Sr. No.

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Forensic Accounting	Golden Research Thoughts	3.4052 (UIF)	2231-5063
2	Conference	National	25 th February, 2016	Emerging Trends in Finance, Management, Accounting, Auditing and Reporting in India	Ramanand Arya D.A.V. College Bhandup (E)	Forensic Accounting	International Journal Management guru: Journal of management Research	-	2319-2429
3	Seminar	National	9 th April, 2016	Enhancing Quality in Higher Education : Challenges and Issues	Ramanand Arya D.A.V. College Bhandup (E)	An empirical study of concept of financial audit in educational institutions	Golden Research Thoughts	3.4052 (UIF)	2231-5063
4	Conference	International	12th Dec. 2015	Multi-Disciplinary Research	JJTU & D.T.S.S. College of Commerce Malad (E)	Forensic Accounting: psychology and Sociology of fraud	Golden Research Thoughts	3.4052 (UIF)	2231-5063

I SSN NO: 2231-5063 Page No: 40 TO 44



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&

Tuesday - 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org





GOLDEN RESEARCH THOUGHTS Content

ISSN NO:-2231-5063

	NO:-2231-5063						
Sr.		52(UIF)					
No		Pag					
1							
2	The Role Of Effective Talent Management In Organizational Success Ansari Md. Nasir and Kadantot Sheetal Mathew	1					
1 -	Labour And Welfare Economic						
	Carolline David and Dr. Shagun Srivastava	7					
3	Developing Communication Skills For France Little						
4		11					
4	Make In India - Changing Horizons	1					
Section 1	Dr. Lipi Mukherjee	16					
5	Human Resource Accounting						
	Dr. Nikhil V Kothari	22					
6	Financial Inclusion In New-Age India						
	Dr. Shalu Parashar	28					
7	Logistics And E-Commerce Of Amazon.In						
	Dr. Sunita Tidke	34					
8	Forensic Accounting						
_	Dr. C. A, Jayant Apte and C. A. Ashwat Desai	40					
9	A Study On The Impact Of Online Reviews On Consumer Purchase Decision						
		45					
	yer Seethalakshmi Balakrishnan						
	mportance Of Informed Consent In Medical Cases To Protect	50					
	Calichand Govardhan	30					
1	usiness Of English Newspapers Of Meghalaya And Its Influence						
		55					
2 6	Manjula Srinivas and Maphishisha Nongbri						
N	rs. Aarti G. Borkarm	59					



والمرافق المرافق المرا



college of arts & commerce

Ghanshyamdas Sarat

Rajasthani Sammelan Education Trust's Ghanshyamdas Saraf College Of Arts & Commerce, S. V. Road, Malad (W), Mumbai

Re-Accredited By NAAC with "A" Grade

Organizes

UGC Sponsored Inter-Disciplinary National Conference on "CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" By **Department of Commerce**

Monday -1st February 2016 & Tuesday - 2nd February 2016

This is to certify that Dr./Mr. /Mrs. C. A, Jayant Apte And C. A. Ashwat Desai of Ghanshyamdas Saraf College, Malad, West Mumbai. presented a paper at the National Level Conference on "CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" His/ Her contribution to the Conference is highly appreciated.

DR. SHRIPAD JOSHI Convenor



DR. SUJATA KARMARKAR Principal



International Journal

ISSN 2319-2420 (Page No 218 16 21

Management Guru: Journal of Management Research

VOL.IV | Issue No.1 | February 2016 | Special Issue



Uttari Bharat Sabha's

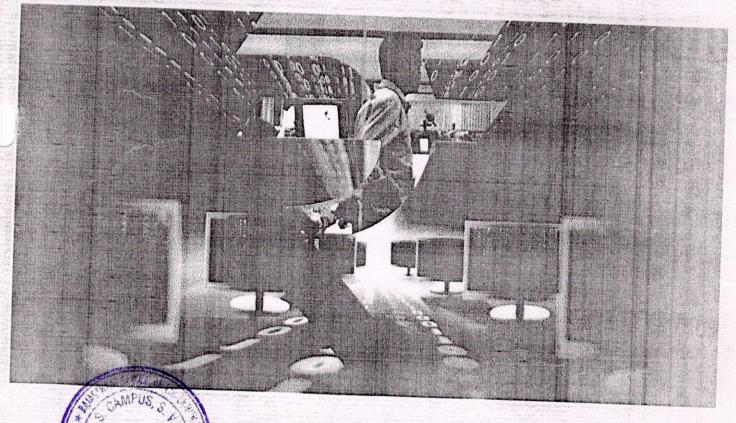
Ramanand Arya D.A.V. Gollege

Bhandup East, Mumbai - 400042

One Day National Conference

on

Emerging Trends in Finance, Management, Accounting, Auditing and Reporting in India



Organised by
epartment of Accountancy
Thursday 25th February 2016

No. Title and Name of the Author (s)	1	INDEX	-
Senatoral And Experimental Economics: Basics Dr. Diwakar Dhondu Kadam	-	or.	
Inflation Accounting Strategic Management Accounting What Is The Current State Of The Strategic Management Accounting What Is The Current State Of The Prin. Dr. Satinder Kaur Gujral		Behavioral And Fig. Behavi	Pa
1814ation Accounting Asif Baig Strategic Management Accounting - What Is The Current State Of The Concept? Prin. Dr. Satinder Kaur Gujral Contemporary Issues In Management - 'A Pathway For Vision 2020': Issues In Marketing Prasanna Gupta A Study Of Coporate Social Responsibility Practices In Top Companies In India CMA Neetu Kapoor A Study On Employees' Absenteeism And Its Impact On Productivity In Selected Manufacturing Sector Units With Respect To Navi Mumbai 19	3	Dr. Diwakar Dhondu Kadam	N
Strategic Management Accounting - What Is The Current State Of The Prin. Dr. Satinder Kaur Gujral Concept? Prin. Dr. Satinder Kaur Gujral Contemporary Issues In Management - 'A Pathway For Vision 2020': Issues In Marketing Prasanna Gupta A Study Of Coporate Social Responsibility Practices In Top Ten Companies In India CMA Neetu Kapoor A Study On Employees' Absenteeism And Its Impact On Productivity In Selected Manufacturing Sector Units With Respect To Navi Mumbai 19 Goods And Services Tax (GST) And Ease Of Doing Business In India 2018 The Role Of Responsibility Accounting In The Effective Performance Of An Organisation S. Sridharan Corporate Social Responsibility - In The Context Of The Indian Companies Act, 2013 Seema Phadke Corporate Social Responsibility - In The Context Of The Indian 210 An Overview Of Human Resources Accounting And Major Obstacles For MRA In India Manoj B. Makawana Human Resource Accounting - Methods, Issues And Challenges 222 Carbon Credit Accounting Mechanism Dr. C. A Mahesh Bhiwandikar Learnings From The Global Financial Crisis CA Yogesh Patel	3	6 Asif Baig	16
Contemporary Issues In Management - 'A Pathway For Vision 2020': Issues In Marketing Prasanna Gupta A Study Of Coporate Social Responsibility Practices In Top Ten Companies In India CMA Neetu Kapoor A Study On Employees' Absenteeism And Its Impact On Productivity In Vidya Sadhu Kshirsagar A Study On Employees' Absenteeism And Its Impact On Productivity In Vidya Sadhu Kshirsagar A Study On Employees' Absenteeism And Its Impact On Productivity In Vidya Sadhu Kshirsagar The Role Of Responsibility Accounting In The Effective Performance Of An Organisation S. Sridharan Corporate Social Responsibility - In The Context Of The Indian Sema Phadke Forensic Accounting Dr. CA Jayant Apte and CA Ashwat R. Desal An Overview Of Human Resources Accounting And Major Obstacles For HRA In India Manoj B. Makawana Human Resource Accounting - Methods, Issues And Challenges Santosh Tiwari Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis CA Yogesh Patel	3		17
A Study Of Coporate Social Responsibility Practices In Top Ten Companies In India CMA Neetu Kapoor A Study On Employees' Absenteeism And Its Impact On Productivity In Selected Manufacturing Sector Units With Respect To Navi Mumbai 19 Coods And Services Tax (GST) And Ease Of Doing Business In India CA Pramod V. Lele The Role Of Responsibility Accounting In The Effective Performance Of An Organisation S. Sridharan Corporate Social Responsibility - In The Context Of The Indian Companies Act, 2013 Seema Phadke Forensic Accounting Dr. CA Jayant Apte and CA Ashwat R. Desai An Overview Of Human Resources Accounting And Major Obstacles For HRA In India Manoj B. Makawana Human Resource Accounting - Methods, Issues And Challenges Santosh Tiwari Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis CA Yogesh Patel	_	. Dr. Satinder Kaur Gujral	e 175
A Study On Employees' Absenteeism And Its Impact On Productivity In Selected Manufacturing Sector Units With Respect To Navi Mumbai 19 41 Goods And Services Tax (GST) And Ease Of Doing Business In India 2006 42 The Role Of Responsibility Accounting In The Effective Performance Of An Organisation S. Sridharan 2006 43 Corporate Social Responsibility - In The Context Of The Indian 2006 44 Companies Act, 2013 45 Seema Phadke 210 46 Forensic Accounting Dr. CA Jayant Apte and CA Ashwat R. Desai 210 47 An Overview Of Human Resources Accounting And Major Obstacles For HRA In India 218 48 Human Resource Accounting - Methods, Issues And Challenges 218 49 Carbon Credit Accounting Mechanism 228 40 Caron The Global Financial Crisis 228	38	Trusunna Gupta	183
Goods And Services Tax (GST) And Ease Of Doing Business In India 206 The Role Of Responsibility Accounting In The Effective Performance Of S. Sridharan Corporate Social Responsibility - In The Context Of The Indian Companies Act, 2013 Seema Phadke Forensic Accounting Dr. CA Jayant Apte and CA Ashwat R. Desai An Overview Of Human Resources Accounting And Major Obstacles For HRA In India Manoj B. Makawana Human Resource Accounting - Methods, Issues And Challenges Carbon Credit Accounting Mechanism Dr. CA Mahesh Bhiwandikar Learnings From The Global Financial Crisis	39	CMA Neetu Kapoor	189
The Role Of Responsibility Accounting In The Effective Performance Of An Organisation S. Sridharan Corporate Social Responsibility - In The Context Of The Indian Companies Act, 2013 Seema Phadke Forensic Accounting Dr. CA Jayant Apte and CA Ashwat R. Desai An Overview Of Human Resources Accounting And Major Obstacles For HRA In India Manoj B. Makawana Human Resource Accounting - Methods, Issues And Challenges Santosh Tiwari Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis CA Yogesh Patel		Mya Saanu Kshirsagar Wumbai	194
Corporate Social Responsibility - In The Context Of The Indian Companies Act, 2013 Seema Phadke Forensic Accounting Dr. CA Jayant Apte and CA Ashwat R. Desai An Overview Of Human Resources Accounting And Major Obstacles For HRA In India Manoj B. Makawana Human Resource Accounting - Methods, Issues And Challenges Santosh Tiwari Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis		CA Pramod V. Lele The Role Of Responsibility Assessed:	200
Forensic Accounting Dr. CA Jayant Apte and CA Ashwat R. Desai An Overview Of Human Resources Accounting And Major Obstacles For HRA In India Manoj B. Makawana Human Resource Accounting - Methods, Issues And Challenges Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis CA Yogesh Patel		3. Stunaran	206
An Overview Of Human Resources Accounting And Major Obstacles For HRA In India Manoj B. Makawana Human Resource Accounting - Methods, Issues And Challenges Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis C A Yogesh Patel	43	Corporate Social Responsibility - In The Context Of The Indian Seema Phadke	210
HRA In India Manoj B. Makawana Human Resource Accounting - Methods, Issues And Challenges Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis CA Yogesh Patel	4	Forensic Accounting Or. CA Jayant Apte and CA Astronomy	
Human Resource Accounting - Methods, Issues And Challenges Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis C A Yogesh Patel	5 1	An Overview Of Human Resources Accounting And M.	213
Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis CA Yogesh Patel		ranoj B. Makawana	218
Carbon Credit Accounting Mechanism Dr. C A Mahesh Bhiwandikar Learnings From The Global Financial Crisis CA Yogesh Patel			222
CA Yogesh Patel	1	. CA Manesh Bhiwandikar	
1 777	C.	- Serie Futet	
Evaluation Of Global Financial Crisis Spotlighting Greece And India 238 Margaret C. William 238		aluation Of Global Financial Crisis Sandi La	233

MALAD (WEST) MUMBAI-400064 **Uttari Bharat Sabha's**



RAMANAND ARYA D.A.V. COLLEGE

Veer Savarkar Marg, Station Road, Bhandup (East), Mumbai- 400 042.

(NAAC Accreditation: 'A' Grade with CGPA 3.19)

Certificate

This is to certify that Prof./Dr./Ms./Mr. ____C.A. Jayant Apte

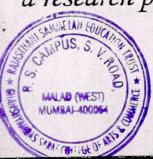
of Ghanshyamdas Saraf College, Malad (W), has participated in the one day

National Conference on "Emerging Trends in Finance, Management Accounting,

Auditing and Reporting in India" organised by the Department of Accountancy,

Ramanand Arya D.A.V. College, Mumbai, on 25th February, 2016 & presented

a research paper titled, "Forensic Accounting."



Prin. Dr. Ajay M. Bhamare Conference Chairperson



AN EMPIRICAL STUDY OF CONCEPT OF FINANCIAL AUDIT IN EDUCATIONAL INSTITUTIONS

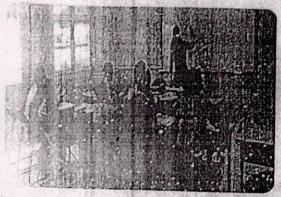
Dr. Jayant Apte and CA Ameya Tanawade²

Vice Principal, G.Saraf college, Malad west Mumbai.

Lecturer, Faculty of Accountancy, G. Saraf college, Malad west Mumbai.

ABSTRACT:

ducational institutions play major role in nation building. Future of the country is shaped in such institution. Though these institutions are 'not for profit but there needs to be sense of accountability towards society by such institutions as majority of them are funded in the form of grants by exchequer, Also they get donations from society so they owe responsibility society in terms of money spent on education. This educational institution, get their accounts audited but is it sufficient? This study discusses at length concepts of financial audit, such audit in educational estimates.



audit, such audit in educational institutions, formation of audit committee as part of governing structure and display at public domain financial at the ents and audit report of financial institutions.

KEYWORDS: Educational Institutions, Financial Add It Audit Committee.

1. INTRODUCTION:

Educational Institution: The Concept:

According to Oxford Dictionary, "An expanisation founded for religious, educational, professional or social purpose is called as institution". So it is nothing but body formed by group of people to achieve specific task or attain certain roal, may be commercial or may be social. Same Oxford Dictionary defines education as, "The increase of receiving or giving systematic instructions".

If we combine these two then the real set which immerges is called as, "An educational institution", which can be defined as, "amorgan as an incorporated or established by group of people for initiating process of receiving and giving a tamatle instruction through School, College or University."

For the purpose present study we are considering only colleges.

College as an educational concept:

A college is a concept derived from Later word collegiums. It is an educational institution.

According to www.merriam-webster.com college on he defined as, "An independent institution of

The Internal Quality Assurance Cell (1. Q. A.)

1





Uttari Bharat Sabha's

RAMANAND ARYA D. A. V. COLLEGE

Veer Savarkar Marg, Station Road, Bhandup (East), Mumbai - 400 042. NAAC Accreditation: 'A' Grade with CGPA 3.19

Certificate

This is to certify that Prof./Dr./ Ms. /Mr. Jayant Apte and CA Ameya Tanawade of G. Saraf college, Malad west Mumbai. has participated in the One Day Interdisciplinary Seminar on "ENHANCING QUALITY IN HIGHER EDUCATION: CHALLENGES AND ISSUES" organized by Ramanand Arya D. A. V. College, Mumbai, on 9th April, 2016 & presented a research paper entitled AN EMPIRICAL STUDY OF CONCEPT OF FINANCIAL AUDIT IN EDUCATIONAL INSTITUTIONS



Prin. Dr. Ajay M. Bhamare Seminar Chairperson





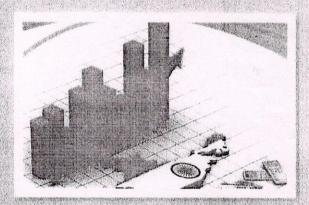
JJTU & D. T. S. S. College Of Commerce Jointly Organizes

Global Uncertainty:
A Great Opportune Moment
for Indian Economy

International Conference on Multi-Disciplinary Research

Saturate 110 de la la librer 2015





VENUE

Sanskar Sarjan Education Society's

D. T. S. S. COLLEGE OF COMMERCE,

Kurar Village, Malad East, Mumbai - 400097,





GOLDEN RESEARCH THOUGHTS Content

ISSN NO:-2231-5063

Sr.	Impact Factor : 3.405	2(UIF)
No	Title and Name of The Author (S)	Pag
1	Forensic Accounting: The Psychology And Sociology Of Fraud Dr (CA) Jayant Apte And CA Ashwat R Desai	1
2	Job Crafting- An Innovation To Attain Higher Job Satisfaction Dr. Sussmita Daxini and Dipti Maloo	5
3	A Study On Functioning Of Employee State Insurance (Esi) Model Hospital Of Andheri Dr. Sussmita Daxini and Prof. Vinod H. Kamble	12
4	Role Of Agriculture In Indian Economy, And Contemporary Problems Of Farmers In India, An Overview Mrs. Manisha P. Nair	20
- 5	Indian Industry In Midst Of Global Uncertainties Dr. Suryawanshi B. B.	26
6	Emerging Markets (Em): The New Destination For Indian Banking Somnath S. Vibhute	30
7	Brand Revitalization As A Tool For Brand Relevance-Mcdonald's Way Dr. Parag Ajagaonkar and Dr. Anjali Patkar	36
8	A Study On Statistics Of Sick Units Of Indian Small Scale Industries (SSI) Prof. Aditi Khare and Prof. Vinod Kamble	42
9	Growth Of Indian Qsr Industry With Special Reference To Mcdonalds Corporation. Prof. Khatib Noaman	49
10	Study Of Different Mobile Operating System. Sweta mishra	57
11	Credit Card Frauds In Mumbai Samrat Srivastava	65
12	Basel III Norms- Challenges And Benefits Vikas Mishra	72
	Global Uncertainties Will Definitely Increase The Importance Of Agricultural Development In India Caroline David	76
14	Global Uncertainty And Indian Infrastructure Nita Nerurkar	81
	Global Uncertainty And Stress Among The Youth: Great Opportunity For The Innovative Library Services Dr. Yojana Yatin Patil	87
15	'Can Innovations Meet The Challenges Of Tourism Industry? Dr. Satish .A. Naringrekar	94





Global Uncertainty: A Great Opportune Moment for Indian Economy



One Day International Conference on Multidisciplinary Research

Certificate

This is to certify that Prof./Dr./Mr./Ms. Tayant Aple

Gharshyamdas Saraf College

has participated and

presented a research paper entitled Foursic Accounting: The Psychology

Nocology of Fraud

in the International Conference on

Multidisciplinary Research organized by IJTU, in association with D.T.S.S.

