

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Robotic Process of Automation – Future of Accounting in Global Context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Dr. Jayant Apte

Sr. No. 1

Academic Year 2018 - 2019

SR No - 13
Dr. Jayant Aptc.

2018-2019

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

Issue - IV

Part - I

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.



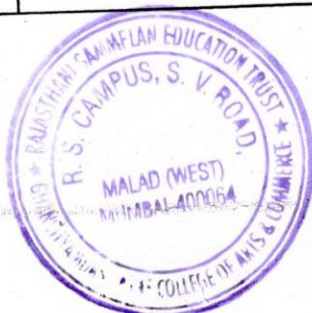
❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

CONTENTS PART - I

Sr. No.	Name & Author Name	Page No.
1	Robotic Process of Automation - Future of Accounting in Global Context Dr. Ameya Tanawade Dr. Jayant Apte	1-8
2	An Analysis of the Impact of Digital Payments and the Customers' Buying Behaviour Dr. V. S. Kannan Kamalanathan	9-16
3	Social Audit - New Trend to Bridge the Gap in Accounting Practices Globally Dr. (CA) Ashwat R. Desai	17-21
4	Cloud Accounting - An Implementation for SME, Comparative Study of Various Cloud Accounting Softwares Prof. Bharat Khatri	22-26
5	An Essay on Emotional Intelligence and Education in the Global Context Dr. Shripad Joshi Prof. Dr. Anuja S. Joshi	27-35
6	Indian Banks' NPA Woes in Current Economic Situation Prof. Prajna Shetty	36-42
7	Cyber Crimes / Frauds - Issues and Challenges in India Prof. Aarti G. Borkar	43-50
8	Bridging the Gap: Trends in Advertising with Special Reference to Surrogate Advertising and its Impact in the Recent ERA Dr. Rupa Shah	51-58
9	A Study on Online Spending Patterns of Consumers in the City of Thane in Maharashtra Prof. Manmohan R. Yadav Dr. Shraddha M. Bhome	59-65



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	International	July-September, 2018		RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Higher Order Thinking Skills and HR with special reference to power loom industry	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
2	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Bridging the Gap : A Study on Recent Trends in Textile Industry of India	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
3	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	An essay on emotional intelligence and education in the global context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
4	Conference	International	February-July, 2018			Innovative and Recent trends in medical tourism industry of India	An International Multidisciplinary Quarterly Research Journal : AJANTA	4.954	2277-5730

Faculty Name: Dr. Shripad Joshi

Sr. No. 2

Academic Year 2018 - 2019

SR.NO - 19

2018-2019

Dr. Prasad Toshni



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

ISSN 2277-5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



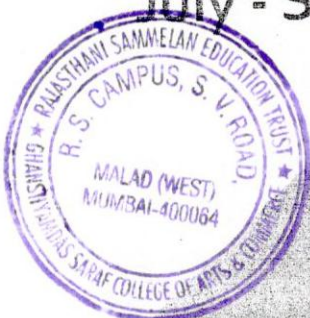
AJANTA



Volume-VII, Issue-III
July - September - 2018

IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com



Ajanta Prakashan

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

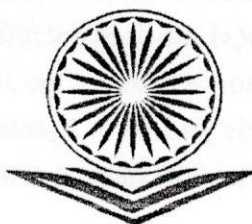
Volume - VII

Issue - III

July - September - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

❖ EDITOR ❖

Asst. Prof. Vinay Shankarrao Hatole

M.Sc (Maths), M.B.A. (Mktg.), M.B.A. (H.R.),
M.Drama (Acting), M.Drama (Prod. & Dir.), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



CONTENTS

Sr. No.	Title and Author's Name	Page No.
1	Transformational Business Leadership through Higher Order Thinking Skills Mr. Apoorv Iyer	1-5
2	Higher Order Thinking Skills & Women Empowerment: A Gandhian Perspective Prof. Dr. Vibhuti Patel	6-25
3	Ancient India & Modern India: A Focus on Women and Leadership Principal Dr. Suhasini B. Arya Mrs. Mamta G. Balwanti Ms. Darshika M. Karia	26-32
4	Importance of Spiritual Education and its Influence on Leaders and Leadership: Insights from Vedanta Ms. Darshika M. Karia	33-41
5	Impact of Workplace Spirituality on Job Satisfaction and Job Performance: Lessons from Bhagavad Gita Dr. Kanchan Fulmali Ms. Darshika M. Karia	42-52
6	Web - Based Information Service for Growth of E - Governance in India Dr. S. M. Shailaja	53-66
7	Practical Wisdom to Weave Spiritually Enabled Organisations Dr. Kavita G. Kalkoti	67-73
8	Corporate Disquiet and Spiritual Keys to Enhance Productivity Dr. Preeti Tripathi	74-80
9	Health and Safety of the Workers in the Loom Industry in Mumbai Prof. (Dr.) Moushumi Datta	81-89
10	Higher Order Thinking Skills and HR with Special Reference to Powerloom Industry Dr. Shripad H. Joshi Asst. Prof. Ms. Neelam Eknath Patil	90-95





Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



ISSN 2277 - 5730

**AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL**

AJANTA

Volume-VII, Issue-IV
October-December - 2018
Part- II

IMPACTFACTOR/ INDEXING
2018-5.5
www.sjifactor.com



Ajanta Prakashan

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII Issue - IV Part - II October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com



❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖

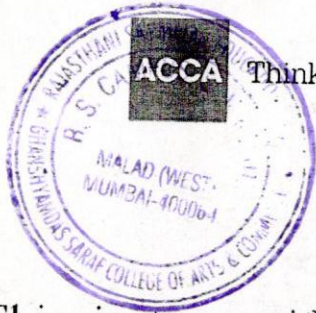
Ajanta Prakashan

Aurangabad. (M.S.)

❧ CONTENTS PART - II ❧

Sr. No.	Name & Author Name	Page No.
20	Awareness about Investment Areas among College Youth in Mumbai Nicole Pereira Dr. P. B. Kharat	129-132
21	Diversity Management and HR Prof. Shweta Pathak	134-140
22	Make in India-GDP Prof. Sangeeta Kumta	141-148
23	Role of Social Media in Consumer Decision Making for Women Apparels Dr. Mona Mehta	149-155
24	A Study on Need of Practical Knowledge on Application of Accounting Software as A Special Course for B.Com Programme in the Era of Computerised Accounting (WRT Mumbai) Prof. Megha R. Yadav	156-161
25	Bridging the Gap: A Study on Recent Trends in Textile Industry of India Ms. Neelam Patil Dr. Shripad Joshi	162-168
26	Training as an Important Tool for Human Resource Development: A Case Study of Select Public Sector Banks Dr. Salve Deepak M.	169-178





18-19
Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Shripad Joshi of
Ghanshyamdas Saraf College has presented a research paper titled
Bridging the Gap : A Study on Recent Trends in
Textile Industry of India

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.

Lipimukherjee
Dr. Lipi Mukherjee

Convenor

Shripad Joshi
Dr. Shripad Joshi

Convenor

Ashwat Desai
Dr. Ashwat Desai

Conference Secretary

Bhavana Vaidya
Prof. Bhavana Vaidya

Principal

DR. SHRIPAD JOSHI

Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



Handwritten signature or initials.

ISSN 2277 - 5730
AN INTERNATIONAL
MULTIDISCIPLINARY
QUARTERLY
RESEARCH JOURNAL



AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - I

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

Ajanta Prakashan

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII Issue - IV Part - I October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com



❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖



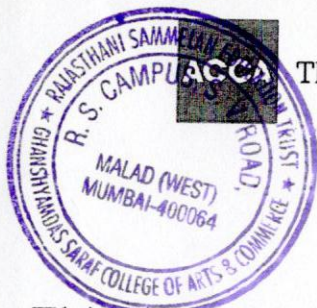
Ajanta Prakashan

Aurangabad. (M.S.)

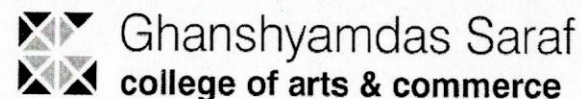
❧ CONTENTS PART - I ❧

Sr.No.	Name & Author Name	Page No.
1	Robotic Process of Automation - Future of Accounting in Global Context Dr. Ameya Tanawade Dr. Jayant Apte	1-8
2	An Analysis of the Impact of Digital Payments and the Customers' Buying Behaviour Dr. V. S. Kannan Kamalanathan	9-16
3	Social Audit - New Trend to Bridge the Gap in Accounting Practices Globally Dr. (CA) Ashwat R. Desai	17-21
4	Cloud Accounting - An Implementation for SME, Comparative Study of Various Cloud Accounting Softwares Prof. Bharat Khatri	22-26
5	An Essay on Emotional Intelligence and Education in the Global Context Dr. Shripad Joshi Prof. Dr. Anuja S. Joshi	27-35
6	Indian Banks' NPA Woes in Current Economic Situation Prof. Prajna Shetty	36-42
7	Cyber Crimes / Frauds - Issues and Challenges in India Prof. Aarti G. Borkar	43-50
8	Bridging the Gap: Trends in Advertising with Special Reference to Surrogate Advertising and its Impact in the Recent ERA Dr. Rupa Shah	51-58
9	A Study on Online Spending Patterns of Consumers in the City of Thane in Maharashtra Prof. Manmohan R. Yadav Dr. Shraddha M. Bhome	59-65





Think Ahead



Certificate

This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Shripad Joshi of
Ghanshyamdas Saraf College has presented a research paper titled
An Essay on Emotional Intelligence and Education in
the Global Context

in the Interdisciplinary International Conference on **'Bridging the Gap: Trends in Business and Accounting Practices in a Global Context'** organised by **IQAC** of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.

Dr. Lipi Mukherjee

Convenor

Dr. Shripad Joshi

Convenor

Dr. Ashwat Desai

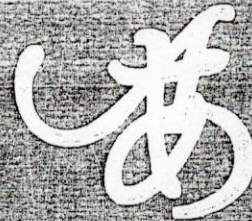
Conference Secretary

Prof. Bhavana Vaidya

Principal



Peer Reviewed Refereed
and UGC Listed Journal



AN INTERNATIONAL MULTIDISCIPLINARY
HALF YEARLY RESEARCH JOURNAL

GENIUS

Volume - VI, Issue - II, FEBRUARY - JULY - 2018

ISSN - 2279 - 0489

Impact Factor - 4.954 (www.sjifactor.com)

PART - II

AJANTA PRAKASHAN

ISSN 2279 - 0489
AN INTERNATIONAL MULTIDISCIPLINARY
HALF YEARLY RESEARCH JOURNAL

GENIUS

Volume - VI

Issue - II

PART - II

February - July - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 47100



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2017 - 4.954
www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.



❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



CONTENTS OF PART - II



Sr. No.	Name & Author Name	Page No.
25	A Study on Global Warming Mrs. Neeta Rath	187-193
26	Study of the Internet Banking Sector in the Indian Economy Kinjal Paresh Shah	194-200
27	Study of the Rural Finance in the Indian Economy Krutika Dignesh Patel	201-206
28	Innovative and Recent Trends in Medical Tourism Industry of India Dr. Shripad Joshi Miss. Neelam Patil	207-212
29	Demonetization: Impact on Society Mrs. Deepti Sameer Sadvelkar Dr. Deepak M. Salve	213-218
30	Yoga & Bhagavadgeeta: The Correct Way to Deal with Stress Anagha Padhye-Deshmukh	219-224



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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Sustainable development with reference to recycling industries in the Global context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
2	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Indian textile industry : Road : Bridging the gap	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
3	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Infrastructure development in India : Importance, Recent Trends and Key Issues	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
4	Conference	International	16 th March, 2019	Word road to cashless economy	Clara's College of Commerce	The trends in cashless transactions : A study of Mumbai city	International Journal of Advance and Innovative Research	7.36	2394-7780
5	Conference	International	16 th March, 2019	Word road to cashless economy	Clara's College of Commerce	E-Banking and the common man : A study of Mumbai City	International Journal of Advance and Innovative Research	7.36	2394-7780

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.
6	Conference	International	16 th March, 2019	Word road to cashless economy	Clara's College of Commerce	Impact of demonetisation on power loom sector with respect to Bhiwandi Maharashtra	International Journal of Advance and Innovative Research	7.36	2394-7780
7	Conference	National	16 th March, 2019	Social Transformation in Rural India	Board of Studies in Rural Development University of Mumbai	Emerging Trends in Digital Transactions Challenges and Strategies in India	An International Multi Disiplinary Quarterly Research Journal	5.5	2277-5730
8	Conference	International	27 th April, 2019	New Horison in Business and Economics in the light of digital world	NKES Degree College of Arts, Commerce and Science	An exploratory study on digitisation in India's higher education sector : A paradigm change	International Journal of Advance and Innovative Research	7.36	2394-7780
9	Conference	International	10 th March, 2019	Commerce, Management, Technology, Humanities and Social Sciences	Lala Lajpatrai College of Commerce and Economics Mumbai	Waste Management in India : An overview	International Journal of Advance and Innovative Research	7.36	2394-7780



Peer Reviewed Referred and UGC Listed Journal
(Journal No. 40776)

AJANTA

ISSN 2277 - 5730

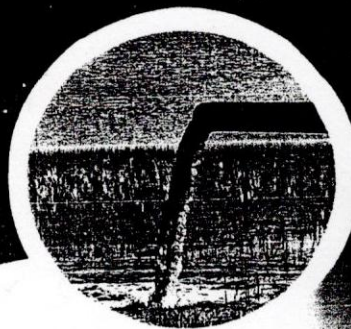
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



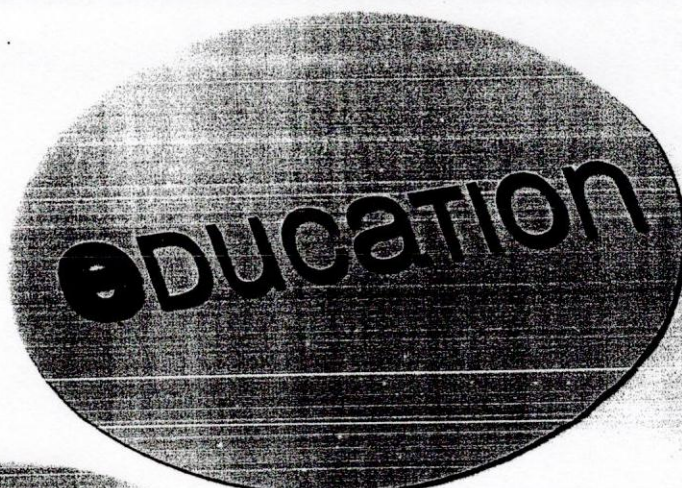
Volume-VIII
Issue-I

January - March - 2019

IMPACT FACTOR / INDEXING
2018 - 5.5 www.sjifactor.com



AJANTA PRAKASHAN



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume-VII, Issue-IV, October-December-2018, Part-V

IMPACT FACTOR/ INDEXING
2018-5.5

www.sjifactor.com

Ajanta Prakashan



CONTENTS PART - V

Sr. No.	Name & Author Name	Page No.
10	A Study on the Impact of Leadership Styles on Job Satisfaction of Employees Mayank Tripathi	71-77
11	Bridging the Gap between the Have's & Have Not's Via Financial Inclusions & Exclusions W.R.T BJP Govt. Ella Gaglani	78-83
12	Digital Banking - A Study of Asian Economy with Specific Reference to India Ms. Namita Satish Punekar Ms. Bhagyashree Krishnat Gurav	84-95
13	Sustainable Development with Reference to Recycling Industries in the Global Context Dr. Shagun Srivastava Dipanwita Banerjee	96-103
14	A Study to Understand the Stress Level in Married Working Women and Homemaker Taking into Consideration Partial Region of Virar Prof. Princy Tinish	104-12
15	A Study on the Emerging Trends of Business Dr. Sanchita Datta	123-12
16	A Study on the Impact of Organizational Brand Image on Employee Attitude Sai Vikranth	130-13
17	A Comparative Study of Male and Female Respondents Consumer Awareness of Suburb Mumbai with Respect to Various Trends in Insurance Policies in India Harshada Bhujbalrao Karan Kotian	136-14





ACCA

Think Ahead

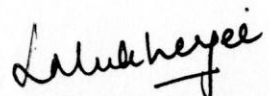


Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Shagun Srivastava of
Ghanshyamdas Saraf College has presented a research paper titled
Sustainable Development with reference to Recycling
Industries in the Global Context

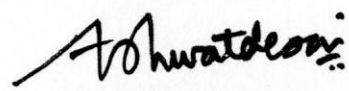
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

Principal



**AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL**

AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - VII

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

Ajanta Prakashan



Journal - 63571

UGC Journal Details

Name of the Journal : International Journal of Advance & Innovative Research

ISSN Number :

e-ISSN Number : 23947780

Source: UNIV

Subject: Multidisciplinary

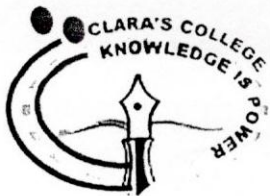
Publisher: Indian Academicians and Researchers Association

Country of Publication: India

Broad Subject Category: Multidisciplinary



A COMPARATIVE STUDY ON GROWTH AND SATISFACTION LEVEL OF DEBIT CARD USERS' OF SELECTED PUBLIC SECTOR, PRIVATE SECTOR AND FOREIGN BANK IN MUMBAI REGION	56 – 70
Bharat Mukundrai Joshi	
COMPARATIVE STUDY OF THE HOME LOAN SERVICES PROVIDED BY THE BANKING AND NON- BANKING FINANCIAL COMPANIES	71 – 76
Dr. Susmita Daxini and Vikas Mishra	
A STUDY OF SENIOR CITIZENS PERCEPTION TOWARDS M-WALLET	77 – 80
CA. Chandrashekhar Sawant	
A STUDY ON DIGITAL WALLET PAYMENT SYSTEM-A STEP TOWARDS CASHLESS ECONOMY	81 – 84
Shefali Sharma	
NON PERFORMING ASSETS AND ITS EFFECTS ON PROFITABILITY OF NON-BANKING FINANCIAL COMPANIES PROVIDING HOUSING LOAN	85 – 87
Dr. Susmita Daxini and Vikas Mishra	
EMERGING TRENDS IN INDIAN INSURANCE SECTOR	88 – 94
Dr. V. S. Kannan Kamalanathan	
TO STUDY THE ROLE OF BANKS IN FINANCIAL INCLUSION	95 – 99
Urvi Jain C. A. and Gurunathan Pillai	
ROAD TO CASHLESS ECONOMY THROUGH UNIFIED PAYMENT INTERFACE	100 – 103
Prof. Niyomi Fonseca and Prof. Sabir Mujawar	
A STUDY ON IMPACT OF DEMONETIZATION ON E-BANKING SERVICES OF INDIAN BANK IN GOREGAON WEST	104 – 105
Prof. Abhishek Panchal	
THE TRENDS IN CASHLESS TRANSACTIONS -A STUDY OF MUMBAI CITY	106 – 108
Dr. Shagun Srivastava	
DIGITAL HRM, ITS IMPORTANCE AND BENEFITS-A HOLISTIC STUDY	109 – 119
Sandeep Surange and Dr. Hiresb Luhar	
NEED FOR TALENT MANAGEMENT IN DIGITALIZED WORLD	120 – 123
Prof. (Dr.) Noaman Khatib	
STUDY ON USAGE OF PAYTM – WORLD ROAD TO CASHLESS ECONOMY	124 – 129
Prof. Helen Selvaraj	
TO STUDY THE AWARENESS AND USE OF CASHLESS MODES OF PAYMENT AMONG COLLEGE STUDENTS IN MUMBAI	130 – 134
Bhavini Ashok Chavan and Anurag Deshmukh	



CHILDREN WELFARE CENTRE'S CLARA'S COLLEGE OF COMMERCE

ESTABLISHED - 1999 - NAAC ACCREDITED "B" GRADE (2016-2021)

Yari Road, Versova, Mumbai - 400061. Tel.: 2636 5385 / 2631 5377



CERTIFICATE OF PRESENTATION

This is to Certify that Mr. /Ms. /Mrs. /Dr. Shagun Srivastava .
of Ghanshyamdas Saaw College of Arts and Commerce college has
PRESENTED RESEARCH PAPER titled

The Trends in Cashless Transactions - A Study
of Mumbai City . at

The One Day International Multidisciplinary Conference on
"WORLD ROAD TO CASHLESS ECONOMY" organised by CLARA'S COLLEGE OF
COMMERCE, in collaboration with UNIVERSITY OF MUMBAI & INDIAN
ACCOUNTING ASSOCIATION [THANE CHAPTER]

on 16th March 2019, Mumbai.

