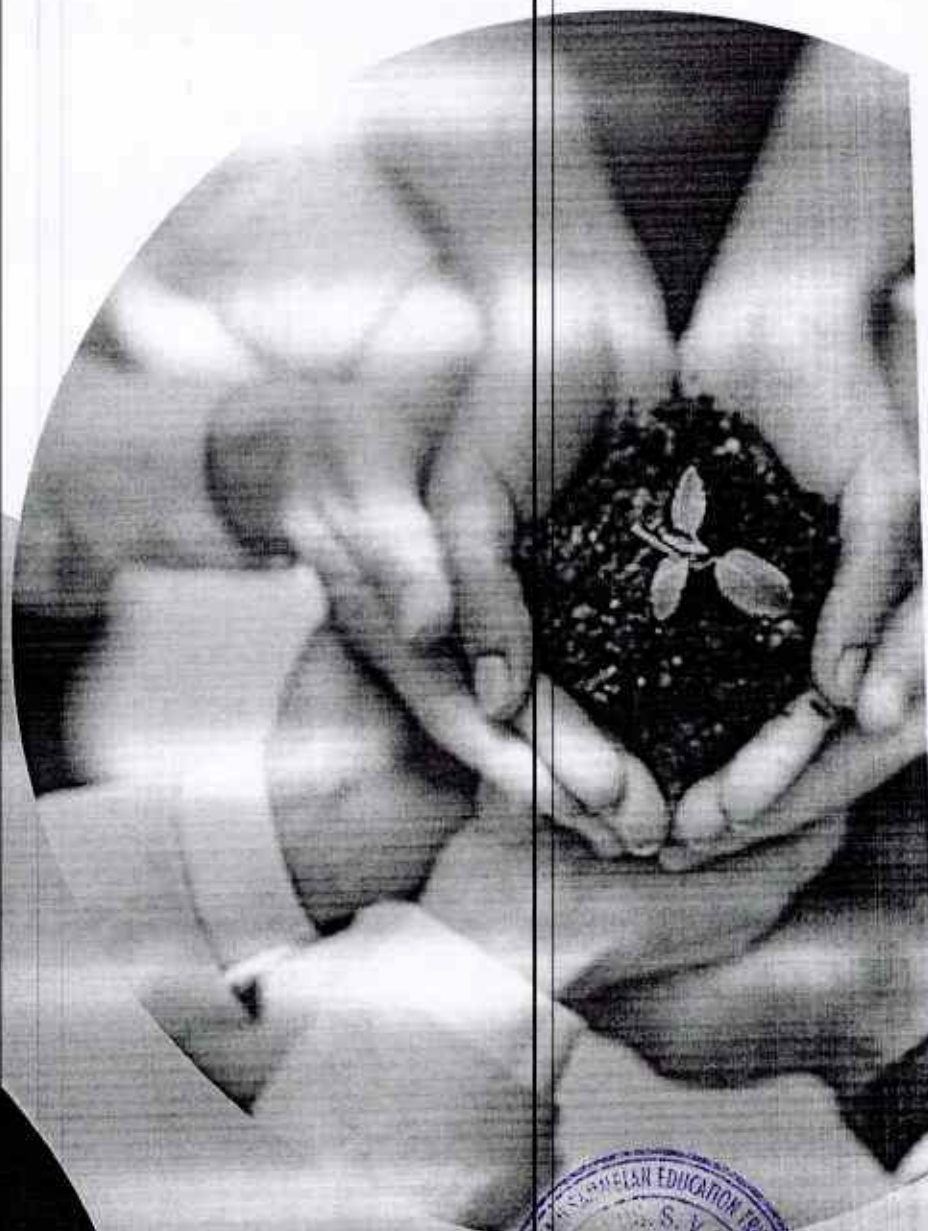
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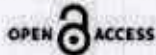
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A STUDY ON AWARENESS AND EASE OF USING E-RESOURCES AMONGST FACULTY WITH SPECIAL REFERENCE TO COMMERCE COLLEGES IN MUMBAI

Dr. Megha Krishna Khedekar

Assistant Professor,

*BMS Department, GhanshyamDas Sarf College of Arts and Commerce,
Malad (West)*



Abstract:

Information is a nervous system for the teacher and researcher, without the information they cannot teach and generate new information in an academic institute. The information and communication technology tools have changed the mode of communication and availability of information in a digital environment. The main purpose of the study is to investigate the awareness and use of electronic resources among the commerce faculty of University of Mumbai.