College of Commerce, held on 12th December, 2015

Conference Chairman

Conference Convener

Conference Secretary

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	23 rd April, 2016	Contemporary Issues in the Development of Rural India	Dr. C. D. Deshmukh Commerce and Sau. K. G. Tamhane Arts College Raigad	New challenges and opportunities for rural development	International Journal Management guru: Journal of management Research	-	2319-2429
2	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Soft skills for career development with reference to make in India	Golden Research Thoughts	3.4052 (UIF)	2231-5063

Academic Year 2015 - 2016



Management Guru: Journal of Management Research

VOL.IV | Issue No. 5 | June 2016 | Special Issue International Journal

Konkan Education Society's



Dr. C. D. Deshmukh Commerce & Sau. K. G. Tamhane Arts College

Roha] Dist. Raigad, Maharashtra 402 109

(website: www.cddcrohaedu.org)

(Re-accredited 'B' Grade by NAAC with CGPA 2.62) "Best College Award 2011-12" by University of Mumbai

Organizes

National Multidisciplinary Conference on

CONTEMPORARY ISSUES IN THE DEVELOPMENT OF RURAL INDIA



	Tushar Bhagwan Sadakal	326
62	New Challenges And Opportunities For Rural Development	320
′	Gopal Sonar	329
63	Communication Strategees For Rural Markets	327
	Seema Shashikant Kadam	334
64	Study Of Heavy Metal Content In Water Of Amba River Near Pali,	334
	Dist. Raigad (Maharashtra).	A
	V.R. Jadhayar And V.S.Shinde	220
65	Industry-Institute Partnership: Bridging The Skills Gap	339
05	D. Filing Podrigues F. Melo And Mr Saidas Khorjuvekar	245
66	Structure Of Women Enterprises (A Case Study Of Rural Thane)	345
	Dr. Surekha B. Mishra	



Konkan Education Society's



Prof. Samrat A. Jadhav

(Convenor)

Dr. C. D. DESHMUKH COMMERCE & SAU. K. G. TAMHANE ARTS COLLEGE

Roha, Dist. Raigad, Maharashtra 402 109.

NAAC Re-acceredited 'B' Grade with CGPA 2.62

"Best College Award 2011-12" by University of Mumbai

Dr. Deepak P. Raverkar (I/C Principal & Chairman)

Affiliated to University of Mumbai
National Multidisciplinary Conference

CONTEMPORARY ISSUES IN THE DEVELOPMENT OF RURAL INDIA

Certificate

This is to certify that Prof./Dr:/Mr./Ms. Cropal Sonar of
Ghanshamdus Shraf Collège Malad, Mumbai. has participated in the
One Day National Multidisciplinary Conference on "Contemporary Tssues in the Development of Rural India
held on Saturday, 23 ^d April, 2016
He/ She presented a paper entitled New Challenges & Opportunities for Rural
Development.
Samof Malab (West)



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on

Monday -1st February 2016 &

Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

14	Startup India - The Way Ahead Mansi Dangarwala	68
15		-
13	Nisha Agarwal	73
16	The Impact Of Forensic Accounting On Fraud Detection	79
	Preeti Matharu	"
17	Soft Skills For Career Development With Reference To Make In India	83
\sim	Prof. Gopal .J. Sonar	63
18	Preparing Libraries For Vision 2020	87
	Ms. Neha M. Joshi	0,
19	Retail Marketing (With Reference To Online Shopping)	91
	CA. Gurunathan Pillai	31
20	Csr-A Case Study Of Tata Group.	97
	Ms. Kanchan Prajapat	
21	"Implications Of New Government Schemes Under Hr Pertaining To	104
	Powerloom Industry At Bhiwandi Region District Thane"	104
	Neelam Eknath Patil	
22	Public Private Partnership In Indian Infrastructure- Trends, Issues	111
	And Challenges	111
	Nidhi Mehta	
23	New Education Policy Of Government Of India	116
	Prof. Niteen Lad	110
24	Are You Workaholic, Or A Hard Worker. Does It Affect You And	120
	Your Life?	120
	Prof. Saraswathy Kumar	
25	E-Marketing With Reference To Amazon.Com	126
	Rubina Rafique Kabani	
26	Transition Of E-Commerce To M –Commerce With Reference To	132
	Marketing Under New Governance	132
	Samita Sanjay Naik	
27	A Study On Skill Development, Industrial Relation And Productivity	137
	Of Small Scale Industrial Workers	
	Samita Sen Gupta	





Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mys./Ms./Dr Gopal J. Sonar
of Ghanshyamdas Saraf college has participated / presented a research paper titled Soft skills for Career Development with reference to make in India
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.
TOON TOODS

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL



Rajasthani Sammelan Education Trust's

Ghanshyamdas Saraf College Of Arts & Commerce, S. V. Road, Malad (W), Mumbai

Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

CONTROL CONTRO

Re-Accredited By NAAC with "A" Grade

Organizes

UGC Sponsored Inter-Disciplinary National Conference on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" By

Department of Commerce

on

Monday -1st February 2016 & Tuesday - 2nd February 2016

This is to certify that Dr./ Mr. /Mrs. Gopal J. Sonar of Ghanshyamdas Saraf College Of Arts And Commerce. presented a paper at the National Level Conference on "CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" His/ Her contribution to the Conference is highly appreciated.

S.H. Joshi

DR. SHRIPAD JOSHI Convenor



DR. SUJATA KARMARKAR Principal

Protection to the traction to the traction of the traction of

Sr. No.

Academic Year 2015 - 2016

			5/2	~
ISSN / ISBN No.	2231-5063	2231-5063	2231-5063	2231-5063
Impact Factor	3.4052 (UIF)	3.4052 (UIF)	3.4052 (UIF)	3.4052 (UIF)
Title of the journal	Golden Research Thoughts	Golden Research Thoughts	Golden Research Thoughts	Golden Research Thoughts
Title of the Paper/ Poster presented (if any)	The need and Importance of the Teachers	Awareness And Importance Of API Testing In Mobile Application Due To Changing Trends Towards m-Governance From e- Governance	Predicting the new trend of the stock price by using technical analysis tools like trendline and multiple exponential moving averages	Social Media- Use and misuse
Venue	Laxmi Book Publication	JJTU & D.T.S.S. College of Commerce Malad (E)	Ghanshyamdas Saraf College Malad Malad (W)	Ghanshyamdas Saraf College Malad Malad (W)
Theme / Title	International Recognized Multidisciplinary Research Journal	Multi- Disciplinary Research	Contemporary Issues in New Governance with a Perspective Vision – 2020	Contemporary Issues in New Governance with a Perspective Vision – 2020
Date/s	July, 2015	12th December, 2015	1st and 2nd February, 2016	1st and 2nd February, 2016
Level (International / National / State / University etc.)	International	International	National	National
Seminar / Workshop / Conference / Refresher Course etc.		Conference	Conference	Conference
Sr. No.	1	8	т	- 4

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

ISSN / ISBN No.	2231-5063		2231-5063	i i	2230-7850		2319-2429		2319-2429
Impact	3.4052 (UIF)	3.4052 (UIF) 3.4052 (UIF)		4 1625	4.1625 (UIF)		3.19		8
Title of the journal	Golden Research Thoughts		Golden Research Thoughts	Indian	Research Journal	Management	Guru: Journal of management research	Management	Guru: Journal of Management research
Title of the Paper/ Poster presented (if any)	The gimmicks of the yellow metal-An analytical study in commercial market		New Governance: human Resource Mgmt through Spiritual Vision from Bhagwadgeeta.		A study of working condition of teachers		Effect of Social Media on e- purchasing among teenagers		000000 00000 000000
Venue	anshyamdas af College ad Malad	(w)	Ghanshyamdas Saraf College Malad Malad (W)		Laxmi Book Publication		Ramanand Arya D.A.V. College Bhandup	Dr. C. D.	Deshmukh Commerce and Sau. K.G. Tamhane Arts College Raigad
Theme / Title	Contemporary Issues in New Governance with a Perspective	Vision – 2020	Contemporary Issues in New Governance with a Perspective Vision – 2020		Mentanona Recognized Multidisciplinary Research Journal		Contemporary Issue in Management : A pathway for vision 2020		Contemporary Issues in the development of rural India
Date/s	Date/s 1st and 2nd February, 2016		1st and 2nd February, 2016	February, 2016		12 th March, 2016			23 rd April, 2016
Level [International / National / State / University			National		International		National		National
Seminar / Workshop / Conference / Refresher	Course etc.		Conference				Conference		Conference
Sr. No.	v.		9		7		∞		6

S.R. NO. 3

Shripad Sir.

Volume - 5 | Issue - 1 | July - 2015



MUESEVECE OUGHES

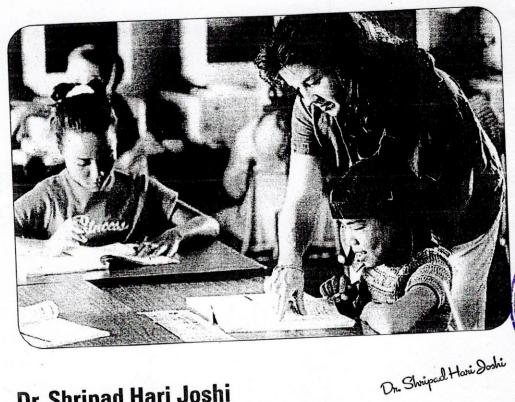
International Recognition Multidisciplinary Research Journal

।। ताकृत्वदर्भ हैवावरंका 3.4052(UIF)



THE NEED AND IMPORTANCE OF THE **TEACHERS**







Dr. Shripad Hari Joshi

Associate Professor, M. Com., M.A., Ph.D, Ghanshyamdas Saraf College of Arts & Commerce, Swami Vivekanand Road, Malad West Mumbai.

ABSTRACT:- The teacher has a great responsibility to fulfill towards society and the human race. The teacher is of vital importance in every aspect of life and sphere of education. This is the responsibility of the teacher but what about society and the conditions that teacher faces in the...

Editor - in - Chief - Dr. T. N. SHINDE



Golden Research Thoughts

ISSN NO:-2231-5063 Vol.- 5, Issue -1, July - 2015

Contents



24

Indian Banking Scenario – Challenges & Opportunities Elia Thagaram and Tilak Kumar Vadapalli

28

Yoga For Athletes Hanumanthayya Pujari

GRT

1

The Need And Importance Of The Teachers
Dr. Shripad Hari Joshi



4

Freedom Of Speech And Expression Test of reasonable restriction

Birendra Kumar Tiwari



14

Impact Of It-Bpo Industry On The Indian Economy And Society - A Study Of Selective It Employees.

Chandra Sekhara Reddy Konda, Sowmya Bommu, and

Chandra Sekhara Reddy Konda , Sowmya Bommu and G. V Naidu



20

Teacher Effectiveness Of Vidya Sahayak Teachers Of Primary Schools

Chandresh H. Rathod

IN THIS ISSUE	
Ibrahim Shikandar Mullani	33
K. Radhika	39
Kshirsagar. J. J. and Donglikar.C.V	51
Prashant Srivastava and Monica Juneja	56
S. Jesily and R. Rooslin	63
Sanjay D.Pagar	73
Shankarlingamma Patil	79
Sonia Almeida and Shefali Pandya	84
Vipin Kumar and Ritesh Kumar	91



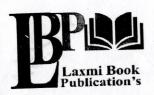
Certificate of Publication

International Recognized Multidisciplinary Research Journal Impact Factor: 3.4052(UIF) ISSN 2231-5063

RNI: MAHMUL 2011/38887

Golden Research Thoughts

This is to certify that our review board accepted research paper of Dr. / Shri./Smt.: Shripad Hari Joshi Topic:- The Need and Importance of The Teachers. College:-Ghanshyamdas Saraf College of Arts & Commerce, Swami Vivekanand Road, Malad West Mumbai. The research paper is original & innovative. It is done double blind peer reviewed. Your articleis published in the month of July, year 2015.



Laxmi Book Publication

258/34, Raviwar Peth, Solapur-413005 Maharashtra India Contact Detail: +91-0217-2372010 / 9595-359-435 e-Mail: ayisrj2011@gmail.com

Website: www.isrj.org

Authorised Signature t. n. shinde

> T.N. Shinde **Editor-in-Chief**





JJTU & D. T. S. S. College Of Commerce

Jointly Organizes

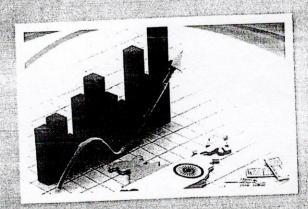
Global Uncertainty:

A Great Opportune Moment
for Indian Economy

International Conference on Multi-Disciplinary Research

Saturday, 12th December 2015





VENUE

Sanskar Sarjan Education Society's

D. T. S. S. COLLEGE OF COMMERCE,
Kurar Village, Mala Fast, Mumba 400097,

Dr. Shipad Joshi

ISSN No: 2231-5063

Golden Research Thoughts Journal





Global Uncertainty: A Great Opportune Moment for Indian Economy

One Day International Conference

On

Multidisciplinary Research

On

12th December, 2015



Published & Printed By,



BOOK PUBLICATION, Solapur Ph.: 0217-2372010 / +91-9595-359-435 Email.: ayisrj2011@gmail.com Website.: www.lsri.in

GOLDEN RESEARCH THOUGHTS

Content

Impact Factor: 3.4052(UIF)

or.	O:-2231-5063	Page No	
O	Title and Name of The Author (S)		
1	Innovation - Growth Of India		
-	Mr. Mayur Kalidas Vhatkar	8	
2	Older Entrepreneurs: The Startup Mentality Is Not Bound by Age		
		15	
3	Challenges & Opportunities For Working Women In Global Scenario		
	1: Chinallian	25	
4	Inflationary Trends In India (1951 To 2015)Causes And Measures.		
	Krishnan Nandela	32	
5	A Study On Forensic Accounting In India		
	Chahanaz Nazkani	38	
6	Human Resources Mobility-A Brain Deposit?: An Indian Perspective		
		43	
7	Dr Jayashree Menta Quantification And Estimation Of Bromate From Package Drinking Water Byion		
,			
	D. Danmali Chaturyedi (hanakya iliakei, visiliakei	50	
8	Study Of Spatial Setting Of Tourism In Mumbai Based On Gis Technology		
0	Dr. Moushumi Datta	56	
9	Retailing With A Global Outlook		
,	Dr. Preeti Tripathi	64	
10	Economic Resource Inecurity		
10	Yallamma Torappa Battase	72	
11	Innovative Marketing Strategy	'-	
11	Dr. Kalhapure B. B.	78	
12	Analytical Study Of Surrogate Marketing	1.0	
12	Mrs. Manisha D. Bhingardive	82	
13	Awareness & Importance Of Api Testing In Mobile Applications But 19 5		
13	Towards M-Governance From E-Governance		
	Dr. Shripad Joshi and Prashant Prakash Chavan	89	
14	Ling Phn		
		93	
15	Their Satisfataction For Aggregator Taxis		
13	and the second s	10	
16	of Lifting Based Dwt Image Compression	1	
	I PHYA IIIINEIIIEIIIUUV. T. T.	1	





Global Uncertainty: A Great Opportune Moment for Indian Economy



One Day International Conference on Multidisciplinary Research 15-18

Certificate

This is to certify that Prof./Dr./Mr./Ms. Shripad Toshi of

Gharshyamdas Saraf College has participated and

presented a research paper entitled Awareness & Importance of API testing in

Mobile Application due to charging trend towards in the International Conference on

M-governance from E-governance

Militidisciplinary Research organized by JJTV, in association with D.T.S.S.

College of Commerce, held on 12th December, 2015.

Conference Chairman

Conference Convener

Marie

Conference Secretary



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday - 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Content

ISSN NO:-2231-5063

Impact Factor: 3.4052(UIF)

r.	Title And Name Of The Author (S)		
1	A Study Of Financial And Operational Aspects Of Toll Plaza With New Governance	1	
	CA Ameya Tanawade	5	
2	Will India Make It?Why Not?Paradigm Shift Is Required		
	CA Moses H Ezekiel	9	
3	'A Study Of Customer Satisfaction Of Services Of South Indian Bank'		
	CA Mr. Rajendra Anekar 'Make In India' – A New Initiative For Vibrant India	13-	
4	Dr. Anita Satish Sathe		
5	'A Study Of Challenges In Workforce Diversity'	19	
5	Or Anunama N Nerurkar		
6	A Contemporary Study Of Vedic Maths For High Speed Computing	24	
7	Dr. Seema Agarwal An Analysis Of Employment And Competency-Skill Gaps In India- Challenges To National Policy On Skill Development		
8	Dr. Shagun Srivastava New Governance: Human Resource Management Through Spiritual Vision From Bhagavad Gita Dr. Shripad Joshi , Ms. Darshika Karia Pradhan Mantri Jeevan Jyoti Bima Yojana: A New Dimension In Reducing Social Insecurity		
9			
	La la Lavini and Roshma Marao	48	
10	Predicting The New Trend Of The Stock Price By Using Technical Analysis Tools Like Trend Line And Multiple Exponential Moving		
V			
	Dr. Shripad Joshi and Mr. Rahul Sanghavi		
	The same of Waiters in Hotels of Rayun	5	
11	Dr. Mrs. Kailash R. Anekar		
12	of Divorsity · An Orientation		



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr.	Shripad Joshi	
of Ghanshyamdas Sara a research paper titled Predicting the	f college ha	s participated / presented
a research paper titled technical and	es tools like trend	line and multiple
in the Two-Day UGC Sponsored Inter-L	Disciplinary National C	onference organized by the
Department of Commerce of Ghanshy	yamdas Saraf College	of Arts & Commerce on
"Contemporary Issues in New Governence	e with a Perspective Visio	m – 2020" held on 1st & 2nd
February,2016.	STANK AM	PUS, S. C. TO.
TOON TOPMINI 0001 FOCO	200	1 1 2 1 m

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour





2016-17



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes UGC Sponsored Inter-Disciplinary National Conference on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

	Market In Urban India With A Case Study	à
13	An Overview Of Housing Market In Urban India With A Case Study Of Pradhan Mantri Awas Yojana – The Mission' Housing For All By	٩
	2022'	
	Jigna Ankur Vyas	-
14	Pricing & Product Life Cycle	69
	Mr. Onkar Sunil Bhagwat	
15	Mr. Onkar Sunil Bhagwat Role Of Human Resource And Financial Services In Making 'Make In	75
	India' Awesome	
	Mrs. Kavita Manoj	and the same of th
16	Social Media - Use And Misuse	79
	Mrs. Mamta G. Balwanti and Dr. Shripad Joshi	-
17	Role & Significance Of E-Commerce In India	84
	Mrs. P.B. Agarwal	The same of the sa
18	Impact Of The Social Advertisement On The Youth	92
	Ms. Arati Kamath	-
19	Evaluating The Potential For Growth Of Intraregional Trade In Saarc	96
	Countries	
	Ms. Saira Banoo Shaikh Shamshuzzaman	
20	Impact Of Social Networking On Education Ms. Trupti Gandhi	101
21	"Ethics In Human Resource Management"	105
	Ms.Shruti Naik and Ms. Manju Chakrawati	10.
22	Study Of Working Challenges Of Software Testing/Qa Professionals	110
	In it industry	110
	Prashant Prakash Chavan	
23	Venture Capital In India	acceptant framework acceptant
	Prof. Bhumika Shah	116
24	E-Marketing -Future Of India	tones and the same of the same
	Prof. Hemant Bhatti	125
25	"The Negative Impact Of Selfie On The Self Image Of The Youth"	
	Prof. Kanchan Luthra	137
26	Changing Trend Of Indian Banks With Reference To Economic	
20	Reforms After 1991	13
	Prof. Subodh S. Barve	
	To. Sabout 5. Barve	





Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mfs./Ms./Dr. Shripad Joshi
College nus puriterput , 1
I was find the and Misuse
The fam McCinitii i Nutto itut oo ij
in the Two-Day UGC Sponsorea Inter-Disciplinary Theorem of Arts & Commerce on Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce of Ghanshyamdas Saraf
Department of Commerce of Ghanshyamaus Saraj Contege Vision - 2020 held on 1st & 2nd
Department of Commerce of Ghanshyumaus Saray "Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.
ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

Dr. Shripad Joshi CONVENOR

A Rajasthani Sammelan Education Endeavour Dr. Sujata Karmarkar PRINCIPAL



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION 2020"

By
Department of Commerce
on
Monday -1st February 2016

Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Content

ISSN N	10:-2231-5063 Impact Factor: 3.4052(AND THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.					
Sr. No	Title And Name Of The Author (S)	Page No					
1	New Trend In Marketing – Mystery Shopping Angira Narvekar	1					
2	Measures To Combat Global Assault On Terrorism Dr. Ms. Vandana R. Dube	6					
3	i Los II On Conjohy						
4	Performance Appraisal Practices In Indian Banks Mrs. Swati Chandak and Ms. Rashmi Bhattacharya	18					
5	New Governance Policies And Reflections In Union Budget 2015-16 Ms. Anita S Agarwal	25					
6	1 2 Different Types Of Green Marketing Strategies						
7	A Study On Magic Squares Rajkumar Jaiswal	36					
8	Medico Tourism And New Governance Sandeep Mestry	42					
9	"Digital India"-Perspective For Vibrant India	46					
10	Start - Up India: A Flagship Initiative Of New Government Of India Anju Bohra	51					
11	The Functions And The Impact Of The Press In Society Dr. Deepika Chatterjee	55					
12	The Of The Vellow Metal- An Analytical Study in	58					
13	I India A Flagship Initiative Of New Government Of India	6.					