DR. NISHIKANT JHA
CONFERENCE CONVENER



MRS. BABITA KANOJIA
CONFERENCE CONVENER

DR. KULDEEP SHARMA
CONFERENCE SECRETARY

PRIN. DR. MADHUKAR GITTE
CONFERENCE CHAIRPERSON

DR. ARVIND S. LUHAR
CONFERENCE CHAIRPERSON

Volume 6, Issue 1 (XXXVIII)

January - March 2019

ISSN 2394 - 7780



ज्ञान-विज्ञान विमुक्तये
UGC
University Grants Commission
Journal No.: 63571



International Journal of
Advance and Innovative Research
(Conference Special)
(Part – 4)



Journal - 63571

UGC Journal Details

Name of the Journal : International Journal of Advance & Innovative Research

ISSN Number :

e-ISSN Number : 23947780

Source: UNIV

Subject: Multidisciplinary

Publisher: Indian Academicians and Researchers Association

Country of Publication: India

Broad Subject Category: Multidisciplinary



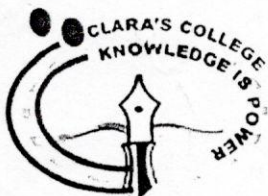
International Journal of Advance and Innovative Research

Volume 6, Issue 1 (XXXVIII) : January – March 2019 : Part - 4

CONTENTS

Research Papers

FORENSIC ACCOUNTING IN INDIAN CONTEXT	1 – 5
Rajput Sheela S. and Dr. Annasaheb G. D. Bendale Mahila	
A STUDY ON INVESTORS PERCEPTION TOWARDS MITIGATING EXPOSURE TO INVESTMENT IN EQUITY AS A DIRECT INVESTOR OR INVESTMENT THROUGH MUTUAL FUND DURING ECONOMIC TURMOIL	7 – 9
Dr. CA. CMA. Sanjay D. Sonawane	
WORLD ROAD TO CASHLESS ECONOMY A STUDY ON IMPACT OF CASHLESS ECONOMY ON BANKING SECTOR	10 – 13
Divyesh Bajaj, Devika Ghuwalewala, Dr. Nishikant Jha and Dr. Arvind S. Luhar	
DIGITALIZATION – OPENING NEW VISTAS FOR FDI IN INDIA	14 – 16
Prof Ansari Salim Ahmed and Nasim Ahmed	
VIRTUAL ECONOMY” – A STUDY OF ITS IMPACT ON BANKING, FINANCE AND INSURANCE	17 – 24
Dr. Sadhana Venkatesh and Nandini Ramesh	
ROLE OF NON-BANKING FINANCIAL COMPANIES (NBFC) IN INDIA’S REAL ESTATE SECTOR	25 – 27
Raju A. Ambhore	
ROLE OF BANK OF BAROA IN MOVING TOWARDS CASHLESS TRANSACTIONS	28 – 30
Prabhavati Bhupendra Manjrekar	
THE DIGITAL DAWNFOR INDIA’S MUTUAL FUND INDUSTRY	31 – 36
Prof. CA. Reshmi M. Gurnani and Prof. Dr. Janardhan Hotkar	
AN INSIGHT INTO VALUE CREATION OF SELECTED AUTOMOBILE COMPANIES	37 – 40
Dr. Ashok H. Dhote and Kailash Chandak	
E- BANKING AND THE COMMON MAN - A STUDY OF MUMBAI CITY	41 – 45
Dr. Shagun Srivastav	
TO STUDY THE VALUE ADDITION OF CUT AND POLISHED DIAMONDS AND COLOURED GEMS STONES	46 – 48
Dr. Neelam Arora	
A STUDY ON INVESTMENT PATTERN OF SALARIED PEOPLE OF KDMC AREA	49 – 55



CHILDREN WELFARE CENTRE'S CLARA'S COLLEGE OF COMMERCE

ESTABLISHED - 1999 - NAAC ACCREDITED "B" GRADE (2016-2021)

Yari Road, Versova, Mumbai - 400061. Tel.: 2636 5385 / 2631 5377



CERTIFICATE OF PRESENTATION

This is to Certify that Mr. /Ms. /Mrs. /Dr. Shagun Srivastava
of Ghanshyamdas Saraf College of Arts & Comm. college has

PRESENTED RESEARCH PAPER titled

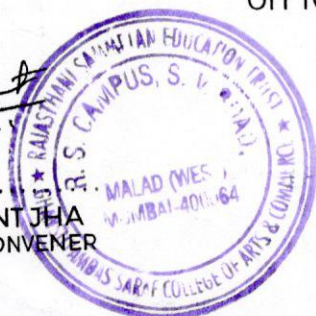
E- Banking and the Common man

A study of Mumbai City at

The One Day International Multidisciplinary Conference on
"WORLD ROAD TO CASHLESS ECONOMY" organised by CLARA'S COLLEGE OF
COMMERCE, in collaboration with UNIVERSITY OF MUMBAI & INDIAN
ACCOUNTING ASSOCIATION [THANE CHAPTER]

on 16th March 2019, Mumbai.

DR. NISHIKANT JHA
CONFERENCE CONVENER



MRS. BABITA KANOJIA
CONFERENCE CONVENER

DR. KULDEEP SHARMA
CONFERENCE SECRETARY

PRIN. DR. MADHUKAR GITTE
CONFERENCE CHAIRPERSON

DR. ARVIND S. LUHAR
CONFERENCE CHAIRPERSON

Volume 6, Issue 1 (XXXVIII)

January - March 2019

ISSN 2394 - 7780

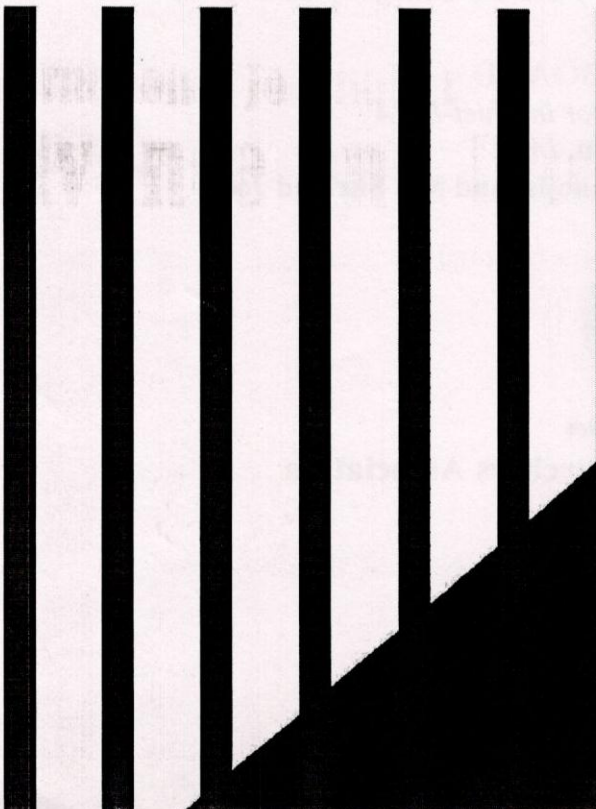


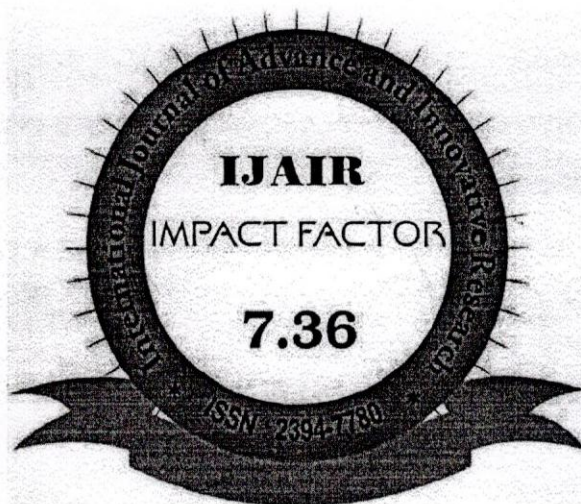
ज्ञान-विज्ञान विमुक्तये
UGC
University Grants Commission
Journal No.: 63571



**International Journal of
Advance and Innovative Research**

(Conference Special)
(Part – 5)





Journal - 63571

UGC Journal Details

Name of the Journal : International Journal of Advance & Innovative Research

ISSN Number :

e-ISSN Number : 23947780

Source: UNIV

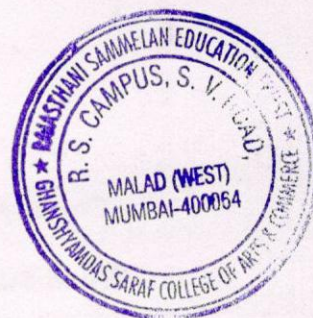
Subject: Multidisciplinary

Publisher: Indian Academicians and Researchers Association

Country of Publication: India

Broad Subject Category: Multidisciplinary

IMPACT OF DEMONETISATION ON POWER LOOM SECTOR WITH RESPECT TO BHIWANDI MAHARASHTRA	149 – 152
Dr. Shagun Srivastava and Rekha Mishra	
THE JOURNEY TOWARDS GOING CASHLESS: A CASE STUDY OF V.E.S. INSTITUTES	153 – 158
Samhitha Sharma Kain and Richa Sharma	
A PARADIGM SHIFT IN THE DEVELOPMENT AND MANAGEMENT OF WATER RESOURCES IN INDIA	159 – 162
Dr. Madhukar R. Gitte	
STUDY ON OPINION OF RESPONDENT TOWARDS PROBLEMS/ISSUES IN CASHLESS ECONOMY	163 – 166
Ritesh Ashok Jaiswal and Sachin Omprakash Chourasiya	
A STUDY ON AUTOCRATIC LEADERSHIP STYLE AND DEMOCRATIC LEADERSHIP STYLE AND ITS IMPACT ON ORGANIZATIONAL EFFECTIVENESS	167 – 169
Aditya Jain	
THE ROLE OF ICT IN HIGHER EDUCATION	170 – 174
Santosh Nivrutti Ghongade	
ACCOUNTING EDUCATION IN MUMBAI UNIVERSITY: CHALLENGES AND POTENTIALS	175 – 178
CMA Tushar Raut	
THE STUDY OF EVENT MANAGEMENT AND PLANNING	179 – 182
Prof. Jayeshkumar M. Sahu	
A STUDY ON EFFECTIVENESS OF CUSTOMER LOYALTY PROGRAMS WITH SPECIAL REFERENCE TO COFFEE SHOPS	183 – 186
Janmejy Goswami	
INFLUENCE OF TELEVISION ADVERTISEMENT ON BISCUIT PURCHASE REQUEST AND SELF-ESTEEM OF CHILDREN	187 – 192
Maitri H. Shah and Yogesh Kamath	
POST PURCHASE REGRET AND COPING STYLES OF INDIAN CONSUMERS	193 – 199
Astha Gocal and Yogesh Kamath	





Board of Studies in Rural Development University of Mumbai

Organizes - ICSSR (WRC) Sponsored
Inter-Disciplinary National Conference

CERTIFICATE

Dr. / Mr. / Ms. SHAGUN SRIVASTAVA of
G. SARAF College / Institute / Department has participated / presented a Paper titled
EMERGING TRENDS IN DIGITAL TRANSACTIONS - CHALLENGES & STRATEGIES
IN INDIA
at the one day National Conference on " Social Transformation in Rural India " dated 16th March, 2019 held at
Department of Life Long Learning & Extension. University of Mumbai.