Keywords: *E-Resources, Information*

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Introduction:

Advances in the field of Information and Communication Technologies (ICT) have made drastic changes in the teaching learning methods. It has led to changes in the traditional methods of teaching. Today's modern technology are providing various services to their users from their digital or virtual library space, it also helps the users to access required information from their fingertips wherever they are. In this era of information explosion E-Resources have become essential to the users.

Concept of E-Resources:

The electronic resources are systems in which information is stored electronically and made accessible through electronic systems and computer networks. These resources include OPAC, CD-ROMs, Online- Databases, E-

journals E-books, Internet resources etc. Multiple accesses speed, richer in content, reuse, timeliness, anywhere access is some of the features of e-resources. IEEE Explore, Elsevier Science Direct, ASCE Journals, ASME Journals, EBSCO, Springer, etc. are the example of some famous e-resources available in India and overseas. These resources are paid resources and only accessible after payment. These resources are only limited access. These are available in so many different packages in different price ranges. In India, these resources are available through INDEST-AICTE consortium and UGC-INFONET consortium on some discounted prices. Electronic resources provide access to information that might be restricted to the user



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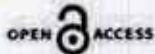
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IMPACT OF GST ON POWER LOOM SECTOR: WITH SPECIAL REFERENCE TO BHIWANDI POWER LOOM SECTOR

Dr. Shagun Srivastava

Research Guide,

Ghanshyamdas Saraf College of Arts & Commerce

Ms. Rekha Pankaj Mishra

Research scholar



Abstract:

Indian textile Industry second largest employment providing sector has several branches like powerloom and handloom. It witnessed both opportunities and challenges as a result of digitalization. 3D technology has been used by many developed nation to expand the size of productivity. Bhiwandi is home to many small power loom units owned largely by master weavers. These power loom units employ around 10-50 untrained weavers depending on size of the unit. Economic analysis is used by governments to determine tax rates and evaluate the financial health of the nation or state, provides insight into how markets operate, and offers methods for attempting to predict future market behaviour in response to events, trends, and cycles. The Goods and Services Tax (GST) just over a year ago, India's biggest ever tax reform, aiming to replace more than a dozen federal and state levies and unify the sprawling economy. While big firms have shaken off the effects of the change and are set to gain from a uniform tax regime, small businesses across the country are still hurting. Main aim of the study has been carried out to analyze the specific problems and prospects of power loom industry of Bhiwandi from GST. Around 400 worker respondent and 30 Owners / Managers were part of the Case Study. Study found that though the nature of work and the process remain almost same but GST has got several economy impacts on powerloom industry. Cost of raw material has increase after GST. To keep parity of selling price the labour engaged in the process were less paid compared to pre GST regime.

Keywords: GST, Bhiwandi, Power Loom Sector.

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Introduction:

Industrialization is important for economic growth and development, garment factories are large contributing sector in industrial growth which provide ample employment opportunities at various level. Economic analysis is the study of forces that determine the distribution of scarce resources. Economic analysis is also used by governments to determine tax rates and evaluate the financial



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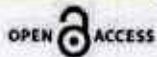
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TO STUDY GROWTH AND SUSTAINABILITY OF RESTAURANT INDUSTRY IN DIGITAL WORLD

Prof. CA Gurunathan Pillai

Research Scholar,

Dr. Urvi Pillai

Assistant Professor,

Ghanshyamdas Saraf College of Arts & Commerce



Abstract:

As a result of digitalization, the global restaurant industry has transformed over the past decades. Embracing technological advancements has allowed many restaurants to enhance efficiency and meet consumer demands in an increasingly digital age. Digitalization in restaurants can be seen in both physical spaces and the online world. One of the ways that embracing technology has helped restaurants' physical spaces run more efficiently is by using self-ordering kiosks, which can gather useful customer data, reduce labor costs, and lower the amount of incorrect orders. In 2020, the global interactive kiosk market value reached 26.63 billion US dollars, a figure that was predicted to grow in the future. This feature of restaurant services became especially important during the coronavirus (COVID – 19) pandemic due to health and hygiene concerns making personal interaction between restaurant workers and customers less possible. The same can be said for the use of contactless payments. The industry has seen the rise of digital technologies. This paper presents an overview on current developments in the restaurant industry and based on an analysis of current digital services, it derives some implications for future directions. Among the observations are that restaurants need to cover more touch points, provide more individualized offerings and strive for more automation as well as integration of their systems.

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Introduction:

In recent years, the digital transformation has fundamentally changed numerous industries. Among the examples are media (news portals, streaming services), retailing (mail ordering and online groceries), tourism (online travel agencies, sharing platforms), and banking (online banking, smart payment.) Similar changes may be observed in the hospitality sector, a part of the larger tourism industry that comprises the restaurant industry. This broader conceptualization includes the production and trading of food where wholesalers are also driving digital initiatives for restaurants. For example, Zomato platform connects restaurants more interactively with their customers by providing digital reservations, online menus, or digital shift schedules. The world is changing every



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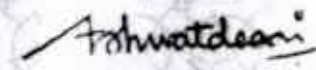
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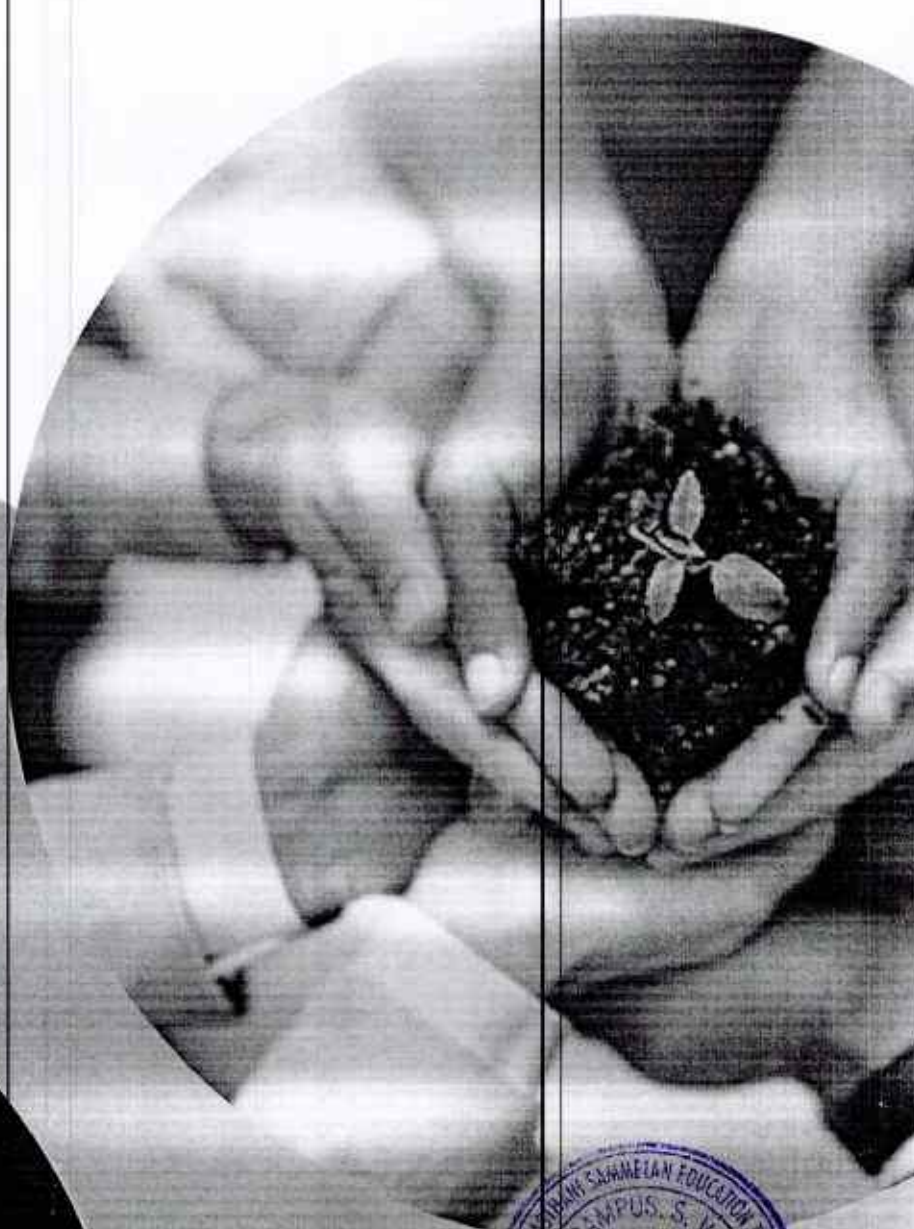
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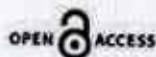
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A STUDY OF NEW EDUCATION POLICY, 2022-23