MALAD (WEST) MUMBAI-400064



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mfs./Ms./Dr.	Shripad Joshi	•
of Ghanshyamdas Saraf a research paper titled simmicks of LICC Snonsored Inter-Discipled	college has partic	ipated / presented analytical
in the Two-Day UGC Sponsored Inter-Disci	plinary National Conferenc	e organized by the
- of Commerce of Ghanshuam	das Saraf College of Arts	6 Commerce on
"Contemporary Issues in New Governence wi	th a Perspective Vision – 2020	o" held on 1st & 2na
February, 2016.	SHIPUS, S	

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

Dr. Shind Joshi CONVENOR Dr. Sujata Karmarkar PRINCIPAL

MALAD (WEST) MIJMBAI-4000**64**



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

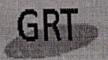
Department of Commerce on

Monday -1st February 2016 & Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website : www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Content

- Alternative American		Page
r.	Title And Name Of The Author (S)	No
1	A Study Of Financial And Operational Aspects Of Toll Plaza With New Governance	1 -
2	CA Ameya Tanawade Will India Make It?Why Not?Paradigm Shift Is Required CA Moses H Ezekiel	5
3	'A Study Of Customer Satisfaction Of Services Of South Indian Bank' CA Mr. Rajendra Anekar	9 -
4	'Make In India' – A New Initiative For Vibrant India Dr. Anita Satish Sathe	13
5	'A Study Of Challenges In Workforce Diversity' Dr. Anupama .N. Nerurkar	19
6	A Contemporary Study Of Vedic Maths For High Speed Computing	24-
7	Dr. Seema Agarwal An Analysis Of Employment And Competency-Skill Gaps In India- Challenges To National Policy On Skill Development Dr. Shagun Srivastava	31
8	New Governance: Human Resource Management Through Spiritus	37
9	Dr. Shripad Joshi , Mis Davshika Karta Pradhan Mantri Jeevan Jyoti Bima Yojana: A New Dimension In Reducing Social Insecurity	43
10	Predicting The New Trend Of The Stock Price By Using Technical Analysis Tools Like Trend Line And Multiple Exponential Moving	48
11	Averages Dr. Shripad Joshi and Mr. Rahul Sanghavi 'Stress Management Of Waiters In Hotels Of Kalyan' Dr. Mrs. Kailash R. Anekar	5
12	of Diversity: An Orientation	

MALAS (WEST) MUMBAL SURCEA



Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mfs./Ms./Dr. Shripad Joshi
college has participated / presented
a research naper titled through spiritual vision from Shagawad Girla
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

Dr. Shripad Joshi CONVENOR

Dr. Sujata Karmarkar PRINCIPAL

A Rajasthani Sammelan Edyration Endeavour



ISSN 2230-7850

Impact Factor: 4.1625(UIF)

Indian Streams Research Journal

International Recognized Multidisciplinary Research Journal

This is to certify that our review board accepted research paper of Dr. /Shri. Smt.: Shripad Hari Joshi Topic:- A Study of Working Conditions of Teachers. College :- Ghanshyamdas Saraf College of Arts & Commerce ,Swami Vivekanand Road, Malad West Mumbai. The research paper is original & innovative. It is done double blind peer reviewed. Your article is published in the month of February, Year 2016.



Laxmi Book Publication

258/34, Raviwar Peth, Solapur-413005 Maharashtra India Contact Detail: +91-0217-2372010 / 9595-359-435

e-Mail: ayisrj2011@gmail.com

Website: www.isrj.org

Authorised Signature

RNI: MAHMUL 2011/38595

Editor-in-Chief

ISSN 2319-2429

nagement Guru: Journal of Wanagement Research

VOL.IV | Issue No.2 | March 2016 | Special Issue

International Journal



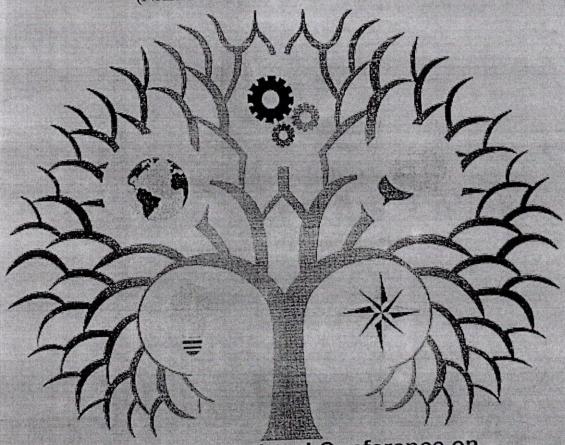
Uttari Bharat Sabha's



Ramanand Arya D.A.V. College

Bhandup East, Mumbai - 400042

(NAAC 'A' Grade with CGPA 3.19)



One Day National Conference on Contemporary Issues in Wanagement

A Pathway for Vision

2020

Organised by artment of Commerce

Saturday 12th March, 2016

	X A draw Name	Page No.
	Paper Title and Author Name	
-	towards online purchase with	104
1	A study on Consumer reluctance towards of Mumbai special reference to groceries in the suburbs of Mumbai	
	Manasi Shah Controversy with special	
	- in Zones: Policy and Control	112
	Special Economic Zones. Toney reference to Land Acquisition Management	
	Manoj Nirbhavane	
	Manoj Nirbhavane Contemporary issues in HR and impact of new Government LID portaining to Power loom Industry at Bhiwandi	120
	Contemporary issues in HR and impact of new Government Schemes under HR pertaining to Power loom Industry at Bhiwandi	
	region district I hanc	
	Neelam E. Patil	127
	Neelam E. Patil A study of opportunities and challenges for E-commerce in India	
2	Prashant M.Shinde R. Burchasing amongst Teenagers	132
	Prashant M.Shinde Effect of Social Media on E-Purchasing amongst Teenagers	
3	Shripad Joshi in city of Mumbai	137
	Shripad Joshi Stressors among aided college teachers in city of Mumbai	1
4	1 C Chankar	141
	Overview of Online Marketing	145
25	In It. Maadey	145
26	Lesues in Marketing-M Advertising	149
20	Dipika Bakshi Classification of Foreign Direct Investment in India (FDI)	149
27	Classification of Foreign Direct Investment in	153
21	Harsha B. Goyal and Vivek Bhoir Vication-Privacy Paradox in ubiquitous	133
28	Harsha B. Goyal and Vivek Bhoir A study on Personalisation-Privacy Paradox in ubiquitous	
20	Commerce Literary and literary Nayak	158
	Commerce Iyer Seethalakshmi Balakrishnan and Jitendra Nayak And Human Resource Management.	130
29	The state of the s	162
23	Sulochana Nagdev A Study of Health Insurance Awareness Among the Residents of	
30	A Study of Health Insurance Awareness	
20	Mumbai.	168
	Mumbal. Sanjay Vishwanath Rane Sanjay Vishwanath Rane Organisation by Way of Quality Circle	
31	detion of Quanty of O-8	171
	Nishandar VV A Solience on Consumer Buyer Behaviour.	
32	Nishandar V V Effects of Brand Salience on Consumer Buyer Behaviour.	176
230	Effects of Brand Sanches Vaishali Nikam An Analysis of Trends and Flow of Foreign Direct Investment in	
3	An Analysis of Trends and Trends	
	India	ct 185
	Vivek Rajbahadur Singh from the True Believers of the Proje	
16.757	India. Vivek Rajbahadur Singh Venture Capital:Financing from the True Believers of the Proje Venture Capital:Financing from the True Believers of the Proje A Structure Capital:Financing from the True Believers of the Proje Output Description:	idy 18
	Venture Capital: Financing Santosh Ghag Microfinance Act for the Survival of the Small Villages"; A Student	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
THE REAL PROPERTY.	Microfinance Act for the Survival	
	with reference to 100	
	Hitesh M. Jadhav	

Uttari Bharat Sabha's



RAMANAND ARYA D.A.V. COLLEGE

Veer Savarkar Marg, Station Road, Bhandup (East), Mumbai- 400 042.

(NAAC Accreditation: 'A' Grade with CGPA 3.19)

Certificate

This is to certify that Prof./Dr./Ms./MrShripad Joshi	
of Ghanshyamdas Saraf College, Malad (West),	has participated
in the one day National Conference on Contemporary Issues in Manag	gement "A pathway for
Vision 2020" organised by the Department of Commerce, R. A.D.A.V	V. College, Mumbai, on
12th March, 2016 & presented a research paper titled, "Effect of Soc	cial Media on E-Purchasing
Amongst Teenagers"	

Prin. Dr. Ajay M. Bhamare Conference Chairperson

Management Guru: Journal of Management Research

VOL.IV | Issue No. 5 | June 2016 | Special Issue International Journal

Konkan Education Society's

Dr. C. D. Deshmukh Commerce & Sau. K. G. Tamhane Arts College

Rohal Dist. Raigad, Maharashtra 402 109

(website: www.cddcrohaedu.org)

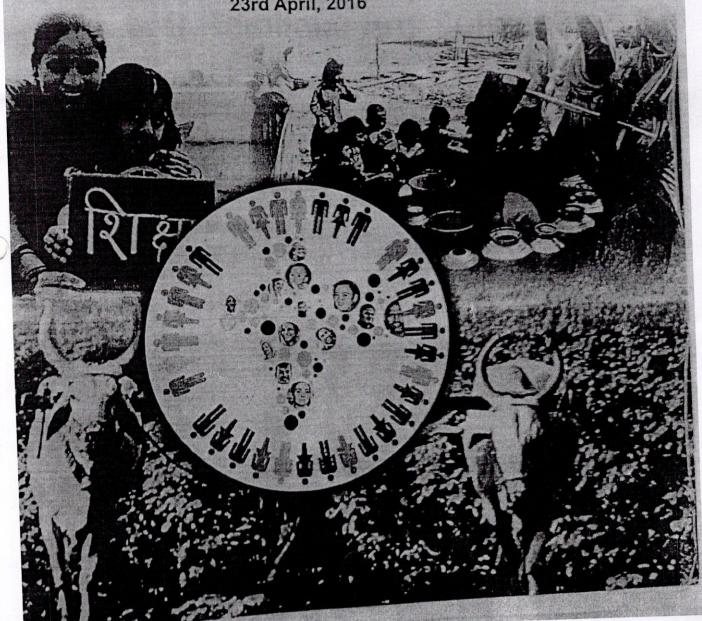
(Re-accredited 'B' Grade by NAAC with CGPA 2.62) "Best College Award 2011-12" by University of Mumbai

Organizes

National Multidisciplinary Conference on

EMPORARY ISSUES IN THE DEVELOPMENT OF RURAL INDIA

23rd April, 2016



One Day National Multidisciplinary Conference on

" Contemporary Issues in the Development of Rural India"

23rd April, 2016

Organised by Dr. C. D. Deshmukh Commerce & Sau. K.G. Tamhane Arts College, Roha Dist. Raigad

Chief Editor

Dr. Deepak P. Raverkar

I/c Principal

Dr. C. D. Deshmukh Commerce & Sau. K.G. Tamhane Arts College, Roha Dist. Raigad





Sharayu Prakashan

B-7/501, Vijay Park, Kasar vadavali, Ghodbunder Road, Thane (W) 400615, Contact: Mob. 9967357415, Email-ashtikarcd@gmail.com, www.mngtguru.com

अनुक्रमणिका

अनु क्र.	शिर्षक व लेखकाचे नाव	पान क्र.
9	The state of the s	9
1	ग्रामीण विकास संकल्पना व शासनाच्या निवडक योजना	
2	प्रा. प्रमोद अरविंद देसाई महिला उद्योजकतेच्या विकासात स्वयंसहाय्यता वचत गटांची भूमिका- ठाणे जिल्ह्याचा	Ę.
	अभ्यास- प्रा. मनिषा रा. सामंत	
3	बापूजी साळुंखे यांचे शैक्षणिक विचार	99
The state of the s	प्रा. सुनिल दिनकर पवार	
8	भारतीय महिला शेतकऱ्यांचे समकालीन भान एक दृष्टिक्षेप	94
	डॉ. श्रीपाद जोशी	
4	दुष्काळ: ग्रामीण विकासापुढील आव्हान	२३
	डॉ. नितीन अशोक मुटकुळे	
Ę	महाराष्ट्राच्या साखर उद्योगाची सद्यस्थिती व भवितव्य	50
	डॉ. सुहास आव्हाड, सुरेश सिताराम नाळे	
O	मच्छिमार व मच्छिमार सहकारी संस्था पुढील आव्हाने	33
	डॉ. विश्वास बाबाजी चव्हाण	38
4	स्टार्ट अप इंडिया आणि स्टॅंड अप इंडिया	1
	प्रा. अशोक शेळके प्रकाश, प्रा. डॉ. अवघडे महेंद्र रामचंद्र	88
9	शेती क्षेत्रातील जलसिंचनाची समस्या	
	जाधव गणेश तम्मा	89
90	ग्रामीण विकासातील घटक आणि वास्तविकता	,,
	कु. गोविंद पुंडलिक पवार	4६
99	बालिका सक्षमीकरण: बेटी बचाव, बेटी पढाव अभियान	
	महाजन संजय बाबुराव	६६
92	गरीबी आणि सर्वसमावेशक वृद्धी	
	मुरलीधर पंडित गायकवाड	७३
93	महात्मा गांधीजींच्या ग्रामीण विकास यावरील विचारांची सद्यस्थितीतील उपयुक्तता	
	प्रा. लक्ष्मण हणमंतराव पाटील, प्रा.सुकुमार दत्ता पाटील	60
98	केंद्रिय अंदाजपत्रक २०१६-१७ आणि शेती व ग्रामीण विकास	
	प्रा. लोहकरे शत्रुघ्न नामदेव	20
04	गामीण विकासात औद्योगिक घराण्याचा सामाजिक जवाबदारा	
94	पा. डॉ. म्हात्रे सुभा ल.	90
	महिला सबलीकरण	
98	तोंडे निकिता गजानन	

Konkan Education Society's

DE C DESHWORH COMMERCE L SAU L G TAMHANE ARTS COLLEGE



Roha, Dist. Raigad, Maharashtra 402 109. NAAC Re-acceredited 'B' Grade with CGPA 2.62 "Best College Award 2011-12" by University of Mumbai



Affiliated to University of Mumbai National Multidisciplinary Conference

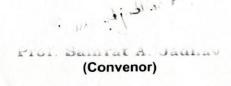
ISSUES IN THE DEVELOPMENT OF RURAL INDIA

Certificate

This is to certify that Prof./Dr./Mr./Ms. Dripad Joshi	of
Gharshamdas college, Malad Mumbai	has participated in the

held on Saturday, 23d April, 2016

Ace / She presented a paper entitled भारताय भहिला शेतक यांचे समकात्मीन भान एक दृष्टी क्षेप.





Rowken

Dr. Deepak P. Raverkar (I/C Principal & Chairman)

Think is a say Somes in the Development of Rural Sudia

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	The functions and the impact of the press in society	Golden Research Thoughts	3.4052 (UIF)	2231-5063 2277-9302

Faculty Name: Dr. Deepika Chatterjee Sr. No.