Dr. Dilip S. Patil
Chairman, BOS Rural Development
University of Mumbai

Volume 6, Issue 2 (XIV)

April - June 2019

ISSN 2394 - 7780



ज्ञान-विज्ञान विमुक्तये
UGC
University Grants Commission
Journal No.: 63571

International Journal of

Advance and Innovative Research

(Special Issue)

(Part – 2)

Indian Academicians and Researchers Association

www.iaraedu.com

COMPARISON OF DMART AND BIG BAZAAR	55 – 57
Vishal Raul	
INDIA EXPERIENCES GREEN GDP- A WAY TO SUSTAINABLE DEVELOPMENT	58 – 60
Professor Prachiti Pawaskar	
A STUDY OF IMPACT OF BANKING SECTOR REFORMS WITH REFERENCE TO NARASIMHAM COMMITTEE RECOMMENDATION	61 – 66
Rajeshkumar Yadav	
INTERPOLATION ROADWAY PAVED BY ARYABHATA & BRAHMAGUPTA	67 – 70
Rama Vijaykumar	
A STUDY ON AWARENESS AND SCOPE OF ISLAMIC BANKING IN GUJARAT STATE	71 – 76
Sadamhusen Musebhai Timbaliya and Dr. Pinakin R. Sheth	
ANALYSIS OF FACILITATOR'S ATTITUDE TOWARDS DIGITAL LITERACY MODES IN EDUCATION	77 – 81
Dr. Sangeeta Makkad	
AN EXPLORATORY STUDY ON DIGITISATION IN INDIA'S HIGHER EDUCATION SYSTEM –A PARADIGM CHANGE	82 – 85
Dr. Shagun Srivastava	
THE GROWTH AND MARKETING STRATEGIES ADOPTED BY FMCG COMPANIES (HINDUSTAN UNILEVER & PROCTER & GAMBLE)	86 – 88
Shraddha Rajendra Bendre	
TO STUDY THE MARKETING STRATEGY OF CADBURY	89 – 96
Shrutika Nagwekar	
ROLE OF ICT IN HIGHER EDUCATION	97 – 99
Shweta B Pawar	
TO STUDY THE CUSTOMER PREFERENCE TOWARDS KIRANA STORE	100 – 103
Suraj Sharma	
TO STUDY EMPLOYEE JOB SATISFACTION WITH REFERENCE TO RETAIL STORE	104 – 107
Dr. Uma Durgude	
A STUDY ON CONSUMER'S BUYING BEHAVIOUR IN RELATION TO GREEN PRODUCTS AND SERVICES-WITH REFERENCE TO NAGERCOIL TOWN	108 – 112
V. Francina and Dr. J. Anisha Shainnie Thangam	
CUSTOMER USAGE AND ADAPTION OF TECHNOLOGY IN BANKING SECTOR	113 – 117
Vinitkumar Madan Pathrabe	
CHALLENGES FOR DIGITAL MEDIA IN EMERGING INDIA	118 – 121
Prof. Vithal Shankar Sontakke	

NKES DEGREE COLLEGE OF ARTS, COMMERCE & SCIENCE

Indulal D. Bhuvra Marg, Wadala (W), Mumbai - 400031.

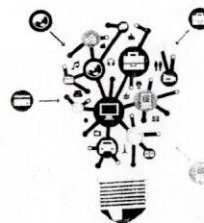
(Affiliated to university of Mumbai, Approved by Govt. of Maharashtra)



Certificate

This is to certify that Mr. /Miss/Dr. SHAGUN SRIVASTAVA
of GHANSHYAMDAS SARAF COLLEGE OF COMMERCE & ARTS College has participated/presented
research paper titled AN EXPLORATORY STUDY ON DIGITISATION IN INDIA'S HIGHER
EDUCATION SECTOR - A PARADIGM CHANGE in the One Day Multi disciplinary
International Conference on "NEW HORIZON IN BUSINESS & ECONOMICS IN THE LIGHT OF DIGITAL WORLD."
in collaboration with University of Mumbai, on April 27, 2019.


Dr. Chitra Natarajan
Conference Chairperson




Ms. Pallavi Chavan
Conference Convener

Volume 6, Issue 1 (XXXVIII)
January - March 2019

ISSN 2394 - 7780

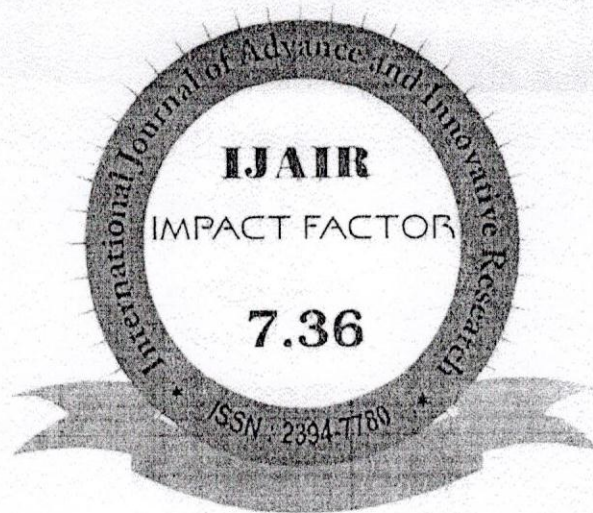


ज्ञान-विज्ञान विमुक्तये
UGC
University Grants Commission
Journal No.: 63571

International Journal of
Advance and Innovative Research
(Conference Special)
(Part - 4)



Indian Academicians and Researchers Association
www.iaraedu.com



Journal - 63571

UGC Journal Details

Name of the Journal : International Journal of Advance & Innovative Research

ISSN Number :

e-ISSN Number : 23947780

Source: UNIV

Subject: Multidisciplinary

Publisher: Indian Academicians and Researchers Association

Country of Publication: India

Broad Subject Category: Multidisciplinary

LIMITS TO GROWTH – WHAT LIES AHEAD OF US	120 – 124
Dr. Kashmira P. Mody	
A STUDY OF BANKING SECTOR IN INDIA AND OVERVIEW OF PERFORMANCE OF INDIAN BANKS WITH REFERENCE TO MARKET CAPITALIZATION OF BANKS.	125 – 128
Prof. Vishakha Torane	
A STUDY ON CONSUMER BEHAVIOUR ABOUT THE HEALTH ASPECTS OF READY-TO-EAT FOOD	129 – 133
Prof. Khushnuma Tata	
GLIMPSES OF ANCIENT INDIAN CULTURE	134 – 137
Dr. Savitri Dholey	
COMPOSTING AS AN ACCEPTED HOUSEHOLD WASTE MANAGEMENT TECHNIQUE IN SELECT AREAS OF SOUTH GOA	138 – 142
Charmaine D'souza	
A STUDY ON INDIA'S DRAFT NATIONAL E-COMMERCE POLICY	143 – 145
Khan Rasheeda Bano Mehboob Ali	
DEGLOBALIZATION – IT IS YESTERDAY ONCE MORE	146 – 149
Dr. Divya Nigam	
AN EMPIRICAL INVESTIGATION TO UNDERSTAND THE OVERALL BEHAVIOURAL CHARACTERISTICS OF RETAIL INVESTORS TOWARDS INVESTMENT DECISION MAKING – A FACTOR ANALYSIS APPROACH	150 – 158
S. Nagalakshmi	
TO STUDY THE ISSUES FACED BY THE NGO'S WORKING FOR WOMEN IN RURAL PARTS OF WESTERN MAHARASHTRA WITH RESPECT TO INFRASTRUCTURE, FACILITIES AND REACH	159 – 162
Nutan Kanegaonkar Kulkarni and Dr. Geetali Tilak	
HUMAN RESOURCE ACCOUNTING	163 – 166
Sandesh B. Tambe	
ELECTRIC VEHICLES USE FOR INDIA	167 – 169
Mohammad Arshad and Dr. Mohd Asif Shah	
IMPACT OF VISUAL MERCHANDISING ON CONSUMER BEHAVIOUR	170 – 172
Sonali Roshan Saldanha	
ALIENATION AND MELANCHOLY IN ANITA DESAI'S <i>FIRE ON THE MOUNTAIN</i>	173 – 175
Dr. Ritu Dhawan	
WASTE MANAGEMENT IN INDIA-AN OVERVIEW	176 – 178
Dr. Shagun Srivastava	



**Lala Lajpatrai College of
Commerce & Economics,**
Mahalaxmi, Mumbai - 400 034

&

**Centre For Educational
and Social Development,**
Yerwada, Pune-411 006



International Multidisciplinary Conference on
**Commerce, Management, Technology, Humanities
& Social Sciences**

Sunday, 10th March, 2019

CERTIFICATE

This is to certify that

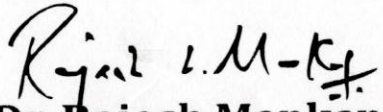
Prof./Dr./Mr./Mrs./Ms. Dr Shagun Srivastava

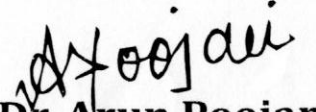
of Associate Professor, Ghanshyamdas Saraf college of arts and commerce, Mumbai.


has actively participated /presented a Paper entitled

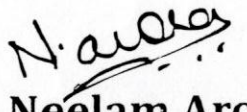
Waste Management In India-An Overview

at the International Multidisciplinary Conference on Sunday, 10th March, 2019 held at Hotel Holiday Inn, Mumbai.


Dr. Rajesh Mankani
Conference Convener
& Assistant Professor


Dr. Arun Poojari
Conference Convener
& Vice Principal


Dr. Jaydev Kadli
Conference Convener
& Librarian


Dr. Neelam Arora
Conference Chairperson
& 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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Mergers in Indian Banks : A study on proposed amalgamation of Bank of Baroda, Vijaya Bank and Dena Bank	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
2	Conference	International	24 th November, 2018	Incredible India	B.L. Amlani College of Commerce and Economics and M.R. Nathwani College of Arts, Mumbai	Start-up-a growth engine of Indian economy	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Dr. Seema Agarwal

Sr. No. 4

Academic Year 2018 - 2019



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - VI

IMPACT FACTOR / INDEXING
2018 - 5.5

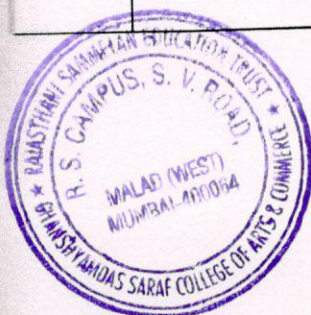
www.sjifactor.com



Ajanta Prakashan

CONTENTS PART - VI

Sr. No.	Name & Author Name	Page No.
1	Mergers in Indian Banks: A Study on Proposed Amalgamation of Bank of Baroda, Vijaya Bank & Dena Bank Dr. Seema Agarwal	1-9
2	Taxation (GST) Prof. Geeta Rambali Yadav	10-16
3	The Effect of MBO on Employee Performance and Job Satisfaction Shivangi Mugdha	17-23
4	Soft Skills: A Need for Career Development Parth Parulekar	24-32
5	Inclination of College Students towards M- Learning Dr. Reshma A. Vaja	33-38
6	A Study on Impact of Social Media Marketing on Consumer Behaviour Akshata Kale	39-53
7	A Study of Innovative Activity in HR and their Impact on Employees Performance Bhakti Shetty	54-60
8	Importance of Credit Rating Agencies in Banking Sector in India Tushar Bhoj	61-68
9	Stress Management and its Intervention with Human Resource Management Prof. Krina Adhiya	69-73
10	Rational Taxation and Economic Growth Mrs. Srushti S. Manchekar	74-81
11	Commodification of Women in Advertising with Global Effect Prof. Aswathi Nair	82-87
12	The Impact of E-Commerce on International Trade and Employment Prof. Ragini Pandey	88-95





Think Ahead



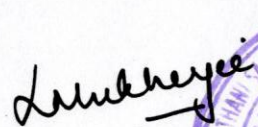
RSET
Rajasthani Sammelan Education Trust

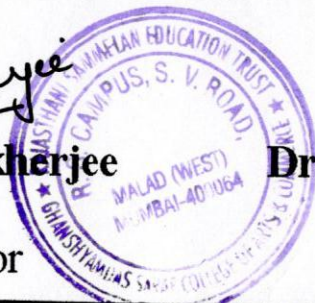


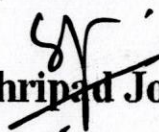
Ghanshyamdas Saraf
college of arts & commerce

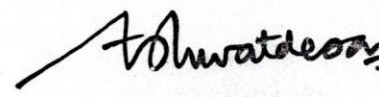
Certificate

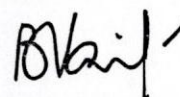
This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Seema Agarwal of Ghanshyamdas Saraf College has presented a research paper titled Mergers in Indian Banks : A study on Proposed Amalgamation of Bank of Baroda, Vijaya Bank and Dena Bank in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee
Convenor




Dr. Shripad Joshi
Convenor


Dr. Ashwat Desai
Conference Secretary


Prof. Bhavana Vaidya
Principal

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

Issue - IV

Part - VI

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

www.sjifactor.com



❖ **EDITOR** ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ **PUBLISHED BY** ❖



Ajanta Prakashan

Aurangabad. (M.S.)