Dr. Seema Amit Agarwal

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Mumbai, Maharashtra



Abstract:

Education is the most effective tool for any nation to advance in all areas. Education teaches about our glorious past and amazing future advancements. It teaches about science, art, and literature. Education imparts moral values. Education, in general, shapes a person. The New Education Policy was initiated by the Ministry of Human Resource Development (MHRD) under the steering of Prime Minister Narendra Modi. The National Education Policy 2020 was discharged on 29 July 2020, when it had been approved by the Union cupboard. The New National Education Policy (NEP, 2020) replaces the 34-year-old National Education Policy (NEP) that was developed in 1986. The new National Education Policy 2020 could be a step in the right direction toward improving the country's education system. It's a daring and bold policy that seeks to cause a radical transformation of the education system over future decades.

A significant emphasis was put on the digitization of education. Institutions like NIIs and IGNOU would research how to maximize the benefits of online education. Online platforms like SWAYAM and DIKSHA will be reinforced with new content and assessments to make the experience seamless. There is also talk about creating virtual labs where students can apply in-class teaching. All in all, this is a necessity as the world goes digital.

One of the key highlights of NEP is the decision to make the mother tongue or regional language the medium of instruction up to Class 5. Further, the policy emphasizes the need for formative assessments and encourages a peer review system of assessment by creating an Assessment Centre and developing a system

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such as Performance Assessment Review and Analysis of Knowledge for Holistic Development for monitoring the achievement of learning outcomes and guide the boards of education to make learning more contemporary and suited to future needs. The long-term plan of the policy is to do away with the current system of colleges affiliated with universities, and numerous tiny colleges that are pedagogically unviable and financially costly would be merged with larger HEIs. The NEP 2022-23 aims to address various gaps



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Q1. (B) State whether the following statements are true or false (Any 10) [10 Marks]

1. Private Company restricts the right to transfer its shares.
2. The maximum number of Members in case of a Private Company is 200.
3. Company holding more than 50 % of Shares in other company is known as Holding Company.
4. Preference Shares Cannot be redeemed at Discount.
5. Debentures are redeemable at Par, at premium and at discount.
6. Discount on issue of Debentures is a Revenue loss.
7. Debenture Redemption Reserve is required to maintain if redemption is done out of Conversion.
8. General Reserve is Non - Divisible Profit.
9. Profit prior to incorporation arises when company is dissolved and new company is formed.
10. The Profit Earned by the Company from the date of Incorporation to the Year ending date is known as Pre - Incorporation Profit.
11. Preliminary expenses written off should be charged Pre- Incorporation Period.
12. The Profit or loss during Post - Incorporation is transferred to Capital Reserve Account.