Academic Year 2015 - 2016



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on

Monday -1st February 2016 & Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Content

ISSN NO:-2231-5063

Impact Factor: 3.4052(UIF)

Sr.	Title And Name Of The Author (S)			
No	Title And Name Of the Author (3)	No		
1	New Trend In Marketing – Mystery Shopping Angira Narvekar	1		
2	Measures To Combat Global Assault On Terrorism	6		
	Dr. Ms. Vandana R. Dube	12		
3	Impact Of Social Media On Society	12		
4	Mr. Alok Hardikar Performance Appraisal Practices In Indian Banks	18		
4	Mrs. Swati Chandak and Ms. Rashmi Bhattacharya			
5	New Governance Policies And Reflections In Union Budget 2015-16 Ms. Anita S Agarwal	25		
6	A Study On Different Types Of Green Marketing Strategies Prof. Kinjal D. Shah	31		
7	A Study On Magic Squares	36		
	Rajkumar Jaiswal			
8	Medico Tourism And New Governance	42		
	Sandeep Mestry			
9	"Digital India"-Perspective For Vibrant India	46		
	Yogita Mahimkar			
10	Start - Up India: A Flagship Initiative Of New Government Of India Anju Bohra	51		
11	The Functions And The Impact Of The Press In Society	55		
	Dr .Deepika Chatterjee	F0		
12	"The Gimmicks Of The Yellow Metal- An Analytical Study In Commercial Market"	58		
	Dr. Shripad Joshi and Nishit K. Dave			
13	Start - Up India: A Flagship Initiative Of New Government Of India Mamta Chhajer	61		



Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

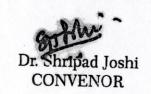
Certificate

This is to certify that Mr./Mrs./Ms./Dr. Deepika Chatterjee
of Ghanshyamdas Saraf college has participated / presented a research paper titled The functions and the impact of the press
a research paper titled The functions and the impact of the press
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.
ISSN/ ISBN No.: 2231-5063

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan **Education Endeavour**



Dr. Sujata Karmarkar PRINCIPAL

MALAD (WEST) MUMBAI-4000**64**

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
. 1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	An analysis of Employment and Competency skill gaps in India- Challenges to National Policy on skill development	Golden Research Thoughts	3.4052 (UIF)	2231-5063
2	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Labour and welfare economics	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on

Monday -1st February 2016 & Tuesday – 2nd February 2016



MALAD (WEST)

VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Sr.	O:-2231-5063 Title And Name Of The Author (S)	Page No			
		1			
	A Study Of Financial And Operational Aspects Of Toll Plaza With New Governance	2.22			
	CA Ameya Tanawade	5			
2	Will India Make It?Why Not?Paradigm Shift is Required				
	and the state of t	9			
3	CA Moses H Ezekiel 'A Study Of Customer Satisfaction Of Services Of South Indian Bank'				
	CA Mr. Raiendra Anekar	13			
4	'Make In India' – A New Initiative For Vibrant India				
	Dr. Anita Satish Sathe	19			
5	'A Study Of Challenges In Workforce Diversity'				
	A. A. L	24			
6	Dr. Anupama .N. Nerurkar A Contemporary Study Of Vedic Maths For High Speed Computing				
		31			
7	Dr. Seema Agarwal An Analysis Of Employment And Competency-Skill Gaps In India- Challenges To National Policy On Skill Development				
		37			
8	Dr. Shagun Srivastava New Governance: Human Resource Management Through Spiritual				
	Vision From Bhagavad Gita				
	1 Darchiva Kalla	43			
9	Dr. Shripad Joshi , Ms. Darshika Kurid Pradhan Mantri Jeevan Jyoti Bima Yojana: A New Dimension In				
	In-dusing Social Insecurity				
		48			
10	Trond Of The Stock Price by Oshing				
	Avorages				
	Dr. Shripad Joshi and Mr. Rahul Sanghavi	54			
11	1 'Stress Management Of Waiters in Hotels Of Raiyan				
	Dr. Mrs. Kailash R. Anekar	5			
12	In An Age Of Diversity : An Orientation				
	Dr. Muktha Manoj Jacob				

MALAD (WEST) MUMBAI-400064

AS SARAF COLLEGE



Certificate of Excellence in Reviewing of Article

Indian Streams
Research Journal
International Multidesciplinary
Research Journal
ISSN 2230-7850
Impact Factor 2.1506 (UIF)

AN ANALYSIS OF EMPLOYMENT AND COMPETENCY-SKILL GAPS IN INDIA-CHALLENGES TO NATIONAL POLICY ON SKILL DEVELOPMENT

Awarded to

DR. SHAGUN SRIVASTAVA



2014216

In recognition of an outstanding contribution to the quality of the journal



t.n.shinde
Editor- in- Chief
T.N. Shinde



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By Department of Commerce on

Monday -1st February 2016 & Tuesday – 2nd February 2016



MALAD (WEST)

VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org GRT

GOLDEN RESEARCH THOUGHTS

Content

	Content Impact Factor : 3.4052(UIF)	
55N N	10:-2231-5063	Page	
Sr.	Title And Name Of The Author (5)	No	
No	The Role Of Effective Talent Management In Organizational Success	1.	1
1	Ansari Md. Nasir and Kadantot Sheetal Mathew	-	1.
	Labour And Welfare Economic	7	1
2	Carolline David and Dr. Shagun Srivastava	-	4
-	Developing Communication Skills For Employability	11	1
3	Dr. Jyoti Maliwar	16	-
^	Make In India - Changing Horizons	10	1
-	Dr. Lipi Mukherjee	+	4
5	Human Resource Accounting	22	-
	Dr. Nikhil V Kothari		
6	Financial Inclusion In New-Age India	28	3
	Dr. Shalu Parashar		
7	Logistics And E-Commerce Of Amazon.In	34	4
	Dr. Sunita Tidke		
8	Forensic Accounting	4	0
	Dr. C. A, Jayant Apte and C. A. Ashwat Desai		
_9	A Study On The Impact Of Online Reviews On Consumer Purchase		15
1	Decision		
	Iyer Seethalakshmi Balakrishnan		
10	Importance Of Informed Consent In Medical Cases To Protect		50
	Patients Rights		
	Kalichand Govardhan		
11	Business Of English Newspapers Of Meghalaya And Its Influence		5!
	On The Readers		
	Manjula Srinivas and Maphishisha Nongbri		
12	THE INVENTED TO LOCATION THE DEVELOPMENT		5
	Mrs Aarti G. Borkarm		**
	E MALAD (WEST)		
	MUMBAI-400064		

SARAF COLLEGE OF

Sr. No.

0

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Measures to combat global assault on terrorism	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on

Monday -1st February 2016 & Tuesday - 2nd February 2016





Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Content

Sr.	Title And Name Of The Author (S)	Page No				
No 1	New Trend In Marketing – Mystery Shopping	1				
	Angira Narvekar	6				
2	Measures To Combat Global Assault On Terrorism					
	Dr. Ms. Vandana R. Dube	12				
3	Impact Of Social Media On Society					
	Mr. Alok Hardikar	18				
4	Performance Appraisal Practices In Indian Banks					
	Mrs. Swati Chandak and Ms. Rashmi Bhattacharya	25	5-			
5	Mrs. Swati Chandak and Wis. Rashin Chands In Union Budget 2015-16 New Governance Policies And Reflections In Union Budget 2015-16					
	L. A CL C AMPRICA	3	1			
6	Ms. Anita S Agarwar A Study On Different Types Of Green Marketing Strategies					
0	Prof. Kinjal D. Shah	1 3	6			
-	A Study On Magic Squares		-			
7	Rajkumar Jaiswal	\dashv	42			
	Medico Tourism And New Governance					
8		\dashv				
	Sandeep Mestry Sandeep Mestry For Vibrant India	1	46			
9	"Digital India"-Perspective For Vibrant India					
	Yogita Mahimkar	a	51			
10	La India: A Flagship Initiative of item		Marie H			
1	Anju Bohra Anju Bohra Of The Press In Society		55			
-	The Functions And The Impact of The Free	1				
1	Dr .Deepika Chatterjee Dr .Neepika Chatterjee					
	Dr .Deepika Chatterjee 12 "The Gimmicks Of The Yellow Metal- An Analytical Study In					
1	· IRACTIOI					
	Dr. Shripad Joshi and Nishit K. Dave					
	Dr. Shripad Joshi and Nishit K. Dave Dr. Shripad Joshi and Nishit K. Dave Start - Up India: A Flagship Initiative Of New Government Of Inc. 3 Start - Up India: A Flagship Initiative Of New Government Of Inc.	ulu	6			
	Mamta Chhajer		1			





Dr. Vandana Dulie

Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Vandana R. Dube
of Ghanshyamdas Saraf college has participated / presented
a research paper titled Measures to combat Global Assault on Terrorism
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	A Contemporary study of vedic maths for high speed computing	Golden Research Thoughts	3.4052 (UIF)	2231-5063

Academic Year 2015 - 2016



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's

Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016

Tuesday – 2nd February 2016





VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Content

ISSN NO:-2231-5063

Impact Factor: 3.4052(UIF)

Sr. No	Title And Name Of The Author (S)	Page No
1	A Study Of Financial And Operational Aspects Of Toll Plaza With New Governance CA Ameya Tanawade	1
2	Will India Make It?Why Not?Paradigm Shift Is Required CA Moses H Ezekiel	5
3	'A Study Of Customer Satisfaction Of Services Of South Indian Bank' CA Mr. Rajendra Anekar	9
4	'Make In India' – A New Initiative For Vibrant India Dr. Anita Satish Sathe	13
5	'A Study Of Challenges In Workforce Diversity' Dr. Anupama .N. Nerurkar	19
6	A Contemporary Study Of Vedic Maths For High Speed Computing Dr. Seema Agarwal	24
7	An Analysis Of Employment And Competency-Skill Gaps In India- Challenges To National Policy On Skill Development Dr. Shagun Srivastava	31
8	New Governance: Human Resource Management Through Spiritual Vision From Bhagavad Gita Dr. Shripad Joshi , Ms. Darshika Karia	37
9	Pradhan Mantri Jeevan Jyoti Bima Yojana: A New Dimension In Reducing Social Insecurity Dr. Sussmita Daxini and Reshma Parab	43
10	Predicting The New Trend Of The Stock Price By Using Technical Analysis Tools Like Trend Line And Multiple Exponential Moving Averages Dr. Shripad Joshi and Mr. Rahul Sanghavi	48
11	'Stress Management Of Waiters In Hotels Of Kalyan' Dr. Mrs. Kailash R. Anekar	54
12	In An Age Of Diversity : An Orientation Dr. Muktha Manoj Jacob	58



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Seema Agarwal
of Ghanshyamdas Saraf college has participated / presented a research paper titled A contemporary Study of Vedic Maths for High Speed Computing
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision - 2020" held on 1st & 2nd
February, 2016.
ISSN/ ISBN No.: 2231-5063
IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour Dr. Shripad Joshi CONVENOR Seman

Dr. Sujata Karmarkar PRINCIPAL

00

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	A study on magic squares	Golden Research Thoughts	3.4052 (UIF)	2231-5063



· Chanshyamelas Sarai college of alls & commune address of a process

Rajasthani Sammelan Education Trust's Chanshyamdas Sarat College Of Arts & Commerce

(Re-Accredited By NAVAC with "A" Grade)

Organizes

UGC Sponsored Inter-Disciplinary National Conference

01

· 'CONTIEMPORARY ISSUES IN ... NEW COMERNANCE WITH AND RESPECTIVE WISION 2020".

By

Department of Commerce

on

Monday -1st February 2016

8Ł

Tuesday - 2nd February 2016





VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

2015-15



GOLDEN RESEARCH THOUGHTS <u>Content</u>

ISSN NO:-2231-5063 . Impact Factor : 3.4052(UIF)

Sr. No	Title And Name Of The Author (S)	Page
1	New Trend In Marketing – Mystery Shopping Angira Narvekar	1
2	Measures To Combat Global Assault On Terrorism Dr. Ms. Vandana R. Dube	6
3	Impact Of Social Media On Society Mr. Alok Hardikar	12
4	Performance Appraisal Practices In Indian Banks Mrs. Swati Chandak and Ms. Rashmi Bhattacharya	18
5	New Governance Policies And Reflections In Union Budget 2015-16 Ms. Anita S Agarwal	25
6	A Study On Different Types Of Green Marketing Strategies Prof. Kinjal D. Shah	31
₹/	A Study On Magic Squares Rajkumar Jaiswal	36
8	Medico Tourism And New Governance Sandeep Mestry	42
9	"Digital India"-Perspective For Vibrant India Yogita Mahimkar	46
10	Start - Up India: A Flagship Initiative Of New Government Of India Anju Bohra	51
11	The Functions And The Impact Of The Press In Society Dr .Deepika Chatterjee	55
12	"The Gimmicks Of The Yellow Metal- An Analytical Study In Commercial Market" Dr. Shripad Joshi and Nishit K. Dave	58
13	Start - Up India: A Flagship Initiative Of New Government Of India Mamta Chhajer	61





Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mfs./Ms./Mr. Rajkumar Jaiswal
ofcollege has participated / presented
a research paper titled A study on Magic Squares
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce or
"Contemporary Issues in New Governence with a Perspective Vision 2020" held on 1st & 2nd
February, 2016.
ISSN/ISBN No.: 2231-5063

A Rajasthani Sammelan Education Endeavour Dr. Shripad Joshi CONVENOR

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

Dr. Sujata Karmarkar PRINCIPAL

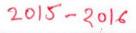
PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamd as Saraf College Malad Malad (W)	Forensic Accounting	Golden Research Thoughts	3.4052 (UIF)	2231-5063
2	Conference	National	25 th February, 2016	Emerging Trends in Finance, Management, Accounting, Auditing and Reporting in India	Ramanand Arya D.A.V. College Bhandup (E)	Forensic Accounting	International Journal Management guru: Journal of management Research	-	2319-2429
3	Conference	International	12th Dec. 2015	Multi- Disciplinary Research	JJTU & D.T.S.S. College of Commerce Malad (E)	Forensic Accounting: psychology and Sociology of fraud	Golden Research Thoughts	3.4052 (UIF)	2231-5063

Academic Year 2015 - 2016

SSN NO : 2231-5083

10: 40 TO 44





Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

2015-16,

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

> By Department of Commerce on

Monday -1st February 2016 &

Tuesday - 2nd February 2016





VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website : www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

25.5	N NO:-2231-5063 <u>Content</u>	
Si		2(UIF)
N	Title And Name Of The Author (S)	Page
1	The Role Of Effective Talent Management In Organizational Success	No
<u> </u>	The state of the s	1
2	Labour And Welfare Economic	7
_	Carolline David and Dr. Shagun Srivastava	'
3	Developing Communication Skills For Employability Dr. Jyoti Maliwar	11
4	Make In India - Changing Horizons	16
Luiza.	Dr. Lipi Mukherjee	16
5	Human Resource Accounting	
	Dr. Nikhil V Kothari	22
6	Financial Inclusion In New-Age India	28
	Dr. Shalu Parashar	20
7	Logistics And E-Commerce Of Amazon.In	24
	Dr. Sunita Tidke	34
8	Forensic Accounting	40
	Dr. C. A, Jayant Apte and C. A. Ashwat Desai	40
9	A Study On The Impact Of Online Reviews On Consumer Purchase	45
	Decision	45
	lyer Seethalakshmi Balakrishnan	
10	Importance Of Informed Consent In Medical Cases To Protect	50
	atients kights	
_	Kalichand Govardhan	
11	Business Of English Newspapers Of Meghalaya And Its Influence	55
	On the Readers	
see .	Manjula Srinivas and Maphishisha Nongbri	
12	Digital Education In India - A Boon To Economic Development Mrs. Aarti G. Borkerne	59

Mrs. Aarti G. Borkarm





Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr.(CA) Ashwat Desai
of Ghanshyamdas Saraf college has participated / presented
a research paper titled Forensic Accounting
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL den Research Thoughts 3.4052

MALAD (WEST) MUMBAI-400064

A Rajasthani Sammelan Education Endeavour





Dr. Sujata Karmarkar PRINCIPAL Reventent destructions des la contraction des la contraction de la contraction del contraction de la c



Rajasthani Sammelan Education Trust's

Ghanshyamdas Saraf College Of Arts & Commerce, S. V. Road, Malad (W), Mumbai

Re-Accredited By NAAC with "A" Grade

Organizes

UGC Sponsored Inter-Disciplinary National Conference on

CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" By

Department of Commerce

on

Monday -1st February 2016 & Tuesday - 2nd February 2016

This is to certify that Dr./Mr. /Mrs. C. A, Jayant Apte And C. A. Ashwat Desai of Ghanshyamdas Saraf College, Malad, West Mumbai. presented a paper at the National Level Conference on "CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" His/ Her contribution to the Conference is highly appreciated.

SH-Joshi

DR. SHRIPAD JOSHI Convenor



DR. SUJATA KARMARKAR Principal

Like Spiritalogical Efolication

Management Curius Lounal of Management Research VOLAV | Sele North Reductory 2016 | Special Issue

2015-16



Uttari Bharat Sabha's

Ramanand Arya D.A.V. College

Bhandup East, Mumbai - 400042

One Day National Conference

OM

Emerging Trends in Finance, Management, Accounting, Auditing and Reporting in India



Organised by Department of Accountance Thursday 25th February 2016



Sr.	HNDEX	
No.	Title and Name of the Author (s)	Page
35	Benavioral And Experies	No.
36	Dr. Diwakar Dhondu Kadam Inflation Accounting Asif Baig	167
2.0	Strategic Management Accounting - What Is The Current State Of The	170
37	Prin. Dr. Satinder Kaur Gujral	175
38	Contemporary Issues In Management - 'A Pathway For Vision 2020'; Issues In Marketing Prasanna Gupta	183
39	A Study Of Coporate Social Responsibility Practices In Top Ten Companies In India CMA Neetu Kapoor	189
40.	A Study On Employees' Absenteeism And Its Impact On Productivity In Selected Manufacturing Sector Units With Respect To Navi Mumbai Vidya Sadhu Kshirsagar	194
41	Goods And Services Tax (GST) And Ease Of Doing Business In India CA Pramod V. Lete	200
42	The Role Of Responsibility Accounting In The Effective Performance Of An Organisation S. Sridharan	206
43	Corporate Social Responsibility - In The Context Of The Indian Companies Act, 2013 Seema Phadke	210
44	Forensic, Accounting Dr. CA. Jayant Apte and CA Ashwat R. Desal	213
45	An Overview Of Human Resources Accounting And Major Obstacles For HRA In India Manoj B. Makawana	218
46	Human Resource Accounting - Methods, Issues And Challenges Santosh Tiwari	222
47	Carbon Credit Accounting Mechanism Dr. C. A. Mahash Bhiwandikar	228
48	Learnings From The Global Financial Crisis CA Yogesh Patel	233
49	Evaluation Of Global Financial Crisis Spotlighting Greece And India. Margaret C. William	

AMBAS SARAF

Uttari Bharat Sabha's



RAMANAND ARYA D.A.V. COLLEGE

Veer Savarkar Marg, Station Road, Bhandup (East), Mumbai- 400 042.

(NAAC Accreditation: 'A' Grade with CGPA 3.19)

Certificate

This is to certify that Prof./Dr./Ms./Mr. <u>C.A. Ashwat R. Desai</u> of Ghanshyamdas Saraf College, Malad (W), has participated in the one day National Conference on "Emerging Trends in Finance, Management Accounting, Auditing and Reporting in India" organised by the Department of Accountancy, Ramanand Arya D.A.V. College, Mumbai, on 25th February, 2016 & presented a research paper titled, "Forensic Accounting."