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

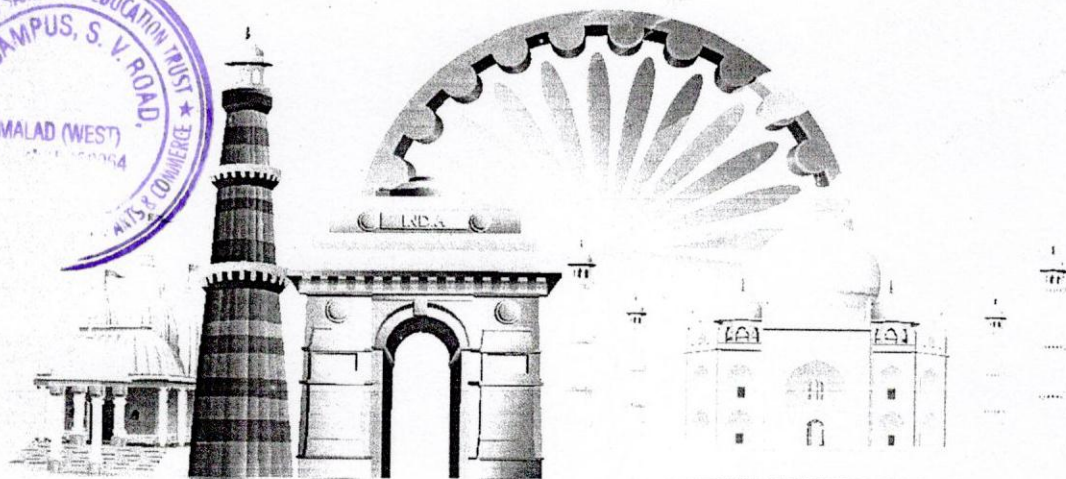
ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume-VII, Issue-IV
October - December - 2018
English Part - II

Impact Factor / Indexing
2018 - 5.5
www.sjifactor.com



Ajanta Prakashan



26. Start-Up-A Growth Engine of Indian Economy

Dr. Seema Agarwal

Asst. Prof. Ghanshyamdas Saraf College.

Abstract

India is a fastest developing Asian country in this present decade. It is a most populous and 7th largest country by area. Large population implies a large prospective market in India and puts more pressure for employment and more competitive market in the country. In the present decade, India is undertaking an essential shift towards start-up welcoming policies and a business friendly environment. Start-up is defined as "an entrepreneurial venture or a new business in the form of a Company, a partnership or temporary organization designed and search of a repeatable and scalable business model." Start-up is one of the scorching event this era which everyone is talking about. Start-up India Campaign which was started on 15th August, 2015 is particularly based on enhancing the start-ups to encourage the entrepreneurship and job availability. The start-ups are the kind of companies which are innovative in their course of development, analysis, evaluation, research for the target segment. This study is an attempt to analyze the contribution of start-ups in economic development, and to know the various factors responsible for encouraging becoming entrepreneurs. This study also gives an insight into opportunity and prospect from start-up India, stand-up India scheme of government to entrepreneurs and challenges they face.

Introduction

On 15th August 2015, Honourable PM Shri Narendra Modi announced this initiative at the Red Fort as Start-up India and on 16th Jan 2016 it was officially flagged by Hon'able Finance minister Shri Arun Jaitley. The main aim of the Govt is to provide maximum help and support for the new emerging businesses and ideas. The support will be in the form of finance, technology, economic, social as well as environment. This is to take care of the problems a new business entrepreneur face. It is one of the much needed initiative plan of Govt of India. This is to convert an innovative idea into a start-up. Even sometimes the crisis becomes the opportunity and it gives birth to the start-ups. A start-up can be described as:



Matushri Kanbai Lalbai & Motibai Lohana

Kanyashala & Balikagruh Trust

B. L. AMLANI COLLEGE OF COMM. & ECO.
M. R. NATHWANI COLLEGE OF ARTS, MUMBAI.

Organizes
INTERDISCIPLINARY

International Conference on

Incredible India
अतुल्य ! भारत

24th of November 2018

CERTIFICATE

This is to certify that Mr./Mrs./Miss./Dr. **Dr. Seema Agarwal** of Asst. Prof. Ghanshyamdas Saraf College. has Participated and Presented a paper title **"Start-Up-A Growth Engine of Indian Economy"** at the International conference on **"INCREDIBLE INDIA"** on 24th November 2018.

His or her paper has been included in the conference proceedings bearing the AJANTA -ISSN - 2277 - 5730 with 5.5 Impact Factor.



Principal & Convener

DR. JITENDRA AHERKAR

An International Multidisciplinary Quarterly Research Journal

Volume - VII, Issue - IV, October - December - 2018

ISSN 2277 - 5730

AJANTA

Impact Factor - 5.5 (www.sjifactor.com)

Is Hereby Awarding This Certificate To
Dr. Seema Agarwal

Aa a Recognition of the Publication of the Paper Entitled
Start-Up-A Growth Engine of Indian Economy



Ajanta Prakashan

Jaisingpura, Near University Gate,
Aurangabad. (M.S.) 431 004

Mob. No. 9579260877, 9822620877

Tel. No.: (0240) 2400877,

ajanta1977@gmail.com, www.ajantaprakashan.com

Peer Reviewed Referred
and UGC Listed Journal
Journal No. 40776

Editor : Vinay S. Hatole



ISO 9001:2008 QMS

ISBN / ISSN

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Social Media - A New Era of Marketing	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



ISSN 2277 - 5730

**AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL**

AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - II



IMPACTFACTOR/ INDEXING

2018-5.5

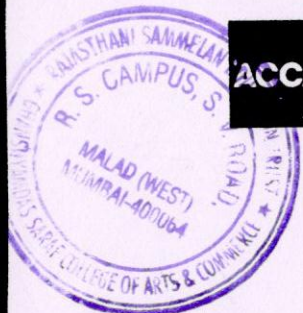
www.sjifactor.com

Ajanta Prakashan

∞ CONTENTS PART - II ∞

Sr. No.	Name & Author Name	Page No.
10	Analysis of Financial Soundness Indicators of Insurance Sector - Caramels Model Prof. Mittal Shah	63-71
11	Rupee Depreciation: Is it Taper Tantrum Part II? Prof. Sangeeta Unadkat	72-76
12 ✓	Social Media - A New Era of Marketing Prof. Rajkumar Jaiswal	77-82
13	Combating Cyber Crime Frauds: An International Perspective Prof. Agnes Billimoria	83-89
14	Study of Bancassurance Business in Indian Market Prof. Prasanna Shripad Choudhari	90-96
15	A Shift in Consumer Behaviour from Traditional to Online Shopping Having Impact on Globalisation Prof. Sonika G. Gupta	97-100
16	Empowering the MSME through Bridging their Finance Gap: A Case Study Dr. Vijay Nagesh Gumma	101-108
17	Role of Social Media in the Financial Services Sector with Global Context Prof. Urvi Jain Prof. C.A. Gurunathan Pillai	109-116
18	Opening the Paths for International Accounting Prof. Alok Hardikar Prof. Avanti Sathe	117-122
19	A Study on Relationship between Blue Ocean Strategy Adopted by Uber Technologies Inc. and Normal Taxis with Reference to Greater Mumbai Prof. Pratik Purohit	123-128





Think Ahead

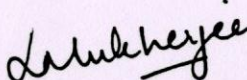


Ghanshyamdas Saraf
college of arts & commerce


Certificate

This is to certify that Mr./Ms./Mrs./Dr. Rajkumar Jaiswal of
Ghanshyamdas Saraf College has presented a research paper titled
Social Media - A new era of marketing

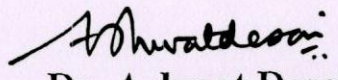
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

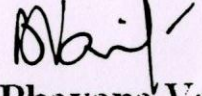
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Social audit : New Trend to Bridge the gap in accounting practices globally	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Dr. Ashwat Desai

Sr. No. 6

Academic Year 2018 - 2019

Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



Handwritten signature

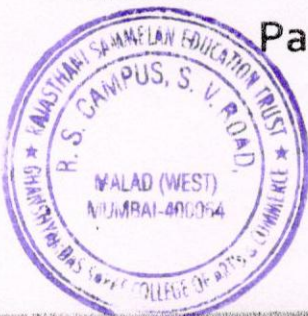
2018-19.

ISSN 2277-5730
AN INTERNATIONAL
MULTIDISCIPLINARY
QUARTERLY
RESEARCH JOURNAL

AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - I

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com



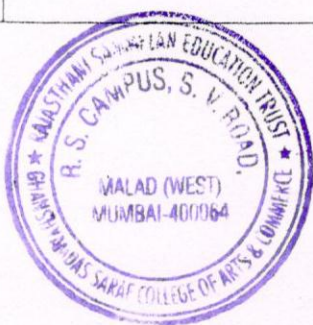
Ajanta Prakashan

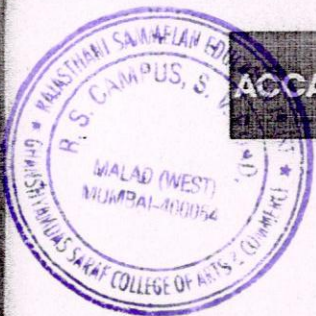


CONTENTS PART - I



Sr. No.	Name & Author Name	Page No.
1	Robotic Process of Automation - Future of Accounting in Global Context Dr. Ameya Tanawade Dr. Jayant Apte	1-8
2	An Analysis of the Impact of Digital Payments and the Customers' Buying Behaviour Dr. V. S. Kannan Kamalanathan	9-16
3	Social Audit - New Trend to Bridge the Gap in Accounting Practices Globally Dr. (CA) Ashwat R. Desai	17-21
4	Cloud Accounting - An Implementation for SME, Comparative Study of Various Cloud Accounting Softwares Prof. Bharat Khatri	22-26
5	An Essay on Emotional Intelligence and Education in the Global Context Dr. Shripad Joshi Prof. Dr. Anuja S. Joshi	27-35
6	Indian Banks' NPA Woes in Current Economic Situation Prof. Prajna Shetty	36-42
	Cyber Crimes / Frauds - Issues and Challenges in India Prof. Aarti G. Borkar	43-50
8	Bridging the Gap: Trends in Advertising with Special Reference to Surrogate Advertising and its Impact in the Recent ERA Dr. Rupa Shah	51-58
9	A Study on Online Spending Patterns of Consumers in the City of Thane in Maharashtra Prof. Manmohan R. Yadav Dr. Shraddha M. Bhome	59-65





ACCA Think Ahead

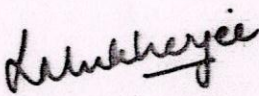


Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that ~~Mr./Ms./Mrs./Dr.~~ **(CA) Ashwat Desai** of
Ghanshyamdas Saraf College has presented a research paper titled
Social Audit - New Trend to Bridge the Gap in
Accounting Practices Globally

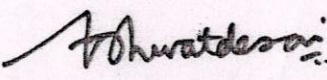
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.