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USE OF LOCAL TRANSFORMATION OF LIE GROUPS TO OBTAIN GENERATING FUNCTIONS OF ZONAL POLYNOMIAL

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Abstract

The object of the present paper is to use local transformation of lie group to obtain generating functions for biorthogonal polynomial Zn^alpha(x,k) defined by Konhauser.

Key Words: Zonal polynomial, Lie group, Local transformation.

1. introduction

The orthogonal polynomial play an important role in the theory of approximation, Quening, coding and other branches of applied mathematics, where the polynomial functions occur as weight function.

Now a days group theoretic method for obtaining generating functions have received much attention. L. Weisner [1955, 1959] made a significant study in this direction. He has derived a method for obtaining generating functions for sets of functions, which satisfy the certain conditions, Hermite, Bessel, generalized Lagurre and Gegenbauer functions. The method followed to construct a partial The Lie product is given by [alpha,beta] = alpha*beta - beta*alpha for alpha,beta in sl(2). The basis elements for the Lie-algebra of the special linear group sl(2):

J+ = (0 -1; 0 0), J- = (0 0; -1 0), J3 = (1/2 0; 0 -1/2) (1.1)

Which satisfies the commutation relations [J3, J+] = J+, [J3, J-] = -J-, [J+, J-] = 2J3 (1.2)

The object of the present paper is to obtain some generating functions of Zonal polynomial Zn^alpha(x,k) using Local transformation of Lie groups. The method followed is different from the methods given earlier.

Derivatives of Generating Functions

In the year 1967 Konhauser (3) defined the biorthogonal Zonal polynomial Zn^alpha(x,k) of nth degree as:

Zn^alpha(x,k) = Gamma(kn + alpha + 1) / n! * sum_{j=0}^n (-1)^j * C(n,j) * x^kj / Gamma(kj + alpha + 1), Re(alpha) > 1 (2.1)

= (1+alpha)kn / n! * 1Fk[-n; 1+alpha/k, 2+alpha/k, ..., k+alpha/k; (x/k)^k] (2.2)

on putting k = 1, [2.2] reduces to Lagurre Polynomial Rainwhile [2] :



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ABSTRACT

Probability is commonly used by data scientists to model situations where experiments conducted during similar circumstances, yield different results. Probability allows data scientists to assess the certainty of outcomes of a particular study or experiment. An experiment is a planned study that is executed under controlled conditions. When a result is not already predetermined, the experiment is referred to as a chance experiment. Conducting a coin toss twice is an example of a chance experiment. Today's data scientists need to have an understanding of the foundational concepts of probability theory including key concepts involving probability distribution, statistical significance, hypothesis testing and regression.

Key Word: Probability, Concepts, Interpreting and Rules.

Concepts of Statistics & Probability:

Decisions or predictions are often based on data—numbers in context. These decisions or predictions would be easy if the data always sent a clear message, but the message is often obscured by variability. Statistics provides tools for describing variability in data and for making informed decisions that take it into account.



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Chapter - 5

Central Tendency: Meaning, Uses and Measures!

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ABSTRACT

One of the objective of the analysis of data is to get one single value which can describe characteristics of the entire mass of data, which can be considered as representative of an entire distribution. A value satisfying this criterion is a central value or an averages.

In any research, enormous data is collected and, to describe it meaningfully, one needs to summarise the same. The massiveness of the data can be reduced by organising it into a frequency table. Frequency distribution organises the heap of data into a few meaningful categories. Collected data can also be summarised as a single index/value, which represents the entire data. These measures may also help in the comparison of data. Statisticians use a variety of numerical measures in order to summarise data in a concise yet informative manner. The best known of these measures is the arithmetic mean, popularly referred to as the average. Closely related measures include the median and the mode. All three measures define