Prin. Dr. Ajay M. Bhamare Conference Chairperson





2015-16

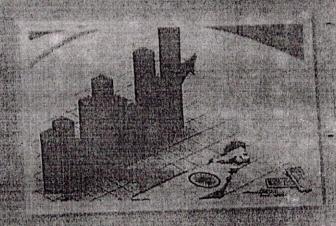
JUTU & D. T. S. S. College Of Commerce
Jointly Organizes

Global Uncertainty: A Great Opportune Woment for Indian Economy

International Conference on Wulti-Disciplinary Research

Saundaran Salabaran 15





- VENUE

Sanskar Sarjan Education Society's

T. S. S. COLLEGE OF COMMERCE,
Kurar Village, Malad Fast Mumbai - 400097,





GOLDEN RESEARCH THOUGHTS Content

ISSN NO:-2231-5063

Impact Factor: 3.4052(UIF)

ST.	The second secon	Page
No	Title and Name of The Author (S)	140
	Dr (CA) Jayant Apte And CA Ashwat R Desal	1
2	Job Crafting- An Innovation To Attain Higher Job Satisfaction Dr. Sussmita Daxini and Dipti Maloo	5
3	A Study On Functioning Of Employee State Insurance (Esl) Model Hospital Of Andheri Dr. Sussmita Daxini and Prof. Vinod H. Kamble	12
4	Role Of Agriculture In Indian Economy, And Contemporary Problems Of Farmers In India, An Overview Mrs. Manisha P. Nair	20
-5	Indian Industry in Midst Of Global Uncertainties Dr. Suryawanshi B. B.	26
6	Emerging Markets (Em): The New Destination For Indian Banking Somnath S. Vibhute	30
,	Brand Revitalization As A Tool For Brand Relevance-Mcdonald's Way Dr. Parag Ajagaonkar and Dr. Anjali Patkar	36
8	A Study On Statistics Of Sick Units Of Indian Small Scale Industries (SSI)	42
9	Growth Of Indian Qsr Industry With Special Reference To Mcdonalds Corporation, Prof. Khatib Noaman	49
10	Study Of Different Mobile Operating System.	57
11	Sweta mishra Credit Card Frauds in Mumbai	65
12	Samrat Srivastava Basel iii Norms- Challenges And Benefits	72
13	Vikas Mishra Global Uncertainties Will Definitely Increase The Importance Of Agricultural Development In India	76
	Caroline David	-81
14	Nita Nerurkar And Stress Among The Youth: Great Opportunity For The	87
15	Innovative Library Services Dr. Yojana Yatin Patil (Can Innovations Meet The Challenges Of Tourism Industry?	94
1	Can Innovations Meet The Challenges Dr. Satish , A. Naringrekar	



Clobal Uncertainty: A Great Opportune Homen for Indian Economy



One Day International Conference on Multidisciplinary Research

Certificate

This is to certify that Prof./Dr./Mr./Ms. Ashwat Desai of Gharshyamdas Saraf College has participated and presented a research paper entitled Foresic Accounting: The Psychology of France in the International Conference on Multidisciplinary Research organized by JTTU, in association with D.T.S.S. College of Commerce, held on 12th December, 2015.

Conference Chairman

Conference Convener

Conference Secretary

Sr.

No.

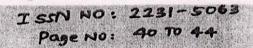
2

3

Sr.

No.

0





Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

2015-16,

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By

Department of Commerce on

Monday -1st February 2016
&

Tuesday - 2nd February 2016



MUMBAL 400064 MUMBAL

VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website : www.sarafcollege.org

13	Google - The Happiness Machine Mrs. Ashita Chaudhary	64
14	New Governance: Competition Among States To Achieve Better And Improved Economic Development Mrs. Rekha Mishra	70
15	Considerations On The Relationship Of Business Ethics -Corporate Governance In The Knowledge-Based Economy With The Vision 20- 20 Mrs. Rupa Shah	75
16	Death Claim Repudiation – A Challenge For The Indian Insurance Industry Ms. Kamala Shriram	80
17	Eco Tourism Development In Maharashtra : An Initiative For Preservation Of Bio Diversity Ms. Sonali Khade	85
18	Challenges And Opportunities In The Face Of Emerging Trends In Banking And Finance Prajna Shetty	90
19	Impact Of Foreign Institutional Investment On Indian Equity Market Prasanna Shripad Chaudhari	96
20	E-Governance Prof. Archana Mainkar	101
21	Foreign Direct Investments (FDI) In India- Challenges And Opportunities Prof. Mittal Shah	109
22	India Needs Job Givers, Not Job Seekers	115
- Divinish Con-	Prof. Priti Yadav	
23	Digital Opportunities In India Prof. Urvi Jain	121
24	Foreign Direct Investment: Its Present Scenario And Prospects Smt. Suchita Shahapurkar and Shri. Gautam Dilip Maske	127
25	Change In Human Resource Policy After New Governance Sucharita Rohan Shrivastav	135
- carrier would		

OF ARTS & COMM



Ghanshyamdas Saraf college of arts & commerce **EDUCATION EMPOWERS**

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Rupa Shah
of Ghanshyamoas Saraf college has participated / presented a research paper titled governance in the knowledge-based economy with the vision 20 in the Two-Day UCC Sponsored better Distriction.
a research paper titled governance in the knowledge based economy with the vision ac
the Bug ode Sponsorea Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.
ISSN/ICDN No. 9921 5002

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

MALAD (WEST) MUMBAI-400064

A Rajasthani Sammelan Education Endeavour

Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL



Vivek Education Society's

VIVEK COLLEGE OF COMMERCE

(Department of Business Law)

One Day National Conference

E-COMMERCE AND LEGAL ISSUES On 13th February, 2016

DR. NANDITA ROY



VIVEK COLLEGE OF COMMERCE

Vivek College Road, Siddharth Nagar, Geragaon (West), Mumbai - 400 104. Tel.: 022-28744058 Website: www.vivek-college.org



ISSN 2278-8808

SJIF 2014 = 4.889

An International Peer Reviewed & Referred
SCHOLARLY RESEARCH JOURNAL
FOR INTERDISCIPLINARY STUDIES



ADVERTISING AND SOCIAL CULTURE: ITS PERCEPTION ON CONSUMER'S PRODUCT SELECTION

Prof. Rupa Shah

Asst. Professor, Ghanshamdas Saraf College of Commerce.

Abstract

Today the Society is far too complex and to function through direct communication is far more effective than operating in any other media. Advertising focuses on developing new trends and hence very effectively. The strategies used in India have undergone significant change in recent years, and there has been increased customisation to the local culture alongside a major intensification of strategies aimed at targeting rural markets, to stimulate the purchase the products of foreign companies. This study explores the profile of contemporary advertising in India in the wider context of trends in international advertising, the recent changes in Indian economy and society, and issues concerning the cultural impact of foreign advertising in India. There has been a rapid expansion of the television and satellite television in the 1990s but print is still the dominant media. The profile of most advertised products is dominated by advertising for personal products.

Keywords: Trends, advertising patterns, products, consumer behavior, communication.



<u>Scholarly Research Journal's</u> is licensed Based on a work at <u>www.srjis.com</u>

Introduction

Advertising has been defined as 'any paid form for non-personal presentation and promotion of ideas, goods or services by an identified and more narrowly as 'any human communication intended to persuade or influence buyers in their purchase decisions'. Advertising lies at the juncture where culture and the economy interact: its primary purpose is to sell products and

Sil (w), Frambal.

Page 41



Vivek Education Society's

VIVEK COLLEGE OF COMMERCE

Vivek College Road, Goregaon (W), Mumbai - 400 104.

(Department of Business Law)

NATIONAL CONFERENCE Certificate

Dr./Mr./Ms. Prof. Rupa Shah	
Ghanshamdass Saraf College of volunteered/participated/presented/in absentia paper titled_	Commerce College/Institute/Day
volunteered / participated / presented / in absentia paper titled	"Advertising"

in the One Day National Conference on "E-COMMERCE AND LEGAL ISSUES" organized by the Department of

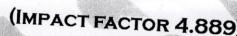
Business Law on 13th February, 2016.

Prof. Amshumali (Convener) Dr. Nandita Roy (Principal)



ISSN 2319-4766







ONE DAY INTERNATIONAL CONFERENCE ON HIGHER EDUCATION



"SCALING NEW HEIGHTS & HORIZON IN HIGHER EDUCATION"
ON

18th February 2016 ASSOCIATE FOREIGN UNIVERSITIES





















VOLUME ONE

SPEACIAL ISSUE OF INTERNATIONAL SCHOLARLY RESEARCH JOURNAL FORINTERDISCIPLINARY STUDIES (IMPACT FACTOR 4.889)

DR. (MRS). C.T. CHAKRABORTY (CONFERENCE CHAIRPERSON)



EDITORIAL BOARD

LN. DR. NISHIKANT JHA

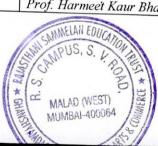
Ms. RAMA RAY

DR. YASHPAL NETRAGAONKAR

VOLUME-1

THEME-1 COMMERCE & MANAGEMENT

Sr.No	Tame	Page N
1.	A Study Of Quality Teaching In Degree College: A Need Of The Time Prof. Dhanashree P. Sawant	1-4
2.	Value Based Education & Its Need In The 21st Century Prof. Elizabeth Mathews & Prof. Rupa Shah	5-7
3.	Importance Of Value Education Prof. Priya Rao, Prof. Jayant Mini	8-13
4.	Industry Driven Courses - Needs And Advantages Prof. Shweta Dubey & Mr. Yatin Durge	14-16
5.	The Qualitative & Quantitative Teaching Techniques— A Need Of An Era Himanshi Mansukhhani & sujata Goda	17-20
6.	Value Based Education Prof. Abdul Shakeel & Abdul Sattar	21-25
7.	Commerce Education In India: Relevance, Issues And Challenges Prof. Vivek Rajbahadur Singh Quality Teaching & Higher Education	26-30
8.	Quality Teaching & Higher Education System In India & Prof. Nisha Singh & Prof. Shilpa Singh Some Reflection On Value Based Education	31-34
9.	Prof. Gaurangkumar C. Barot & Prof. Sandin V. Dhart	35-37
	The Impact Of Values Education On Adolescents Payal Bhatia	38-41
	The Effects Of Inverse Relation Between Effort And Reward In Teaching Prof. Annrary Charles	42-45
	Higher Education in India – Challenges & Possible Solutions Mrs. Asha S. Chhawchharia	46-49
	Perception of Experts towards Suicide and factors leading to Suicide among Students: Case Study. Prof. Mohini .D. Nadkarni A Study on the Quality of History Research	50-54
14. 1	A Study on the Quality of Higher Education in Commerce Colleges of Mumbai: A Students' perspective Or. Khyati Vora & Dr. Kuldeep Sharma, Ms. Seetha Lakshmi Iyer & Mr. Jitendra Nayak	55-61
	To Study the Issues faced by students which result in committing suicide Prof. Manojkumar .L. Mishra, & Mr. Yashapal Mehra, Ms. Shreya Hanchate	62-69
6. <i>P</i>	Prof. Mangesh Vasudeo Panchal	70-72
P	Career Based Subjects Prof. Sadiq Hasan, Ms. Sameera Shaikh	73-80
	Quality management and Teaching —Is six sigma in higher education a hallenge rof. Harmeet Kaur Bhasin	81-85



Sr. No.

Academic Year 2015 - 2016

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamd as Saraf College Malad Malad (W)	Preparing libraries for vision 2020	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on

Monday -1st February 2016 & Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

NAME OF TAXABLE PARTY.		
14	Startup India - The Way Ahead Mansi Dangarwala	68
15	Startup India: From The View Point Of Youth Entrepreneurs Nisha Agarwal	73
16	The Impact Of Forensic Accounting On Fraud Detection Preeti Matharu	79
17	Soft Skills For Career Development With Reference To Make In India Prof. Gopal .J. Sonar	83
18	Preparing Libraries For Vision 2020 Ms. Neha M. Joshi	87
19	Retail Marketing (With Reference To Online Shopping) CA. Gurunathan Pillai	91
20	Csr-A Case Study Of Tata Group. Ms. Kanchan Prajapat	97
21	"Implications Of New Government Schemes Under Hr Pertaining To Powerloom Industry At Bhiwandi Region District Thane" Neelam Eknath Patil	_54
22	Public Private Partnership In Indian Infrastructure- Trends, Issues And Challenges Nidhi Mehta	111
23	New Education Policy Of Government Of India Prof. Niteen Lad	116
24	Are You Workaholic, Or A Hard Worker. Does It Affect You And Your Life? Prof. Saraswathy Kumar	120
25	E-Marketing With Reference To Amazon.Com Rubina Rafique Kabani	126
26	Transition Of E-Commerce To M –Commerce With Reference To Marketing Under New Governance Samita Sanjay Naik	132
27	A Study On Skill Development, Industrial Relation And Productivity Of Small Scale Industrial Workers Samita Sen Gupta	137



Ghanshyamdas Saraf college of arts & commerce **EDUCATION EMPOWERS**

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Mr. Neha M. Joshi
of Ghanshyamdas Saraf college has participated / presented
a research paper titled Preparing Libraries for Vision 2020
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

MALAD (WEST) MUMBAI-400064

A Rajasthani Sammelan Education Endeavour

Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar

PRINCIPAL

The secretary and the following the followin



Rajasthani Sammelan Education Trust's

Ghanshyamdas Saraf College Of Arts & Commerce, S. V. Road, Malad (W), Mumbai

Re-Accredited By NAAC with "A" Grade

Organizes

UGC Sponsored Inter-Disciplinary National Conference on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" By

Department of Commerce

or

Monday -1st February 2016 & Tuesday - 2nd February 2016

This is to certify that Dr./ Mr. /Mrs. Neha M. Joshi of Ghanashyamdas Saraf College Of Arts And Commerce. presented a paper at the National Level Conference on "CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" His/ Her contribution to the Conference is highly appreciated.

SAINMELAN EDUCATION SAINME

S. H. Joshi

DR. SHRIPAD JOSHI
Convenor

Shmaren

DR. SUJATA KARMARKAR
Principal

Faculty Name: Prof. Ameya Tanawade Sr.

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	A study of financial and operational aspects of toll plaza with Governance	Golden Research Thoughts	3.4052 (UIF)	2231-5063
2	Seminar	National	9 th April, 2016	Enhancing Quality in Higher Education : Challenges and Issues	Ramanand Arya D.A.V. College	An empirical study of concept of financial audit in educational institutions	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday - 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS Content

ISSN NO:-2231-5063

SN NO:-2231-5063 Impact Factor: 3.4052			
or.	Title And Name Of The Author (S)	Page No	
1	A Study Of Financial And Operational Aspects Of Toll Plaza With New Governance CA Ameya Tanawade	1	
2	Will India Make It?Why Not?Paradigm Shift Is Required CA Moses H Ezekiel	5	
3	'A Study Of Customer Satisfaction Of Services Of South Indian Bank' CA Mr. Rajendra Anekar	9	
4	'Make In India' – A New Initiative For Vibrant India Dr. Anita Satish Sathe	13	
5	'A Study Of Challenges In Workforce Diversity'	19_	
6	Dr. Anupama .N. Nerurkar A Contemporary Study Of Vedic Maths For High Speed Computing	24	
7	Dr. Seema Agarwal An Analysis Of Employment And Competency-Skill Gaps In India- Challenges To National Policy On Skill Development	31	
8	Dr. Shagun Srivastava New Governance: Human Resource Management Through Spiritual Vision From Bhagavad Gita Dr. Shripad Joshi , Ms. Darshika Karia		
9	Pradhan Mantri Jeevan Jyoti Bima Yojana. A New Billion Reducing Social Insecurity	43	
10	Predicting The New Trend Of The Stock Pice By Analysis Tools Like Trend Line And Multiple Exponential Moving	48	
11	Dr. Shripad Joshi and Mr. Rahui Sanghavi 'Stress Management Of Waiters In Hotels Of Kalyan'	54	
12	Dr. Mrs. Kailash R. Anekar In An Age Of Diversity : An Orientation	55	
12	Dr. Muktha Manoj Jacob		



The solution of the factor of



college of arts & commerce

Rajasthani Sammelan Education Trust's

Ghanshyamdas Saraf College Of Arts & Commerce, S. V. Road, Malad (W), Mumbai

Re-Accredited By NAAC with "A" Grade

Organizes

UGC Sponsored Inter-Disciplinary National Conference on 'CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" By

Department of Commerce

on

Monday -1st February 2016 & Tuesday - 2nd February 2016

This is to certify that Dr./ Mr. /Mrs. CA Ameya Tanawade of Ghanshyamdas Saraf College Of Commerce & Arts. presented a paper at the National Level Conference on "CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" His/ Her contribution to the Conference is highly appreciated.

* MALAD (WEST)

MUMBAI-400064

**

MALAD (WEST)

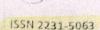
MUMBAI-400064

S.H. Josha

DR. SHRIPAD JOSHI
Convenor

Innarum

DR. SUJATA KARMARKAR Principal





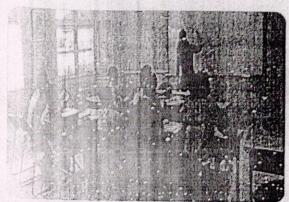
AN EMPIRICAL STUDY OF CONCEPT OF FINANCIAL AUDIT IN EDUCATIONAL INSTITUTIONS

Dr. Jayant Apte' and CA Ameya Tanawade'
Vice Principal, G.Saraf college, Malad west Mumbai.

*Lecturer, Faculty of Accountancy, G. Saraf college, Malad west Mumbai.

ABSTRACT:

ducational institutions play major role in nation building. Future of the country is shaped in such institutions. Though these institutions are 'not for profil but there needs to be sense of accountability towards society by such institutions as majority of them are funded in the form of grants by exchequer. Also they get donations from society so they owe responsibility to society in terms of money spent on education. This educational institution, get their accounts audited but is it sufficient? This study discusses at length concepts of financial audit, such audit in educational institutions.



audit, such audit in educational institutions, formation of audit committee as part of governing structure and display at public domain financial statements and audit report of financial institutions.

KEYWORDS: Educational Institutions, Financial Audit, Audit Committee

1. INTRODUCTION:

Educational Institution: The Concept:

According to Oxford Dictionary, "An organisation founded for religious, educational, professional or social purpose is called as institution". So it is nothing but body formed by group of people to achieve specific task or attain certain goal, may be commercial or may be social. Same Oxford Dictionary defines education as, "The Process of receiving or giving systematic instructions".

If we combine these two then the concept which immerges is called as, "An educational institution", which can be defined as, "an organization incorporated or established by group of people for initiating process of receiving and giving systematic instruction through School, College or University."

For the purpose present study we are considering only colleges.