Dr. Lipi Mukherjee

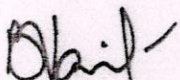
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th and 11 th September, 2018	Higher Order Thinking Skills : Unbridling HR Potential	Smt. Kamaladevi Gauridutt Mittal College of Arts and Commerce Malad (W)	Marketing Ethics and Social Responsibility of companies in the Global Era	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
2	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Bridging the gap : Trends in advertising with special reference to surrogate advertising and its impact in the recent era	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
3	Conference	International	16 th March, 2019	World road to cashless economy	Indian Academicians Researchers Association	A.study of cashless economy and its impact on consumer behaviour	International Journal of Advance and Innovative Research	7.36	23947780
4	Conference	International	19 th October, 2018			Study of Advertising Ethics and Viewer's Perception Towards Surrogate Advertisements with Ref. to Mumbai	Journal of Applied Science and Computations		1076-5131

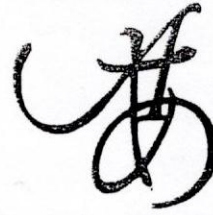
RS (2018-19) Rupa Shah



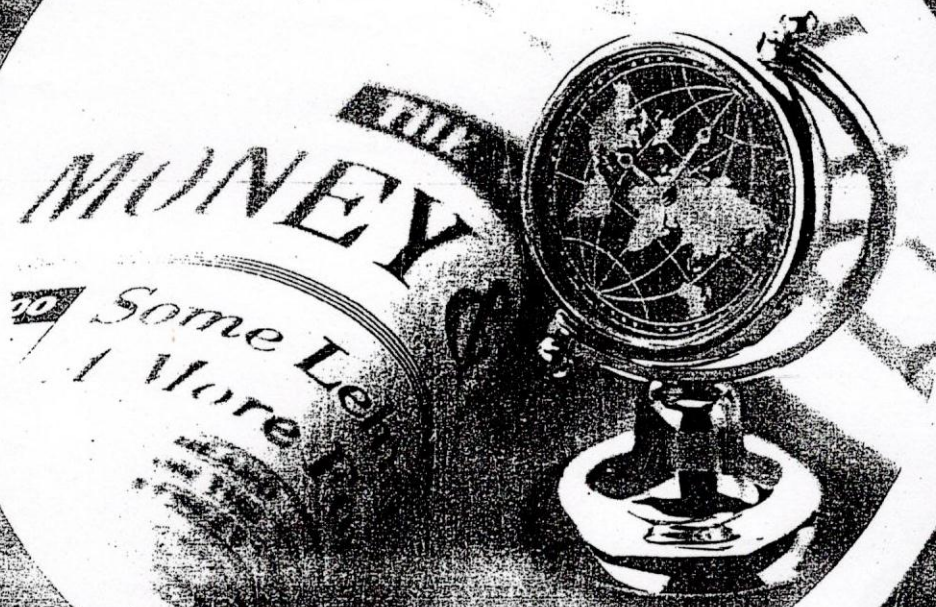
Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

ISSN 2277-5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



AJANTA



Volume-VII, Issue-III
July - September - 2018

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

Ajanta Prakashan





CONTENTS



Sr. No.	Title and Author's Name	Page No.
23	Green Economy for Sustainable Development in India Prof. Urvi Jain Prof. CA Gurunathan Pillai	179-186
24	Higher Order Thinking Strategy to Mitigate Farmers' Suicide in India Dr. Sunil Gosavi	187-194
25	Higher Order Thinking Skills: An Indispensable Prerequisite in the Digital Age Associate Prof. Archana Sanjay Singh	195-202
26	Higher Order Thinking Skills & Law - Law Faculty and Students Awareness of Educational Objectives. Mrs. Akta M. Mehta	203-208
27	A Study of How Spiritual Quotient Plays a Vital Role in Workplace Spirituality and Employee Relations Mr. Rahul Verma Mrs. Sonia Pereira	209-214
28	Higher Order Thinking Skills in Education Mrs. Swati A. Parab	215-223
29	Marketing Ethics and Social Responsibility of Companies in the Global Era Dr. Rupa Shah	224-230
30	Impact of E - Commerce on Online Tourism and Hospitality Industry Asst. Prof. Neha Mehta Asst. Prof. Jasleen Kaur Bhaad	231-237
31	Employee Retention: The Key to Successful Business Organisation Prof. Neeta Singh	238-244
32	Employee Volunteering - An Emerging Era in HR Department Prof. Yogita Prashant Mahimkar	245-251
33	Role of High Order Thinking Skills in CRM Ms. Swati Saigal	252-257



ARWARI VIDYALAYA SANCHALIT

SMT. KAMALADEVI GAURIDUTT MITTAL COLLEGE OF ARTS & COMMERCE

Malad (W), Mumbai

Two Day International Conference on
Higher Order Thinking Skills :
Unbridling HR Potential

Certificate

This is to certify that ~~Mr.~~ / ~~M/s.~~ / Dr. Rupa Shah of

participated / presented a paper on
Marketing Ethics and Social Responsibility
of Companies in the Global Era. in the Two Day International Conference on "Higher Order

Thinking Skills : Unbridling HR Potential" organised by the IQAC and the Department of Commerce of

Smt. Kamaladevi Gauridutt Mittal College of Arts & Commerce on 10th and 11th September, 2018.

D.M. Karia
Ms. Darshika Karia
Convener



Dr. Suhasini B. Arya
Dr. Suhasini B. Arya
Principal

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

Issue - IV

Part - I

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



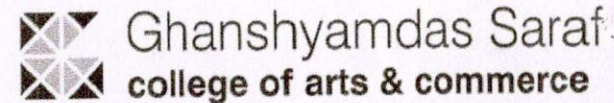
❧ CONTENTS PART - I ❧

Sr. No.	Name & Author Name	Page No.
1	Robotic Process of Automation - Future of Accounting in Global Context Dr. Ameya Tanawade Dr. Jayant Apte	1-8
2	An Analysis of the Impact of Digital Payments and the Customers' Buying Behaviour Dr. V. S. Kannan Kamalanathan	9-16
3	Social Audit - New Trend to Bridge the Gap in Accounting Practices Globally Dr. (CA) Ashwat R. Desai	17-21
4	Cloud Accounting - An Implementation for SME, Comparative Study of Various Cloud Accounting Softwares Prof. Bharat Khatri	22-26
5	An Essay on Emotional Intelligence and Education in the Global Context Dr. Shripad Joshi Prof. Dr. Anuja S. Joshi	27-35
6	Indian Banks' NPA Woes in Current Economic Situation Prof. Prajna Shetty	36-42
7	Cyber Crimes / Frauds - Issues and Challenges in India Prof. Aarti G. Borkar	43-50
8	Bridging the Gap: Trends in Advertising with Special Reference to Surrogate Advertising and its Impact in the Recent ERA Dr. Rupa Shah	51-58
9	A Study on Online Spending Patterns of Consumers in the City of Thane in Maharashtra Prof. Manmohan R. Yadav Dr. Shraddha M. Bhome	59-65



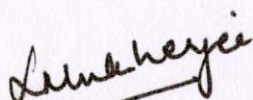


Think Ahead

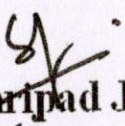


Certificate

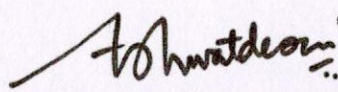
This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Rupa Shah of Ghanshyamdas Saraf College has presented a research paper titled Bridging the gap : Trends in advertising with special reference to surrogate advertising and its impact in the recent era in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by **IQAC** of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.


Dr. Lipi Mukherjee

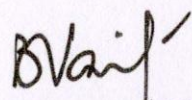
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

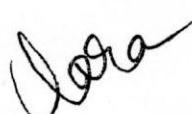
Conference Secretary


Prof. Bhavana Vaidya

Principal

January - March 2019

28/2018-4)



ज्ञान-विज्ञान विमुक्तये
UGC
University Grants Commission
Journal No.: 63571

(Conference Special)
(Part – 4)

Indian Academicians and Researchers Association
www.iaraedu.com



Journal - 63571

UGC Journal Details

Name of the Journal : International Journal of Advance & Innovative Research

ISSN Number :

e-ISSN Number : 23947780

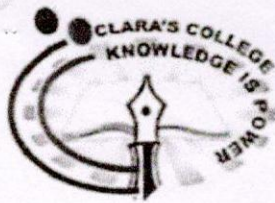
Source: UNIV

Subject: Multidisciplinary

Publisher: Indian Academicians and Researchers Association

Country of Publication: India

Broad Subject Category: Multidisciplinary



CHILDREN WELFARE CENTRE'S CLARA'S COLLEGE OF COMMERCE

ESTABLISHED - 1999 - NAAC ACCREDITED "B" GRADE (2016-2021)

Yari Road, Versova, Mumbai - 400061. Tel.: 2636 5385 / 2631 5377



CERTIFICATE OF PRESENTATION & Best Paper

This is to Certify that Mr. /Ms. /Mrs. /Dr. Rupa Shah.
of Ghanshamdas saraf college of commerce college has
PRESENTED RESEARCH PAPER titled

Study of cashless economy & its impact on
consumer Behaviour. at

The One Day International Multidisciplinary Conference on
"WORLD ROAD TO CASHLESS ECONOMY" organised by CLARA'S COLLEGE OF
COMMERCE, in collaboration with UNIVERSITY OF MUMBAI & INDIAN
ACCOUNTING ASSOCIATION [THANE CHAPTER]
on 16th March 2019, Mumbai.

DR. NISHIKANT JHA
CONFERENCE CONVENER



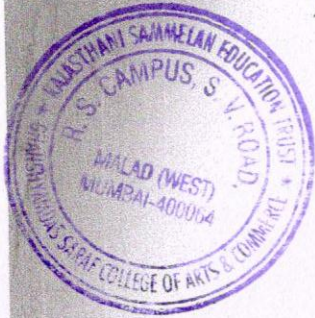
MRS. BABITA KANOJIA
CONFERENCE CONVENER

DR. KULDEEP SHARMA
CONFERENCE SECRETARY

PRIN. DR. MADHUKAR GITTE
CONFERENCE CHAIRPERSON

DR. ARVIND S. LUHAR
CONFERENCE CHAIRPERSON

1ST INTERNATIONAL CONFERENCE ON HUMANITIES, TECHNOLOGY AND SCIENCE (ICHTS2018)



Certificate of Contribution

This Certificate is awarded to Prof./Dr./Mr./Ms. Rupa Shah
of Ghanshamdas Saraf College of Commerce
for having contributing the Research paper(In-absentia) titled Study of Advertising Ethics And
Viewer's Perception Towards Surrogate Advertisements With Ref. to Mumbai
at the First International conference on Humanities, Technology and Science (ICHTS2018) held on 19th October 2018 at
Asia Pacific University, Kuala Lumpur, Malaysia.