College as an educational concept:

A college is a concept derived from Later word collegiums. It is an educational institution. According to www.merriam-webster.com college can be defined as, "An independent institution of

The Internal Quality Assurance Cell (1. Q. A. c







Uttari Bharat Sabha's

RAMANAND ARYA D. A. V. COLLEGE

Veer Savarkar Marg, Station Road, Bhandup (East), Mumbai - 400 042. NAAC Accreditation: 'A' Grade with CGPA 3.19

Certificate

This is to certify that Prof./Dr./ Ms. /Mr. Jayant Apte and CA Ameya Tanawade of G. Saraf college, Malad west Mumbai. has participated in the One Day Interdisciplinary Seminar on "ENHANCING QUALITY IN HIGHER EDUCATION: CHALLENGES AND ISSUES" organized by Ramanand Arya D. A. V. College, Mumbai, on 9th April, 2016 & presented a research paper entitled AN EMPIRICAL STUDY OF CONCEPT OF FINANCIAL AUDIT IN EDUCATIONAL INSTITUTIONS



Prin. Dr. Ajay M. Bhamare Seminar Chairperson

${\bf PARTICIPATION\: IN\: SEMINAR\:/\: WORKSHOP\:/\: CONFERENCE\:/\: REFRESHER\: COURSE\: ETC.}$

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
. 1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Eco-Tourism development in Maharashtra: An initiative for reservation of Biodiversity	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016

Tuesday - 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

		64				
13	Google – The Happiness Machine					
	Mrs. Ashita Chaudhary	70				
14	New Governance : Competition Among States To Achieve Better					
	And Improved Economic Development					
	Mrs. Rekha Mishra					
15	Considerations On The Relationship Of Business Ethics -Corporate Governance In The Knowledge-Based Economy With The Vision 20-					
	20					
	Mrs. Rupa Shah Death Claim Repudiation – A Challenge For The Indian Insurance	80				
16						
	Industry Ms. Kamala Shriram					
	Eco Tourism Development In Maharashtra : An Initiative For	85				
17	Preservation Of Bio Diversity					
	Ms. Sonali Khade					
18	Challenges And Opportunities In The Face Of Emerging Trends In					
10	Banking And Finance					
	Praina Shetty					
19	Impact Of Foreign Institutional Investment On Indian Equity Market	96				
	Prasanna Shripad Chaudhari					
20	E-Governance	101				
	Prof. Archana Mainkar					
21	Foreign Direct Investments (FDI) In India- Challenges And	109				
	Opportunities					
	Prof. Mittal Shah					
22	India Needs Job Givers, Not Job Seekers	115				
	Prof. Priti Yadav					
23	Digital Opportunities in India	121				
	Prof. Urvi Jain					
24	Foreign Direct Investment: Its Present Scenario And Prospects					
-	Smt. Suchita Shahapurkar and Shri. Gautam Dilip Maske					
2!	Change In Human Resource Policy After New Governance					
	Sucharita Rohan Shrivastav					





Ghanshyamdas Saraf college of arts & commerce **EDUCATION EMPOWERS**

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mfs./Ms./pr. Sonali Khade
of Ghanshyamdas Saraf college has participated / presented a research paper titled for Preservation of Biodiversity
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February,2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour



Dr. Saripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL

Academic Year 2015 - 2016

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. Io.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Foreign direct investments (FDI) in India- Challenges and opportunities	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

L3	Google – The Happiness Machine	64
	Mrs. Ashita Chaudhary	
14	New Governance: Competition Among States To Achieve Better And Improved Economic Development Mrs. Rekha Mishra	70
15	Considerations On The Relationship Of Business Ethics -Corporate Governance In The Knowledge-Based Economy With The Vision 20- 20 Mrs. Rupa Shah	75
16	Death Claim Repudiation – A Challenge For The Indian Insurance Industry Ms. Kamala Shriram	80
17	Eco Tourism Development In Maharashtra : An Initiative For Preservation Of Bio Diversity Ms. Sonali Khade	85
18	Challenges And Opportunities In The Face Of Emerging Trends In Banking And Finance Praina Shetty	90
19	Impact Of Foreign Institutional Investment On Indian Equity Market Prasanna Shripad Chaudhari	96
20	E-Governance Prof. Archana Mainkar	101
21	Foreign Direct Investments (FDI) In India- Challenges And Opportunities Prof. Mittal Shah	109
22	India Needs Job Givers, Not Job Seekers Prof. Priti Yadav	115
23	Prof. Urvi Jain	121
24	Foreign Direct Investment: Its Present Scenario And Prospects Smt. Suchita Shahapurkar and Shri. Gautam Dilip Maske	12
25	Dallay After New Governance	13







(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify	y that Mr./Mrs./Ms./Dr	Mittal Sh	ah
of Ghanslares a research paper t	nyamdas Saraf itled Foreign Direct I and Opportunitie	college h	as participated / presented India - Challenges
· · · · · · · · · · · · · · · · · · ·	UGC Sponsored Inter-Disci	· · · · · · · · · · · · · · · · · · ·	
Department of	Commerce of Ghanshyamo	las Saraf College	of Arts & Commerce on
"Contemporary Is	ssues in New Governence wit	h a Perspective Visi	on - 2020" held on 1st & 2nd
February,2016. ISSN/ ISBN No.: 223	L-5063		
IMPACT FACTOR	Golden Research	Thoughts 3.4052	

A Rajasthanta Education

G

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Start up India: A flagship initiative of new Government of India	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday - 2nd February 2016



VENUE



GOLDEN RESEARCH THOUGHTS Content

ISSN NO:-2231-5063

Impact Factor: 3.4052(UIF

Sr. No	Title And Name Of The Author (S)	Page No
1	New Trend In Marketing – Mystery Shopping Angira Narvekar	1
2	Measures To Combat Global Assault On Terrorism Dr. Ms. Vandana R. Dube	6
3	Impact Of Social Media On Society Mr. Alok Hardikar	12
4	Performance Appraisal Practices In Indian Banks Mrs. Swati Chandak and Ms. Rashmi Bhattacharya	18
5	New Governance Policies And Reflections In Union Budget 2015-16 Ms. Anita S Agarwal	25
6	A Study On Different Types Of Green Marketing Strategies Prof. Kinjal D. Shah	31
7	A Study On Magic Squares Rajkumar Jaiswal	36
8	Medico Tourism And New Governance Sandeep Mestry	42
9	"Digital India"-Perspective For Vibrant India Yogita Mahimkar	46
10	Start - Up India: A Flagship Initiative Of New Government Of India Anju Bohra	51
11	The Functions And The Impact Of The Press In Society Dr. Deepika Chatterjee	55 -
12	"The Gimmicks Of The Yellow Metal- An Analytical Study In Commercial Market" Dr. Shripad Joshi and Nishit K. Dave	58
13	Start - Up India: A Flagship Initiative Of New Government Of India Mamta Chhajer	_61





Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Anju Bohra
of
of Ghanshyamaas Jara A Flogship Initiative of New Government
a research paper titled Start-Up India: A Flagship Initiative of New Government of India in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
Department of Commerce of Gnanshyumaus Suraj Contege of The Contege of
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.
ISSN/ ISB N No.: 2231-5063

A Rajasthani Sammelan MUMBAI-400064 Education Endeavour Dr. Shripad Joshi CONVENOR

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052



Dr. Sujata Karmarkar PRINCIPAL

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	New Governance in competition among states to achieve better and improved eco development	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference

CONTEMPORARY ISSUES IN PARTIES OF THE CONTEMPORARY ISSUES IN PROPERTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday – 2nd February 2016



VENUE

13	Google – The Happiness Machine	64
	Mrs. Ashita Chaudhary	
14	New Governance : Competition Among States To Achieve Better And Improved Economic Development Mrs. Rekha Mishra	70
15	Considerations On The Relationship Of Business Ethics -Corporate Governance In The Knowledge-Based Economy With The Vision 20- 20 Mrs. Rupa Shah	75
16	Death Claim Repudiation – A Challenge For The Indian Insurance Industry Ms. Kamala Shriram	80
17	Eco Tourism Development In Maharashtra : An Initiative For Preservation Of Bio Diversity Ms. Sonali Khade	85
18	Challenges And Opportunities In The Face Of Emerging Trends In Banking And Finance Prajna Shetty	90
19	Impact Of Foreign Institutional Investment On Indian Equity Market Prasanna Shripad Chaudhari	96
20	E-Governance Prof. Archana Mainkar	101
21	Foreign Direct Investments (FDI) In India- Challenges And Opportunities Prof. Mittal Shah	109
22	India Needs Job Givers, Not Job Seekers Prof. Priti Yadav	115
23	Digital Opportunities In India Prof. Urvi Jain	12:
24	Foreign Direct Investment: Its Present Scenario And Prospects Smt. Suchita Shahapurkar and Shri. Gautam Dilip Maske	12
25	Change In Human Resource Policy After New Governance Sucharita Rohan Shrivastav	13





(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Rekha Mishra
of Ghanshyamdas Saraf college has participated / presented a research paper titled better and improved economic development
a research paper titled better and improved economic development
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Make in India – Changing Horizons	Golden Research Thoughts	3.4052 (UIF)	2231-5063
2	Conference	National	23 rd April, 2016	Contemporary Issues in the development of rural India	Dr. C. D. Deshmukh Commerce and Sau. K. G. Tamhane Arts College Raigad	Role of higher education in rural development	Management Guru: journal of management research		2319-2429



2015.16

Rajasthani Sammelan Education Trust's Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes UGC Sponsored Inter-Disciplinary National Conference

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VESION-2020"

Ву Department of Commerce Monday -1st February 2016 Tuesday - 2nd February 2016



VENUE



GOLDEN RESEARCH THOUGHTS

en N		age No
	of The Author (*)	1
1	Title And Name Of Thomas The Role Of Effective Talent Management In Organizational Success Ansari Md. Nasir and Kadantot Sheetal Mathew	7
2	Labour And Welfare Economic No. Shagun Srivastava	11
3	Developing Communication Skills For Employability Dr. Jyoti Maliwar	16
4	Make In India - Changing Horizons Dr. Lipi Mukherjee	22
5	Human Resource Accounting Dr. Nikhil V Kothari Financial Inclusion In New-Age India	28
6	Dr. Shalu Parashar Logistics And E-Commerce Of Amazon.In	34
7	Dr. Sunita Tidke	40
8	Forensic Accounting Dr. C. A, Jayant Apte and C. A. Ashwat Desai Dr. C. A, Jayant Apte and C. A. Poviews On Consumer Purchase	45
9	A Study On The Impact Of Online Reviews Off Consumer	50
1	0 Importance Of Informed Consent in Medical Cases To Frotect Patients Rights	
	Business Of English Newspapers Of Meghalaya And its influence On The Readers Maphishisha Nongbri	55
	Digital Education In India - A Boon To Economic Development Mrs. Aarti G. Borkarm	.59

MALAD (WEST) MUMBAI-400064

SARAF COLLEGE OF W



(Re-accredited NAAC with 'A' Grade)

Certificate

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan MALAD (WEST)
Education Endeavour MUMBAI-400064

Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL A CONTROL OF THE PROPERTY OF T



CONTROL CONTROL

Rajasthani Sammelan Education Trust's

Ghanshyamdas Saraf College Of Arts & Commerce, S. V. Road, Malad (W), Mumbai

Re-Accredited By NAAC with "A" Grade

Organizes

UGC Sponsored Inter-Disciplinary National Conference on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" By

Department of Commerce

on

Monday -1st February 2016 & Tuesday - 2nd February 2016

This is to certify that Dr./Mr. /Mrs. Lipi Mukherjee of Ghanshyamdas Saraf College Of Commerce. presented a paper at the National Level Conference on "CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" His/ Her contribution to the Conference is highly appreciated.

9

5.400

DR. SHRIPAD JOSHI
Convenor

Imarin

DR. SUJATA KARMARKAR Principal

in the properties of the prope



Management Guru: Journal of Management Research

VOL.IV | Issue No. 5 | June 2016 | Special Issue

International Journal



Konkan Education Society's

Dr. C. D. Deshmukh Commerce & Sau. K. G. Tamhane Arts College

Roha] Dist. Raigad, Maharashtra 402 109

(website: www.cddcrohaedu.org)

(Re-accredited 'B' Grade by NAAC with CGPA 2.62) "Best College Award 2011-12" by University of Mumbai

Organizes

National Multidisciplinary Conference on

CONTEMPORARY ISSUES IN THE DEVELOPMENT OF RURAL INDIA

23rd April, 2016

	Dr. Nitin D. Ade	09
l	Dr. Nitin D. Ade A Study Of Innovative Challenges Faced By Indian Rural Retailers With Special Reference To Retailers In Shriwardhan- Maharashtra.	
	With Special Reference 10 Returns 111 Sm. Valueri Sandin	
	Dr. Mrs. Nazare Kalyani Sandip A Critically Study Of Recent Farmer's Suicides In Rural India 1	13
.2		
	Prof. Dr Wani Murlidhar Namdeo The Role Of Education In The Empowerment Of Women	19
23	Mr Himanshu Lapashia	124
	Farmers Suicides In Maharashtra	124
24	Mr.P.D. Datar	128
25	4 Study Of Population Growth And Distribution in Raigad Distrib	120
25	(2001- 2011): A Geographical Analysis	
		135
26	Prof. S.A.Patil Challenges Encountered By Women Entrepreneurs In Rural India	
20	Prof Vinyai R Patil	139
27	Environmental Issues In Rural India	
21	D. f A V Kharose	144
28	Changing Role Of Librarians In Digital Era	
20		150
29	Anant M. Thorat Use Of Social Media For The Marketing Of Library Services The Marketing Of Library Services	
		156
30	Dr. Vilas P. Ubhale and Mr. Ashok M. Thorday Inclusive Agriculture Development Through Consortium Approach	100
	Kiran J Petare & Suhas P Wani Of Human Resources And	162
31	Issues In The Development Of Human Resources And	
	Entrepreneurship In Rural India	
	Mrs. Snehal Suresh Belwalkar The Role Of Regional Rural Bank In Development Of Rural India	166
32	The Role Of Regional Rural Bank In Development	
	Deepti Prafulla Lakhimale Role Of Skill India Programme And Issues In Development Of Hr And Role Of Skill India Programme And Issues In Reference To Power	172
33	Role Of Skill India Programme And Issues In Berning Entrepreneurship In Rural Area With Special Reference To Power Entrepreneurship In Rural Area With Special Reference To Power	
	Entrepreneurship in Rarat Med Loom Sector In Bhiwandi Region District Thane	
		177
	m. P. L. Of Education In The Empowerment of Women	177
34	P C C Whodade and Deepull Knoulde	181
	Nano Technology And Developing Rural India	101
35	Vishakha Ganesh Mankame Vishakha Ganesh Mankame La Indian Rural Development With	1 187
	Vishakha Ganesh Mankame Contemporary Issues & Challenges In Indian Rural Development With	1 10,
36	Special Reference To Disabilities	
	- C T 1 11 1/ S	193
27	Role Of Higher Education In Rural Development	
37	- T: 11. hhaving	198
38	Strengthening Women's Through Education	
1 30	Margaert C William Modern Sciences Technological	203
39	To an forming The Skill Landscape, Modern Sciences	
	Inventions And Expertise For Kurai maid	
		213
40	V.S.N.Raghava Rao Rural Entrepreneurship And Economic Development In India	
	Dr. Anil V. Sawant Rural Leadership: "The Future Prospect Of Development	218
41	Rural Leadership : "The Future Prospect of Develop Reema Doma Sherpa	

Dr. C. D. DESHMUKH COMMERCE & SAU. K. G. TAMHANE ARTS COLLEGE



Roha, Dist. Raigad, Maharashtra 402 109.

NAAC Re-acceredited 'B' Grade with CGPA 2.62

"Best College Award 2011-12" by University of Mumbai



Affiliated to University of Mumbai
National Multidisciplinary Conference

CONTEMPORARY ISSUES IN THE DEVELOPMENT OF RURAL INDIA

Certificate

This is to certify that Prof. / Or. / Hr. / Ols. Mukherjee Lipi of

Ghanshyam das saraf College of Commerce Malad (west) has participated in the

One Day Kational Multidisciplinary Conference on "Contemporary Issues in the Development of Rural India" held on Saturday, 23rd April, 2016

He/ She presented a paper entitled Role of Higher Education In Ruma! Development

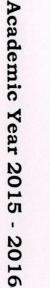
MPUS, S. MALAD (WEST)
MBAI-400064

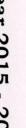
Prof. Samrat A. Jadhav
(Convenor)

Dr. Deepak P. Raverkar

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Retail Marketing with reference to online shopping	Golden Research Thoughts	3.4052 (UIF)	2231-5063





00



Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday – 2nd February 2016



VENUE

GRT

GOLDEN RESEARCH THOUGHTS

Content

	Content Impact Factor 3.4052	UIF)				
r.	Title And Name Of The Author (S)	Page No				
0 L	New Trend In Marketing – Mystery Shopping					
	Angira Narvekar	6				
2	Measures To Combat Global Assault On Terrorism	ENA I				
	Dr. Ms. Vandana R. Dube Impact Of Social Media On Society	12				
3	Mr. Alok Hardikar	10				
4	Performance Appraisal Practices In Indian Banks	18				
i	Mrs. Swati Chandak and Ms. Rashmi Bhattacharya	25				
5	New Governance Policies And Reflections In Union Budget 2015-16 Ms. Anita S Agarwal	109				
6	A Study On Different Types Of Green Marketing Strategies Prof. Kinjal D. Shah	31				
7	A Study On Magic Squares	36				
	Rajkumar Jaiswal	42				
8	Medico Tourism And New Governance					
	Sandeep Mestry					
9	"Digital India"-Perspective For Vibrant India	46				
)	Yogita Mahimkar Start - Up India: A Flagship Initiative Of New Government Of India	51				
10	Start - Up India: A Flagship Initiative of New Pohra					
4.1	Anju Bohra The Functions And The Impact Of The Press In Society	55				
11	Dr. Deenika Chatteriee	5				
13	"The Gimmicks Of The Yellow Metal- An Analytical Study In Commercial Market"	A A				
	Dr. Shripad Joshi and Nishit K. Dave	6				
1	3 Start - Up India: A Flagship Initiative Of New Government Of India Mamta Chhajer					
	TIAN COUR					

MALAD (WEST) MUMBAI-400064



(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mfs./Mfs./Mfs./Mfs./Mfs./Mfs./Mfs./Mfs
college has participated / presented
a research paper titled Retail Marketing with reference to Online Shopping
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour



Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	etc.) National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Digital opportunities in India	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016

&
Tuesday – 2nd February 2016



VENUE

13	Google – The Happiness Machine	64
	Mrs. Ashita Chaudhary	
14	New Governance : Competition Among States To Achieve Better And Improved Economic Development Mrs. Rekha Mishra	70
15	Considerations On The Relationship Of Business Ethics -Corporate Governance In The Knowledge-Based Economy With The Vision 20- 20 Mrs. Rupa Shah	75
16	Death Claim Repudiation – A Challenge For The Indian Insurance Industry Ms. Kamala Shriram	80
17	Eco Tourism Development In Maharashtra : An Initiative For Preservation Of Bio Diversity Ms. Sonali Khade	85
18	Challenges And Opportunities In The Face Of Emerging Trends In Banking And Finance Prajna Shetty	90
19	Impact Of Foreign Institutional Investment On Indian Equity Market Prasanna Shripad Chaudhari	96
20	E-Governance Prof. Archana Mainkar	101
21	Foreign Direct Investments (FDI) In India- Challenges And Opportunities Prof. Mittal Shah	109
22	India Needs Job Givers, Not Job Seekers Prof. Priti Yadav	11!
23/	Digital Opportunities In India Prof. Urvi Jain	12:
24	Foreign Direct Investment: Its Present Scenario And Prospects Smt. Suchita Shahapurkar and Shri. Gautam Dilip Maske	12
25	Change In Human Resource Policy After New Governance Sucharita Rohan Shrivastav	13





Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Urvi Jain
of Ghanshyamdas Saraf college has participated / presented a research paper titled Digital Opportunities in India
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

MALAD (WEST) MUMBAI-400064

A Rajasthani Sammelan Education Endeavour

CONVENOR



Dr. Sujata Karmarkar

PRINCIPAL

Sr. No.	Seminar / Workshop / Conference / Refresher	Level (International / National / State / University	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Course etc. Conference	etc.) National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Impact of social media on soceity	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on

Monday -1st February 2016 & Tuesday – 2nd February 2016



VENUE



GOLDEN RESEARCH THOUGHTS

NNC):-22		age				
T		Title And Name Of The Author (S)	No				
0			1				
	Nev	Trend In Marketing – Mystery Shopping					
	Ang	ira Narvekar asures To Combat Global Assault On Terrorism	6				
2	Me	asures to Combat Global Fish	12				
		Ms. Vandana R. Dube					
3		pact Of Social Media On Society	18	1			
	-	. Alok Hardikar rformance Appraisal Practices In Indian Banks					
4	Pe	rs. Swati Chandak and Ms. Rashmi Bhattacharya	25	1			
	M	rs. Swati Chandak and Ms. Rashmi Bhattacharya ew Governance Policies And Reflections In Union Budget 2015-16	1	1			
5	No	is. Anita S Agarwal	31	7			
	IM	Study On Different Types Of Green Marketing Strategies		1			
6	A	rof. Kinjal D. Shah	36	5			
	1	Study On Magic Squares	1				
7		u laiswal	4	2			
	1	Medico Tourism And New Governance		5			
8				46			
	Sandeep Mestry 9 "Digital India"-Perspective For Vibrant India						
1 9	9 "Digital India - Perspe						
1	Yogita Mahimkar Start - Up India: A Flagship Initiative Of New Government Of India						
1	10 Start - Up India: A Flags						
	Anju Bohra 11 The Functions And The Impact Of The Press In Society 12 Chatteriee						
	11 The Functions And The Dr . Deepika Chatterjee Dr . Deepika Chatterjee Metal- An Analytical Study In						
	Dr .Deepika Chatterjee Dr .Deepika Chatterjee 12 "The Gimmicks Of The Yellow Metal- An Analytical Study In 12 "The Anarket"						
IT	1 I I I I I I I I I I I I I I I I I I I						
AND	Commercial Market Dr. Shripad Joshi and Nishit K. Dave Dr. Shripad Joshi and Nishit K. Dave 13 Start - Up India: A Flagship Initiative Of New Government Of In						
SESTION OF THE PERSON OF THE P		Dr. Simpo		1			
1	13 Start - Up India. A Too						





Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mfs./Mfs./Dfr. Alok Hardikar
Ghanshyamdas Sarafcollege has participated / presented
research paper titled Impact of Social Media on Society In the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Commerce of Ghanshyamdas Saraf College of Aris & Commerce of
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

MALAD (WEST)

A Rajasthani Sammelan Education Endeavour

Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL

Sr. No.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	etc.) National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Impact of Foreign Institutional Investment on Indian equity market	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Chanshyamidas Saraf college of arts & commerce payatan running

Rajasthani Sammelan Education Trust's Ghanshyamidas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter Disciplinary National Conference
on

TONTEMPORARY ISSUES IN THE GOVERNANCE WITH A PERSPECTIVE VISION 2020

By
Department of Commerce
on
Wonday -1st February 2016

Tuesday - 2nd February 2016





VENUE

13	Google - The Happiness Machine	1
	Mrs. Ashita Chaudhary	fig
14	New Governance: Competition Among States To Achieve Better And Improved Economic Development Mrs. Rekha Mishra	70
15	Considerations On The Relationship Of Business Ethics - Corporate Governance In The Knowledge-Based Economy With The Vision 20 20 Mrs. Rupa Shah	75
16	Death Claim Repudiation - A Challenge For The Indian Insurance Industry Ms. Kamala Shriram	80
17	Eco Tourism Development In Maharashtra : An Initiative For Preservation Of Bio Diversity Ms. Sonali Khade	85
18	Challenges And Opportunities In The Face Of Emerging Trends In Banking And Finance Prajna Shetty	90
29	Impact Of Foreign Institutional Investment On Indian Equity Market Prasanna Shripad Chaudhari	96
20	E-Governance Prof. Archana Mainkar	101
21	Foreign Direct Investments (FDI) In India- Challenges And Opportunities Prof. Mittal Shah	109
22	India Needs Job Givers, Not Job Seekers Prof. Priti Yadav	115
23	Digital Opportunities In India Prof. Urvi Jain	121
24	Foreign Direct Investment: Its Present Scenario And Prospects Smt. Suchita Shahapurkar and Shri. Gautam Dilip Maske	3.27
25	Change In Human Resource Policy After New Governance	135

MALAD (WEST) MUMBAI-400064



Ghanshyamdas Saraf college of arts & commerce

(Re-accredited NAAC with 'A' Grade)

Certificate

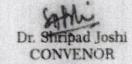
of Ghanshyamdas Saraf college has participated / presented a research paper titled Indian Equity Market

in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on "Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour





Dr. Sujata Karmarkar PRINCIPAL



Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Challenges and opportunities in the face of emerging treands in banking and finance	Golden Research Thoughts	3.4052 (UIF)	2231-5063
2	Conference	National	12 th March, 2016	Contemporary Issue in Management: A pathway for vision 2020	Ramanand Arya D.A.V. College Bhandup	Reshaping and sustainability of banks in new era	Management Guru: Journal of management research	3.19	2319-2429



Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on

Monday -1st February 2016 & Tuesday – 2nd February 2016



VENUE

13	Google - The Happiness Machine	64
14	Mrs. Ashita Chaudnary Competition Among States To Achieve Better	70
Viceb allowers	And Improved Economic Development	
15	Mrs. Rekha Mishra Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Considerations On The Relationship Of Business Ethics - Corporate Consideration On The Relationship Of Business Ethics - Corporate Consideration On The Relationship Of Business Ethics - Corporate Consideration On Th	75
	Mrs. Rupa Shah	-
16	Mrs. Rupa Shah Death Claim Repudiation – A Challenge For The Indian Insurance Industry	80
17	Ms. Kamala Shriram Eco Tourism Development In Maharashtra: An Initiative For Preservation Of Bio Diversity Ms. Sonali Khade	85
18	Challenges And Opportunities in The Face Of Emerging Trends in Banking And Finance	90
19	Impact Of Foreign Institutional Investment On Indian Equity Market Prasanna Shripad Chaudhari	96
20	E-Governance Prof. Archana Mainkar	(m)
21	Foreign Direct Investments (FDI) In India- Challenges And Opportunities Prof. Mittal Shah	446
22	India Needs Job Givers, Not Job Seekers Prof. Priti Yadav	41
23	Digital Opportunities in India Prof. Urvi Jain	400
24		day.
25		1





(Re-accredited NAAC with 'A' Grade)

Aertificate

This is to certify that Mr./Mrs./Ms./Mr. Prajna Shetty of Ghanshyamdas Saraf college has participated / presented Challenges and Opportunities in the face of emerging a research paper titled trends in Banking and Finance Conference organized by the
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on Department of New Governence with a Perspective Vision – 2020" held on 1st & 2nd "Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL

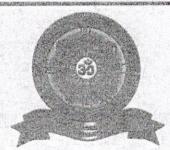
A Rajasthani Sammelan Education Endeavour



Management Guru: Journal of Management Research

VOL.IV | Issue No.2 | March 2016 | Special Issue

International Journal

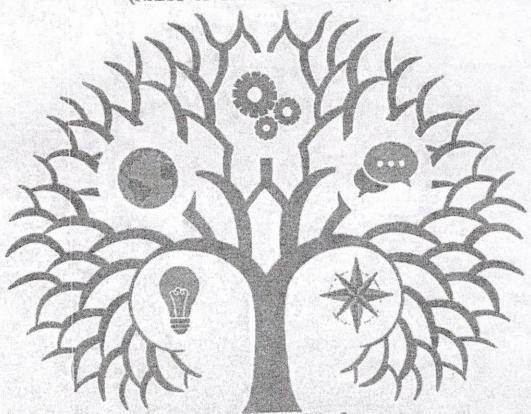


Uttari Bharat Sabha's

Ramanand Arya D.A.V. College

Bhandup East, Mumbai - 400042

(NAAC 'A' Grade with CGPA 3.19)



One Day National Conference on Contemporary Issues in Management

A Pathway for Vision

2020

Department of Commerce

Saturday 12th March, 2016

Sr.No.	Paper Title and Author Name	Page No.
31	Direct Market - An Effective Communication Tool Umesh Kahadi	162
32	Emergence Of An Emotional Quotient in Retailing	166
33	Human Resources Management issues and Chancele	170
34	Mutual Funds As A Retirement Savings Option - An Analytical Study	173
35	Study Of Marketing Activities Performed By Parie Product Pvt. Ltd	177
36	Techniques Of Sales Promotion With Reference 10 Marati Suzuki	183
37	Attitude, Awareness, Perception & Satisfaction Level Of Social Activists Towards CSR Activities Hemangi Mahajan & Kavita Narkhede	190
38	A Study On Factors Influencing Choice Of Four Destination By Gen-Y Travelling With Family And Friends	196
39	Reshaping And Sustainability Of Banks in New Era	204
40	The Role Of Statistical Models In Managerial Decision Making Process	208
41	A Study Of Direct Marketing On Retail Industry	215
4, 2,	Contemporary Issues In Management - A Pathway For Vision 2020 Industry S.M.	223
43	Strategic Debt Restructuring In Public Sector Banks	227
44	The Omnipresent "Nano-Literature": Pathway To Effectual Product Presentation Devaki Kutty	233
45	E-Commerce: A New Path Krishna Atul Johanputra	238
46	Ethical Aspects In Advertising	24

MALAD (WEST) MUMBAI-400064

S CAPAF COLLEGE O

Uttari Bharat Sabha's



RAMANAND ARYA D.A.V. COLLEGE

Veer Savarkar Marg, Station Road, Bhandup (East), Mumbai- 400 042.

(NAAC Accreditation: 'A' Grade with CGPA 3.19)

Certificate

This is to certify that Prof./Dr./Ms./Mr. _____Prajna Shetty

of ___Ghanshyamdas Saraf College of Arts & Commerce, ______ has participated

in the one day National Conference on Contemporary Issues in Management "A pathway for

Vision 2020" organised by the Department of Commerce, R. A.D.A.V. College, Mumbai, on

12th March, 2016 & presented a research paper titled, "Reshaping and Sustainability of

Banks in New Era"



Prin. Dr. Ajay M. Bhamare Conference Chairperson

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	New trends in marketing mystery shopping	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Rajasthani Sammelan Education Trust's

Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday – 2nd February 2016



WUMBAI-400064

AF COLLEGE OF

VENUE

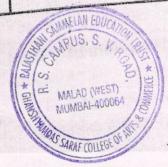
Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Content

Sr.		age No				
VO		1				
1	New Trend In Marketing - Mystery Shopping		1			
	Angira Narvekar Measures To Combat Global Assault On Terrorism	6				
2	Dr. Ms. Vandana R. Dube					
	The state of the s	12	1			
3	Impact Of Social Media On Society		4			
	Mr. Alok Hardikar Performance Appraisal Practices In Indian Banks	18	1			
4	1 Dachmi Bhattacharya		4			
	Mrs. Swati Chandak and ivis. Rashin Onetto New Governance Policies And Reflections In Union Budget 2015-16	25	-			
5	New Governance Policies And Reflections		4			
	Ms. Anita S Agarwal	31	.			
6	A Study On Different Types Of Green Marketing Strategies		4			
	Prof. Kinjal D. Shah	3	6			
7	A Study On Magic Squares					
	Rajkumar Jaiswal	4	2			
8	Taurism And New Governance					
1	1 - an Mastry	1	46			
-	- Lindia"-Perspective For Vibrant mula		-			
9	Yogita Mahimkar Yogita Mahimkar Yogita Mahimkar	+	51			
	Yogita Mahimkar Start - Up India: A Flagship Initiative Of New Government Of India					
1	O Start - Up IIIula. A 1 1 5	+	55			
	Anju Bohra 1 The Functions And The Impact Of The Press In Society		33			
1	1 The Functions And The Imp	-	58			
	Dr .Deepika Chatterjee 2 "The Gimmicks Of The Yellow Metal- An Analytical Study In		50			
1	2 "The Gimmicks Of The Fellow	1				
	Commercial Market"		6:			
	Dr. Shripad Joshi and Nishit K. Dave Dr. Shripad Joshi and Nishit K. Dave 13 Start - Up India: A Flagship Initiative Of New Government Of India					
1	13 Start - Up India: A Flagship Initiative Of Ital					
	Mamta Chhajer		1			



Edvent destruction destruction des la final destruction de la final destruction de la final de la fina



Rajasthani Sammelan Education Trust's

Ghanshyamdas Saraf College Of Arts & Commerce, S. V. Road, Malad (W), Mumbai

Re-Accredited By NAAC with "A" Grade

Organizes

UGC Sponsored Inter-Disciplinary National Conference on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" By

Department of Commerce

on

Monday -1st February 2016 & Tuesday - 2nd February 2016

This is to certify that Dr./ Mr. /Mrs. Angira Narvekar of Ghanshyamdas Saraf College Of Arts & Commerce. presented a paper at the National Level Conference on "CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020" His/ Her contribution to the Conference is highly appreciated.

SH Joshi

DR. SHRIPAD JOSHI Convenor WINNER TO SOURCE OF SOURCE

DR. SUJATA KARMARKAR
Principal

Sr. No. 21

Academic Year 2015 - 2016

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	New Governance Policies and reflection in union budget 2015-16	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Rajasthani Sammelan Education Trust's

Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on

Monday -1st February 2016 & Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Content

ISSN NO:-2231-5063

Impact Factor: 3.4052(UIF)

Sr.	Title And Name Of The Author (S)	Page
No		No
1	New Trend In Marketing – Mystery Shopping	1
	Angira Narvekar	6
2	Measures To Combat Global Assault On Terrorism	6
	Dr. Ms. Vandana R. Dube	
3	Impact Of Social Media On Society	12
	Mr. Alok Hardikar	10
4	Performance Appraisal Practices In Indian Banks	18
	Mrs. Swati Chandak and Ms. Rashmi Bhattacharya	
5	New Governance Policies And Reflections In Union Budget 2015-16	25
	Ms. Anita S Agarwal	
6	A Study On Different Types Of Green Marketing Strategies	31
	Prof. Kinjal D. Shah	
7	A Study On Magic Squares	36
	Rajkumar Jaiswal	
8	Medico Tourism And New Governance	42
	Sandeep Mestry	
9	"Digital India"-Perspective For Vibrant India	46
	Yogita Mahimkar	
10	Start - Up India: A Flagship Initiative Of New Government Of India	51
	Anju Bohra	
11	The Functions And The Impact Of The Press In Society	55
	Dr .Deepika Chatterjee	
12	"The Gimmicks Of The Yellow Metal- An Analytical Study In	58
	Commercial Market"	
	Dr. Shripad Joshi and Nishit K. Dave	
13	Start - Up India: A Flagship Initiative Of New Government Of India	61
	Mamta Chhajer	





Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Mr. Anita Agarwal
of Ghanshyamdas Saraf college has participated / presented
of Ghanshyamdas Saraf college has participated / presented a research paper titled New Governance Policies and Reflections in Budget 2015-16
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd $$
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour

Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Start-up India The way ahead	Golden Research Thoughts	3.4052 (UIF)	2231-5063

Academic Year 2015 - 2016



Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce ,
on

Monday -1st February 2016 & Tuesday – 2nd February 2016



MALAD (WEST) MUMBAI-400064

RAF COLLEGE OF

VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website : www.sarafcollege.org

	Startup India - The Way Ahead
14	Mansi Dangarwala Mansi Dangarwala Trom The View Point Of Youth Entrepreneurs
CANADA CONTRACTOR	Mansi Dangarwala Startup India: From The View Point Of Youth Entrepreneurs
15	Nisha Agarwal Nasaunting On Fraud Detection
	Nisha Agarwal The Impact Of Forensic Accounting On Fraud Detection
16	Preeti Matharu
CONTRACTOR OF THE PARTY OF THE	Soft Skills For Career Development With Reference To Make In India
17	Prof. Gopal .J. Sonar
	Preparing Libraries For Vision 2020
18	
CHARLES CONTROL	Ms. Neha M. Joshi
19	Retail Marketing (With Reference To Online Shopping)
	CA. Gurunathan Pillai
20	Csr-A Case Study Of Tata Group.
	Ms. Kanchan Prajapat
21	"Implications Of New Government Schemes Under Hr Pertaining To
	Powerloom Industry At Bhiwandi Region District Thane"
	Neelam Eknath Patil
22	Public Private Partnership In Indian Infrastructure- Trends, Issues
	And Challenges
	Nidhi Mehta
23	New Education Policy Of C
	New Education Policy Of Government Of India Prof. Niteen Lad
24	1 miceli Lad
	Are You Workaholic, Or A Hard Worker. Does It Affect You And
	Prof Some
25	Prof. Saraswathy Kumar
-	L-Warketing With Pos
	Rubina Rafique Kabani Transis:
26	Transition Of F
	Marketing Under New Governance Samita Sanjay Naik A Student Of E-Commerce To M - Commerce With Reference To
27	., study 0 - 5:
	Of Small Scale Industrial Workers Samita Sen Gupta
W.Y	Samita Sen Gupta Workers
PUS	S. Sell Gupta
	3/3/

MALAD (WEST)
MUMBAI-400064



Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Mansi Dangarwala.
Mansi Dangarwala.
of Ghanshyamdas Saraf college has participated / presented
a research paper titled Start Up India - The Way Ahead
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.
ICCN/ICDN/NI 2004 TOTAL

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour

Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar **PRINCIPAL**

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Sustainability reporting trends and practices-A study of constituent companies of Sip BSE and gas index	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

MPUS, S

MALAD (WEST) MUMBAI-400064

(H)

SUSTAINABILITY REPORTING THE TIDS A SERVENCE A STUDY OF CONSTITUTE COME TO A S&P BSE OIL AND GAS INC.