Prof. Ron Edwards
Vice Chancellor
Asia Pacific University of Technology and Innovation

Prof. Dr. K. Karunakaran
Principal and Secretary
Sri Ramakrishna College of Arts and Science India



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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Robotic Process of Automation – Future of Accounting in Global Context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

2018-19

DR. AMEYA TANAWADE

Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



Handwritten signature or initials.

ISSN 2277 - 5730
AN INTERNATIONAL
MULTIDISCIPLINARY
QUARTERLY
RESEARCH JOURNAL



AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - I

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

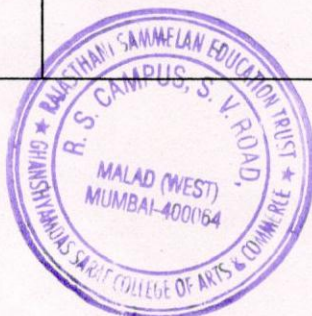
Ajanta Prakashan

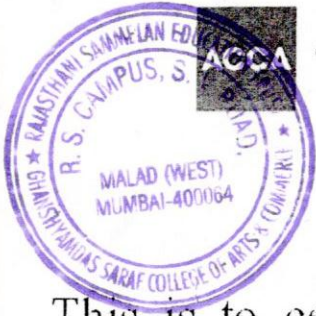


CONTENTS PART - I



Sr. No.	Name & Author Name	Page No.
1	Robotic Process of Automation - Future of Accounting in Global Context Dr. Ameya Tanawade Dr. Jayant Apte	1-8
2	An Analysis of the Impact of Digital Payments and the Customers' Buying Behaviour Dr. V. S. Kannan Kamalanathan	9-16
3	Social Audit - New Trend to Bridge the Gap in Accounting Practices Globally Dr. (CA) Ashwat R. Desai	17-21
4	Cloud Accounting - An Implementation for SME, Comparative Study of Various Cloud Accounting Softwares Prof. Bharat Khatri	22-26
5	An Essay on Emotional Intelligence and Education in the Global Context Dr. Shripad Joshi Prof. Dr. Anuja S. Joshi	27-35
6	Indian Banks' NPA Woes in Current Economic Situation Prof. Prajna Shetty	36-42
7	Cyber Crimes / Frauds - Issues and Challenges in India Prof. Aarti G. Borkar	43-50
8	Bridging the Gap: Trends in Advertising with Special Reference to Surrogate Advertising and its Impact in the Recent ERA Dr. Rupa Shah	51-58
9	A Study on Online Spending Patterns of Consumers in the City of Thane in Maharashtra Prof. Manmohan R. Yadav Dr. Shraddha M. Bhome	59-65





Think Ahead



Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. (CA) Ameya Tanawade of
Ghanshyamdas Saraf College has presented a research paper titled
Robotic Process of Automation - Future of Accounting in
Global Context

in the Interdisciplinary International Conference on **'Bridging the Gap: Trends in Business and Accounting Practices in a Global Context'** organised by **IQAC** of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.

Dr. Lipi Mukherjee

Convenor

Dr. Shrinad Joshi

Convenor

Dr. Ashwat Desai

Conference Secretary

Prof. Bhavana Vaidya

Principal

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

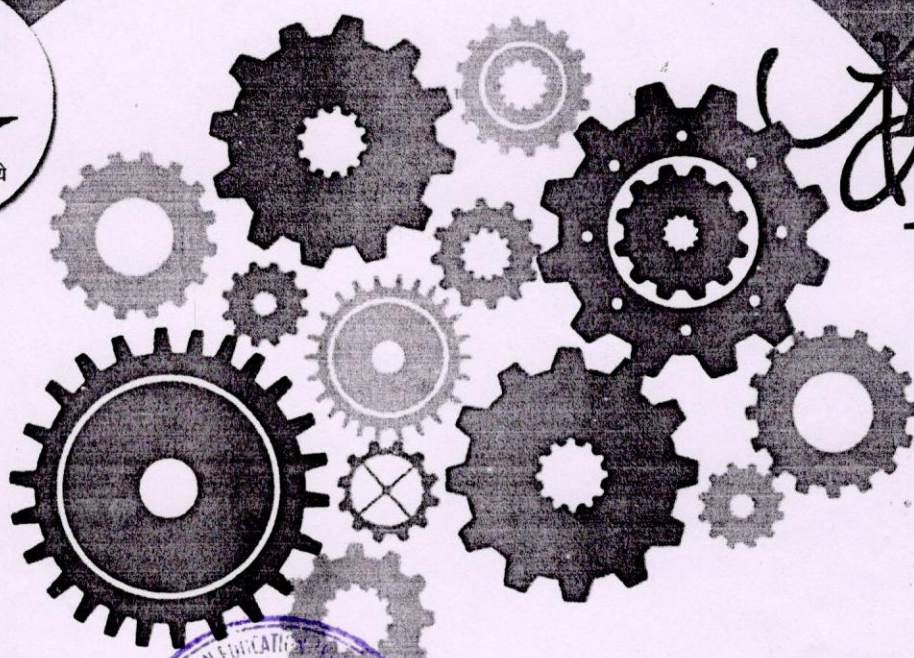
Sr. No.	Seminar / Workshop / Conference / Refresher Course etc.	Level (International / National / State / University etc.)	Date/s	Theme / Title	Venue	Title of the Paper/ Poster presented (if any)	Title of the journal	Impact Factor	ISSN / ISBN No.
1	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Green Accounting in India	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Sonali Khade

Sr. No.

9

Academic Year 2018 - 2019



**Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)**

ISSN 2277 - 5730

**AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL**

**Volume-VII, Issue-IV
October - December - 2018
Part - IV**

**IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com**

AJANTA

Ajanta Prakashan

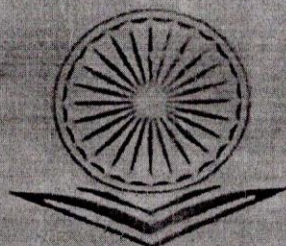
ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII Issue - IV Part - II October - December - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com



❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.



❖ PUBLISHED BY ❖

Ajanta Prakashan
Aurangabad. (M.S.)

GSC

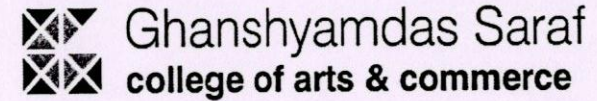
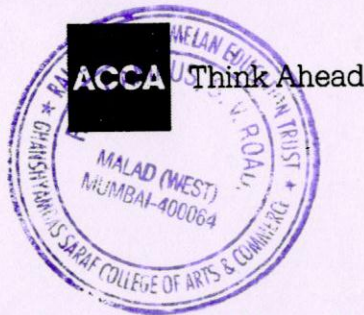


PC00000012

❧ CONTENTS PART - IV ❧

Sr. No.	Name & Author Name	Page No.
10	A Study on Bridging the Gap between Customer Attitudes towards Online Shopping with Reference to Mumbai Suburban District Yadav Sunita Vijesh	78-92
11	Stress Management Dr. Sachin Puranik	93-102
12	Impact of Technology on Small Business Prof. Sweety Garg	103-111
13	Connotation of 'Make in India' on Indian Economy Dr. Bhakti Mahindrakar (Tatuskar)	112-120
14	Risk Management and Insurance in India Prof. S. G. Rodgi	121-128
15	Green Accounting in India Prof. Sonali Khade	129-135
16	Impact of Non - Performing Assets in Banking Sector in the Global Context Prof. Yogita Mahimkar	136-141
17	'QR Code' A Game Changer for Digital Payments in Business Practices Globally Prof. Mayur Shah	142-149
18	An Analytical Study of Changes in the Total Expense Ratio (TER) of Open Ended Equity Oriented Mutual Funds Prof. Vinod G. Nair	150-156
19	A Study on the Evolving Significance of Fintech - An Emerging Trend as Opposed to Traditional Financial Methods in Banking and Financial Sector Jolene Correia	157-162

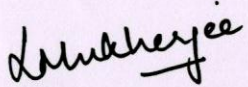


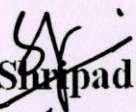


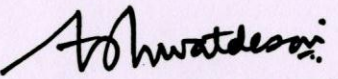
Certificate

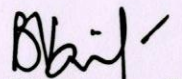
This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Sonali Khade of
Ghanshyamdas Saraf College has presented a research paper titled
Green Accounting in India

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee
Convenor


Dr. Shripad Joshi
Convenor


Dr. Ashwat Desai
Conference Secretary


Prof. Bhavana Vaidya
Principal

Sonali Khade

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Analysis of Financial Soundness Indicators of Insurance Sector – Caramels Model	An International Multidisciplinary Quarterly Research Journal Volume - VII Issue IV Part I	5.5	2277-5730

Faculty Name: Prof. Mittal Shah

Sr. No. 10

Academic Year 2018 - 2019

5-8-4

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

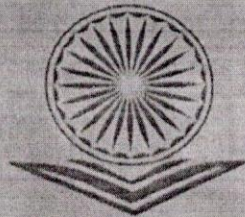
Issue - IV

Part - I

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com

❖ **EDITOR** ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ **PUBLISHED BY** ❖

Ajanta Prakashan
Aurangabad. (M.S.)



GSC

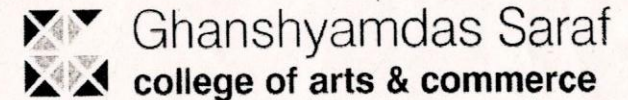


PC0000000000

CONTENTS PART - II

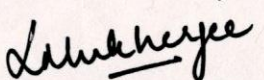
Sr. No.	Name & Author Name	Page No.
10	Analysis of Financial Soundness Indicators of Insurance Sector - Caramels Model Prof. Mittal Shah	63-71
11	Rupee Depreciation: Is it Taper Tantrum Part II? Prof. Sangeeta Unadkat	72-76
12	Social Media - A New Era of Marketing Prof. Rajkumar Jaiswal	77-82
13	Combating Cyber Crime Frauds: An International Perspective Prof. Agnes Billimoria	83-89
14	Study of Bancassurance Business in Indian Market Prof. Prasanna Shripad Choudhari	90-96
15	A Shift in Consumer Behaviour from Traditional to Online Shopping Having Impact on Globalisation Prof. Sonika G. Gupta	97-100
16	Empowering the MSME through Bridging their Finance Gap: A Case Study Dr. Vijay Nagesh Gumma	101-108
17	Role of Social Media in the Financial Services Sector with Global Context Prof. Urvi Jain Prof. C.A. Gurunathan Pillai	109-116
18	Opening the Paths for International Accounting Prof. Alok Hardikar Prof. Avanti Sathe	117-122
19	A Study on Relationship between Blue Ocean Strategy Adopted by Uber Technologies Inc. and Normal Taxis with Reference to Greater Mumbai Prof. Pratik Purohit	123-128






Certificate

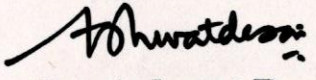
This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Mittal Shah of Ghanshyamdas Saraf College has presented a research paper titled Analysis of Financial Soundness Indicators of Insurance Sector - Caramels Model in the Interdisciplinary International Conference on **'Bridging the Gap: Trends in Business and Accounting Practices in a Global Context'** organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Environment performance ratio analysis: Bridging the gap between environmental performance and other business operations	An International Multidisciplinary Quarterly Research Journal Volume - VII Issue IV Part I	5.5	2277-5730

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII Issue - IV Part - IV October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776

371.37
PC-20



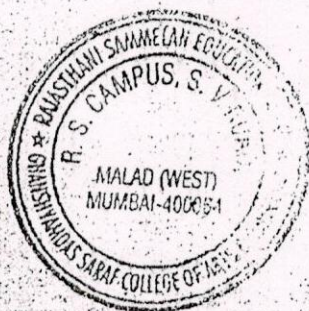
IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com



❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.