Mamta Chhaier

Assistant Professor, ghanshyamdas Saraf College Of Commerce Localina

STRACT ompanies with their eye on their 'triplebottom-line' outperform their less itidious peers on the stock market" - The **Economist**

inability accounting has become the fundamental requirement for companies to satisfy the information ds of various stakeholders. Oil and gas ustries by their intrinsic nature pose ous threats to environment. Present study an attempt to find the trends in tainability reporting amongst companies ed in BSE Oil and Gas Index. The finding of



study highlight the fact that though majority of the oil and gas companies are publishing their tainability accounting reports periodically and fairly giving the requisite disclosures, but still there some environmental and social aspects particularly related to emissions, biodiversity, human its and labor practices etc. where there is lack of adequate mechanisms to measure and report the essary disclosures. The study recommends for the implementation of strong policy measures for king sustainability reporting a compulsory phenomena across all sectors using a standardized nework. Policy initiatives should also make sure that reports should be published within a time frame, externally assured and ways and means should be devised for accurate and able monitoring and reporting of data

rWORDS - Sustainability accounting, oil and gas sector

RODUCTION:

Globalization is accelerating by leaps and bounds owing to the rapid changes in technology and dinked economies and empowered people as never before. Therefore, traditional financial ectives of the composition of the compo ectives of profit maximization do not hold good in the present times where there is an increasing mand from stakeholders of the business to integrate social and environmental performance with financial results. As the globalization deepens, companies now need to plan, manage and report activities. at activities in a way that makes meaningful contributions to the development of society and tainabilities. tainability of the enterprise.

atemporary Issues In New Governance With A Perspective Assign - 2020



(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Mamta Chhajer

of Ghanshyamdas Saraf college has participated / presented a research paper titled Sustainability Reporting Trends and Practices - A Study of a research paper titled Constituent Companies of S&P BSE Oil and Gas Index in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on "Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Death claim Repudiation- a challenge for the Indian Insurance Industry	Golden Research Thoughts	3.4052 (UIF)	2231-5063
2	Conference	National	12 th March, 2016	Contemporary Issue in Management: A pathway for vision 2020	Ramanand Arya D.A.V. College Bhandup	Study of Advantage and issues facing the self-help group bank linkage India CSR	Management Guru: Journal of management research	3	2319-2429



Rajasthani Sammelan Education Trust's Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes UGC Sponsored Inter-Disciplinary National Conference

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

> By Department of Commerce Monday -1st February 2016 Tuesday - 2nd February 2016



Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai - 400064 Website: www.sarafcollege.org

23	Google – The Happiness Machine	i (h)
14	Mrs. Ashita Chaudhary New Governance: Competition Among States To Achieve Better And Improved Economic Development	70
15	Mrs. Rekha Mishra Considerations On The Relationship Of Business Ethics -Corporate Considerations On The Knowledge-Based Economy With The Vision 20- Consideration On The Relationship Of Business Ethics -Corporate Consideration On The Relation On The Relati	75
16	Mrs. Rupa Shah Death Claim Repudiation - A Challenge For The Indian Insurance	80
	Ms. Kamala Shriram Ms. Kamala Shriram Ms. Kamala Shriram	85
17	Ms. Kamala Silitanii Eco Tourism Development In Maharashtra : An Initiative For Preservation Of Bio Diversity Ms. Sonali Khade	
18	Challenges And Opportunities In The Face Of Emerging Trends In Banking And Finance	90
19	Impact Of Foreign Institutional Investment On Indian Equity Market Prasanna Shripad Chaudhari	96
20	E-Governance Prof. Archana Mainkar	101
21	Foreign Direct Investments (FDI) In India- Challenges And Opportunities Prof. Mittal Shah	109
22	India Needs Job Givers, Not Job Seekers Prof. Priti Yadav	115
23		121
24	Foreign Direct Investment: Its Present Scenario And Prospects Smt. Suchita Shahapurkar and Shri. Gautam Dilip Maske	127
25	Change In Human Resource Policy After New Governance Sucharita Rohan Shrivastav	135
- Endament		





(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Kamala Shriram
of Ghanshyamdas Saraf college has participated / presented a research paper titled Insurance Industry college has participated / presented
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February,2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

MALAD (WEST) MUMBAI-400064

A Rajasthani Sammelan Education Endeavour Dr-Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL Uttari Bharat Sabha's



RAMANAND ARYA D.A.V. COLLEGE

Veer Savarkar Marg, Station Road, Bhandup (East), Mumbai- 400 042.

(NAAC Accreditation: 'A' Grade with CGPA 3.19)

Certificate

This is to certify that Prof./Dr./Ms./MrKamala Shriram
of Ghanshyamdas Degree College, Malad (W), Mumbai has participated
in the one day National Conference on Contemporary Issues in Management "A pathway
for Vision 2020" organised by the Department of Commerce, R. A.D.A.V. College, Mumbai,
on 12th March, 2016 & presented a research paper titled, "A Study of Advantages and Issues
Facing The Self Help Group - Bank Linkage Initiative in India Corporate Social Responsibility'
Responsibility'



Prin. Dr. Ajay M. Bhamare
Conference Chairperson

Sr. No.

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Venture capital in India	Golden Research Thoughts	3.4052 (UIF)	2231-5063

Academic Year 2015 - 2016



Rajasthani Sammelan Education Trust's Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday - 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

13	An Oversion Of II.							
	An Overview Of Housing Market In Urban India With A Case Study Of Pradhan Mantri Awas Yojana – The Mission' Housing For All By 2022'	64						
	Jigna Ankur Vyas							
14	Pricing & Product Life Cycle	-						
	Mr. Onkar Sunil Bhagwat	69						
15								
	India' Awesome							
	Mrs. Kavita Manoj							
16	Social Media - Use And Misuse	79						
	Mrs. Mamta G. Balwanti and Dr. Shripad Joshi	13						
17	Role & Significance Of E-Commerce In India	84						
NATIONAL PROPERTY.	Mrs. P.B. Agarwal							
18	Impact Of The Social Advertisement On The Youth							
	Ms. Arati Kamath	92						
19	Evaluating The Potential For Growth Of Intraregional Trade In Saarc	96						
	Countries	30						
	Ms. Saira Banoo Shaikh Shamshuzzaman							
20	Impact Of Social Networking On Education	101						
	Ms. Trupti Gandhi							
21	"Ethics In Human Resource Management"							
	Ms.Shruti Naik and Ms. Manju Chakrawati	105						
22	Study Of Working Challenges Of Software Testing/Oa Professionals							
100	in it industry	110						
	Prashant Prakash Chavan							
23	Venture Capital In India	116						
	Prof. Bhumika Shah							
24	E-Marketing -Future Of India	125						
	Prof. Hemant Bhatti							
25	"The Negative Impact Of Selfie On The Self Image Of The Youth"	132						
	Prof. Kanchan Luthra							
26	Changing Trend Of Indian Banks With Reference To Economic	137						
- 1	Reforms After 1991							
	Prof. Subodh S. Barve							





Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Bhumika Shah
of Chanshyamdas Saraf college has participated /
a research paper titled <u>venture</u> Capital in India.
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Covernmence with P
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd February, 2016.
ISSN/ ISBN No.: 2231-5063
100. 2231-0003

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052 MUMBAL-40

A Rajasthani Sammelan **Education Endeavour**



Dr. Sujata Karmarka PRINCIPAL

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Digital India : Perspective for vibrant India	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce soucasson paroverses

Rajasthani Sammelan Education Trust's Ghanshyanndas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&t
Tuesday - 2nd February 2016





VENUE

Durgadevi Saraf Hali, Ghanshyrndas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Wabsita : www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Content

Sr.	NO:-2231-5063 Impact Factor : 3.405	THE PERSON NAMED IN
No.	Title And Name Of The Author (S)	Page
1	New Trend In Marketing – Mystery Shopping Angira Narvekar	1
2	Measures To Combat Global Assault On Terrorism Dr. Ms. Vandana R. Dube	6
3	Impact Of Social Media On Society Mr. Alok Hardikar	12
4	Performance Appraisal Practices In Indian Banks Mrs. Swati Chandak and Ms. Rashmi Bhattacharya	18
5	New Governance Policies And Reflections In Union Budget 2015-16 Ms. Anita S Agarwai	25
6	A Study On Different Types Of Green Marketing Strategies Prof. Kinjal D. Shah	31
7	A Study On Magic Squares Rajkumar Jaiswal	36
8	Medico Tourism And New Governance Sandeep Mestry	42
2/	"Digital India"-Perspective For Vibrant India Yogita Mahimkar	46
	Start - Up India: A Flagship Initiative Of New Government Of India Anju Bohra	51
1	The Functions And The Impact Of The Press In Society	55

"The Gimmicks Of The Yellow Metal- An Analytical Study In

Start - Up India: A Flagship Initiative Of New Government Of India

58

61



Dr . Deepika Chatterjee

Commercial Market"

Mamta Chhajer

Dr. Shripad Joshi and Nishit K. Dave

12

13



(Re-accredited NAAC with 'A' Grade)

This is to certify that Mr./Mrs./Ms./Dr. Yogita Mahimikar Ghanshyamdas Saraf __college has participated / presented a research paper titled Digital India - Perspective for Vibrant India in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on "Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour

Dr. Shripad Joshi CONVENOR



Dr. Sujata Karmarkar PRINCIPAL

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Start-up India: from the view point of youth entrepreneurs	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on
Monday -1st February 2016
&
Tuesday – 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

	14 Startup India - The Way Ahead Mansi Dangarwala	88
	Startup India: From The View Point Of Youth Entrepreneurs Nisha Agarwal	73
1	6 The Impact Of Forensic Accounting On Fraud Detection Preeti Matharu	79
1	7 Soft Skills For Career Development With Reference To Make In India Prof. Gopal .J. Sonar	83
1	Ms. Neha M. Joshi	87
19	Retail Marketing (With Reference To Online Shopping) CA. Gurunathan Pillai	91
20	Csr-A Case Study Of Tata Group. Ms. Kanchan Prajapat	97
21	"Implications Of New Government Schemes Under Hr Pertaining To Powerloom Industry At Bhiwandi Region District Thane" Neelam Eknath Patil	104
22	Public Private Partnership In Indian Infrastructure- Trends, Issues And Challenges Nidhi Mehta	111
23	New Education Policy Of Government Of India Prof. Niteen Lad	116
24	Are You Workaholic, Or A Hard Worker. Does & Affect You And Your Life? Prof. Saraswathy Kumar	120
25 .	E-Marketing With Reference To Amazon.Com Rubina Rafique Kabani	126
26	Transition Of E-Commerce To M –Commerce With Reference To Marketing Under New Governance Samita Sanjay Naik	132
27	A Study On Skill Development, Industrial Relation And Productivity Of Small Scale Industrial Workers Samita Sen Gupta	137
of the same		





Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Mr. Nisha Agarwal
of Ghanshyamdas Saraf college has participated / presented a research paper titled Startup India: From the view point of Youth
a research paper titled Start up India : From the View Point of Youth
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour



Dr. Shripad Joshi CONVENOR



Sr. No.

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1st and 2nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	E-Governance	Golden Research Thoughts	3.4052 (UIF)	2231-5063
2	Conference	National	12 th March, 2016	Contemporary Issue in Management : A pathway for vision 2020	Ramanand Arya D.A.V. College Bhandup	E-Governance and It's usage in Higher Education	Management Guru: Journal of management research	3	2319-2429



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes UGC Sponsored Inter-Disciplinary National Conference

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

> By Department of Commerce

Monday -1st February 2016 Tuesday - 2nd February 2016



VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai - 400064 Website: www.sarafcollege.org

43	Google – The Happiness Machine	
14	Mrs. Ashita Chaudhary Course Competition Among States To Achieve Better	70
15	And Improved Economic Belay Mrs. Rekha Mishra Considerations On The Relationship Of Business Ethics -Corporate Considerations On The Relationship Of Business Ethics -Corporate Governance In The Knowledge-Based Economy With The Vision 20-	75
16	Mrs. Rupa Shah Death Claim Repudiation – A Challenge For The Indian Insurance Industry Ms. Kamala Shriram	80
17	Eco Tourism Development In Maharashtra : An Initiative For Preservation Of Bio Diversity	85
18	Challenges And Opportunities In The Face Of Emerging Trends III Banking And Finance Brains Shetty	90
19	Impact Of Foreign Institutional Investment On Indian Equity Market Prasanna Shripad Chaudhari	101
20	Prof. Archana Mainkar Prof. Archana Mainkar Challegues And	101
	Opportunities Prof. Mittal Shah	115
22	Prof. Priti Yadav	
23	Prof. Urvi Jain	121
24	Foreign Direct Investment: Its Present Scenario And Prospects Smt. Suchita Shahapurkar and Shri. Gautam Dilip Maske	127
2.	Change In Human Resource Policy After New Governance Sucharita Rohan Shrivastav	135





Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Archana Mainkar
of Ghanshyamdas Sarafcollege has participated / presented
a research paper titled E - Governance.
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016.
ICCN/ICDN No. 9921 F062

155N/166N No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan MALAD (VEST) Education Endeavour

Dr. Shripad Joshi CONVENOR



Uttari Bharat Sabha's



RAMANAND ARYA D.A.V. COLLEGE

Veer Savarkar Marg, Station Road, Bhandup (East), Mumbai- 400 042.

(NAAC Accreditation : 'A' Grade with CGPA 3.19)

Certificate

This is to certify that Prof./Dr./Ms./MrArchana Main	kar
of Ghanshyamdas Saraf College of Commerce	has participated
in the one day National Conference on Contemporary Issues in Mar	nagement "A pathway
for Vision 2020" organised by the Department of Commerce, R. A.	D.A.V. College, Mumbai,
on 12th March, 2016 & presented a research paper titled, "E-Gov	vernance L its Usage
in Higher Education"	



Prin. Dr. Ajay M. Bhamare
Conference Chairperson

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	The impact forensic accounting on fraud detection	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

> By Department of Commerce on

Monday -1st February 2016 & Tuesday – 2nd February 2016



MALAD (WEST) MUMBAI-400064

VENUE

Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org

•	Startup India - The Way Ahead
14	Mansi Dangarwala Startup India: From The View Point Of Youth Entrepreneurs
15	Nisha Agarwal Accounting On Fraud Detection
16	Nisha Agarwal The Impact Of Forensic Accounting On Fraud Detection Preeti Matharu Preeti Matharu
17	Soft Skills For Career Development With Reference To Make In India Prof. Gopal .J. Sonar
18	Preparing Libraries For Vision 2020 Ms. Neha M. Joshi
19	Retail Marketing (With Reference To Online Shopping) CA. Gurunathan Pillai
20	Csr-A Case Study Of Tata Group.
	Ms. Kanchan Prajapat
21	"Implications Of New Government Schemes Under Hr Pertaining To Powerloom Industry At Bhiwandi Region District Thane" Neelam Eknath Patil
22	Public Private Partnership In Indian Infrastructure- Trends, Issues And Challenges Nidhi Mehta
23	New Education Policy Of Government Of India Prof. Niteen Lad
24	Are You Workaholic, Or A Hard Worker. Does It Affect You And Your Life? Prof. Saraswathy Kumar
25	C-Warketing With Pos
26	Transition Of E-Commerce To M -Commerce With Reference To
27	Samita Sanjay Naik A Study On Skill Development, Industrial Relation And Productivity Samita Sen Gupta

MALAD (WEST)
MUMBAI-400064



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Mr. Preeti Matharu	•
of Ghanshyamdas Saraf college has participated	presented
a research paper titled The Impact of Forensic Accounting on Fraud D	etection
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organi	zed by the
Department of Commerce of Ghanshyamdas Saraf College of Arts & Com	nmerce on
"Contemporary Issues in New Governence with a Perspective Vision -2020 " held on	n 1st & 2nd
February, 2016.	

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

A Rajasthani Sammelan Education Endeavour Dr. Shripad Joshi CONVENOR



Academic Year 2015 - 2016

PARTICIPATION IN SEMINAR / WORKSHOP / CONFERENCE / REFRESHER COURSE ETC.

Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	National	1 st and 2 nd February, 2016	Contemporary Issues in New Governance with a Perspective Vision – 2020	Ghanshyamdas Saraf College Malad Malad (W)	Digital education in India : A Boon to economic development	Golden Research Thoughts	3.4052 (UIF)	2231-5063



Ghanshyamdas Saraf college of arts & commerce EDUCATION EMPOWERS

Rajasthani Sammelan Education Trust's
Ghanshyamdas Saraf College Of Arts & Commerce

(Re-Accredited By NAAC with "A" Grade)

Organizes
UGC Sponsored Inter-Disciplinary National Conference
on

"CONTEMPORARY ISSUES IN NEW GOVERNANCE WITH A PERSPECTIVE VISION-2020"

By
Department of Commerce
on

Monday -1st February 2016 & Tuesday – 2nd February 2016





Durgadevi Saraf Hall, Ghanshymdas Saraf College, R. S. Campus, S. V. Road, Malad (W), Mumbai – 400064 Website: www.sarafcollege.org



GOLDEN RESEARCH THOUGHTS

Title And Name Of The Author (S) The Role Of Effective Talent Management In Organizational Success Ansari Md. Nasir and Kadantot Sheetal Mathew Labour And Welfare Economic Carolline David and Dr. Shagun Srivastava Developing Communication Skills For Employability Dr. Jyoti Maliwar Make In India - Changing Horizons Dr. Lipi Mukherjee Human Resource Accounting	No 1 7 11 16
Labour And Welfare Economic Carolline David and Dr. Shagun Srivastava Developing Communication Skills For Employability Dr. Jyoti Maliwar Make In India - Changing Horizons Dr. Lipi Mukherjee Human Resource Accounting	7 11 16
Labour And Welfare Economic Carolline David and Dr. Shagun Srivastava Developing Communication Skills For Employability Dr. Jyoti Maliwar Make In India - Changing Horizons Dr. Lipi Mukherjee Human Resource Accounting	11
Carolline David and Dr. Shagun Srivastava Developing Communication Skills For Employability Dr. Jyoti Maliwar Make In India - Changing Horizons Dr. Lipi Mukherjee Human Resource Accounting	16
Developing Communication Skills For Employability Dr. Jyoti Maliwar Make In India - Changing Horizons Dr. Lipi Mukherjee Human Resource Accounting	16
Dr. Jyoti Maliwar Make In India - Changing Horizons Dr. Lipi Mukherjee Human Resource Accounting	16
Make In India - Changing Horizons Dr. Lipi Mukherjee Human Resource Accounting	
Dr. Lipi Mukherjee Human Resource Accounting	
Human Resource Accounting	22
	77
	1 22
Dr. Nikhil V Kothari	
Financial Inclusion In New-Age India	28
Dr. Shalu Parashar	
Logistics And E-Commerce Of Amazon.In	34
Dr. Sunita Tidke	-
Forensic Accounting	40
Dr. C. A, Jayant Apte and C. A. Ashwat Desai	
A Study On The Impact Of Online Reviews On Consumer Purchase	45
Decision	10.
Iyer-Seethalakshmi Balakrishnan	
Importance Of Informed Consent In Medical Cases To Protect	50
Patients Rights	
Business Of English Newspapers Of Meghalaya And Its Influence	55
Digital Education In India - A Boon To Economic Development	59
Mrs. Aarti G. Borkarm	39
	Dr. Shalu Parashar Logistics And E-Commerce Of Amazon.In Dr. Sunita Tidke Forensic Accounting Dr. C. A, Jayant Apte and C. A. Ashwat Desai A Study On The Impact Of Online Reviews On Consumer Purchase Decision Iyer Seethalakshmi Balakrishnan Importance Of Informed Consent In Medical Cases To Protect

MALAD (WEST) MUMBAI-400064



Ghanshyamdas Saraf college of arts & commerce

EDUCATION EMPOWERS

(Re-accredited NAAC with 'A' Grade)

Certificate

This is to certify that Mr./Mrs./Ms./Dr. Aarti G. Borkar
of Ghanshyamdas Saraf college has participated / presented a research paper titled Digital Education in India - A boon to Economic developments the Top Device of the Top Devi
in the Two-Day UGC Sponsored Inter-Disciplinary National Conference organized by the Department of Commerce of Ghanshyamdas Saraf College of Arts & Commerce on
"Contemporary Issues in New Governence with a Perspective Vision – 2020" held on 1st & 2nd
February, 2016. ISSN/I SBN No.: 2231-5063

ISSN/ISBN No.: 2231-5063

IMPACT FACTOR OF THE JOURNAL: Golden Research Thoughts 3.4052

MALAD (WEST)

MUMBAI-400064

A Rajasthani Sammelan **Education Endeavour**

Dr. Shripad Joshi CONVENOR