❖ PUBLISHED BY ❖

Ajanta Prakashan
Aurangabad. (M.S.)

GSC



PC00000020

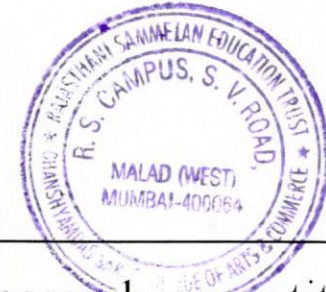
CONTENTS PART - I

Sr. No.	Name & Author Name	Page No
10	Fintech - A Dazzling Star in the Global Market CMA Dr. Kinnarry Thakkar Dr. Lalita Mutreja	66-73
11	Environment Performance Ratio Analysis: Bridging the Gap between Environmental Performance and other Business Operations Dr. Anju Shyam Bohra	74-80
12	Bridging the Gap: Traditional Income to Modern Income with Special Reference to Banking Sector in India Dr. Eknath Kundlik Zhrekar Dr. Parag R. Karulkar	81-88
13	Mystery Shopping: An Effective Tool for Better Customer Service with Reference to Global Context Prof. Deepika K. Udyawar	89-97
14	Cross - Tabulation Study of Problems of Housemaids in Mumbai City Prof. Rajendra M. Patil	98-103
15	Study of Emerging Markets in the Financial Turmoil with Reference to US Fed Rate Increase Prof. Bhumika Shah	104-107
16	A Study on Relationship Analysis of Financial Literacy Among Students in Panvel with Stream of Education, Gender and Family Income Dr. Vinit Joshi	108-115
17	Bridging the Gap: Trends in Business and Accounting Practices in Global Context Dr. Bhaskar R. Trivedi	114-122
18	Effect of Existing Accounting Practices on Business in India Prof. Arvind Chaudhari Dr. Pallavi Malpani Yeolekar	123-129





Certificate



This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Anju Bohra of Ghanshyamdas Saraf College has presented a research paper titled Environment Performance Ratio Analysis : Bridging the gap between Environmental Performance and other Business Operations in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.

Dr. Lipi Mukherjee

Convenor

Dr. Shipad Joshi

Convenor

Dr. Ashwat Desai

Conference Secretary

Prof. Bhavana Vaidya

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	International	16 th March, 2019	Word road to cashless economy	Clara's College of Commerce	Impact of demonetisation on power loom sector with respect to Bhiwandi Maharashtra	International Journal of Advance and Innovative Research	7.36	2394-7780
2	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Indian textile industry : Road : Bridging the gap	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Academic Year 2018 - 2019

Faculty Name: Prof. Rekha Mishra

Sr. No. 12

Volume 6, Issue 1 (XXXVIII)

January - March 2019

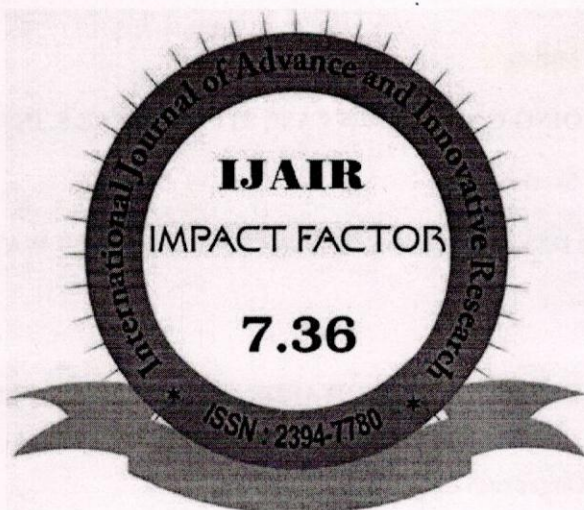
ISSN 2394 - 7780



ज्ञान-विज्ञान विमुक्तये
UGC
University Grants Commission
Journal No.: 63571



International Journal of
Advance and Innovative Research
(Conference Special)
(Part – 5)



Journal - 63571

UGC Journal Details

Name of the Journal : International Journal of Advance & Innovative Research

ISSN Number :

e-ISSN Number : 23947780

Source: UNIV

Subject: Multidisciplinary

Publisher: Indian Academicians and Researchers Association

Country of Publication: India

Broad Subject Category: Multidisciplinary

IMPACT OF DEMONETISATION ON POWER LOOM SECTOR WITH RESPECT TO BHIWANDI MAHARASHTRA 149 – 152

Dr. Shagun Srivastava and Rekha Mishra

THE JOURNEY TOWARDS GOING CASHLESS: A CASE STUDY OF V.E.S. INSTITUTES 153 – 158

Samhitha Sharma Kain and Richa Sharma

A PARADIGM SHIFT IN THE DEVELOPMENT AND MANAGEMENT OF WATER RESOURCES IN INDIA 159 – 162

Dr. Madhukar R. Gitte

STUDY ON OPINION OF RESPONDENT TOWARDS PROBLEMS/ISSUES IN CASHLESS ECONOMY 163 – 166

Ritesh Ashok Jaiswal and Sachin Omprakash Chourasiya

A STUDY ON AUTOCRATIC LEADERSHIP STYLE AND DEMOCRATIC LEADERSHIP STYLE AND ITS IMPACT ON ORGANIZATIONAL EFFECTIVENESS 167 – 169

Aditya Jain

THE ROLE OF ICT IN HIGHER EDUCATION 170 – 174

Santosh Nivrutti Ghongade

ACCOUNTING EDUCATION IN MUMBAI UNIVERSITY: CHALLENGES AND POTENTIALS 175 – 178

CMA Tushar Raut

THE STUDY OF EVENT MANAGEMENT AND PLANNING 179 – 182

Prof. Jayeshkumar M. Sahu

A STUDY ON EFFECTIVENESS OF CUSTOMER LOYALTY PROGRAMS WITH SPECIAL REFERENCE TO COFFEE SHOPS 183 – 186

Janmejaya Goswami


INFLUENCE OF TELEVISION ADVERTISEMENT ON BISCUIT PURCHASE REQUEST AND SELF-ESTEEM OF CHILDREN 187 – 192

Maitri H. Shah and Yogesh Kamath

POST PURCHASE REGRET AND COPING STYLES OF INDIAN CONSUMERS 193 – 199

Astha Goel and Yogesh Kamath




**CHILDREN WELFARE CENTRE'S
CLARA'S COLLEGE OF COMMERCE**
ESTABLISHED - 1999 - NAAC ACCREDITED 'B' GRADE (2016-2021)
Yari Road, Versova, Mumbai - 400061. Tel.: 2636 5245 / 2631 5377
University of Mumbai & Indian Accounting Association [Thane Branch]



organises

The One Day International Multidisciplinary Conference on
"WORLD ROAD TO CASHLESS ECONOMY"

CONFERENCE CHAIRPERSON
PRIN. DR. MADHUKAR GITTE
DR. ARVIND S. LUHAR

CONFERENCE CONVENER
DR. NISHIKANT JHA
MRS. BABITA KANOJIA

CONFERENCE SECRETARY
DR. KULDEEP SHARMA
MR. FAISAL TANWAR



विश्वविद्यालय अनुदान आयोग
University Grants Commission
quality higher education for all

**UGC APPROVED
JOURNAL NO 63571**

EDITORIAL BOARD

DR. TAZYN RAHMAN
(EDITOR IN CHIEF, IARA)

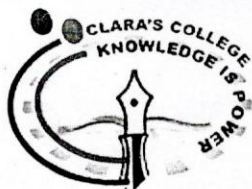
DR. AKHTER ALAM
(IARA)

DR. NISHIKANT JHA
MRS. BABITA KANOJIA
MR. SHRIPAD JOSHI

16th March, 2019

**INTERNATIONAL JOURNAL OF ADVANCE
& INNOVATIVE RESEARCH (2394-7780)
IMPACT FACTOR: 7.36**





CHILDREN WELFARE CENTRE'S CLARA'S COLLEGE OF COMMERCE

ESTABLISHED - 1999 - NAAC ACCREDITED "B" GRADE (2016-2021)

Yari Road, Versova, Mumbai - 400061. Tel.: 2636 5385 / 2631 5377



CERTIFICATE OF PRESENTATION

This is to Certify that Mr. /Ms. /Mrs. /Dr. Rekha Mishra
of GSC, Mumbai University college has

PRESENTED RESEARCH PAPER titled

Impact of demonetisation on power loom
sector with respect to Bhiwandi, Maharashtra at

The One Day International Multidisciplinary Conference on
"WORLD ROAD TO CASHLESS ECONOMY" organised by CLARA'S COLLEGE OF
COMMERCE, in collaboration with UNIVERSITY OF MUMBAI & INDIAN
ACCOUNTING ASSOCIATION [THANE CHAPTER]

on 16th March 2019, Mumbai.



DR. NISHIKANT JHA
CONFERENCE CONVENER

BK
MRS. BABITA KANOJIA
CONFERENCE CONVENER

[Signature]
DR. KULDEEP SHARMA
CONFERENCE SECRETARY

[Signature]

PRIN. DR. MADHUKAR GITTE
CONFERENCE CHAIRPERSON

[Signature]
DR. ARVIND S. LUHAR
CONFERENCE CHAIRPERSON



**Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)**

ISSN 2277 - 5730

**AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL**

AJANTA

**Volume-VII, Issue-IV
October - December - 2018
Part - VII**

**IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com**

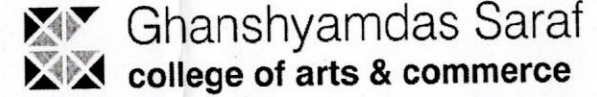
Ajanta Prakashan

37
29

❧ CONTENTS PART - VII ❧

Sr. No.	Name & Author Name	Page No.
1	A Study on Bureaucratic Style of Leadership and its Impact on Employee Retention and Employee Performance in an Organization Ms. Rhea Shah	1-7
2	Strategic Imperative of E - Banking Prof. Payal Prathamesh Mane	8-14
3	A Study into the Effects of E-learning on Higher Education Prof. Sneha Khajane	15-20
4	Infrastructure Development in India: Importance, Recent Trends and Key Issues Dr. Shagun Srivastava Nidhi Mehta	21-28
5	Studying the Challanges, Issues and Scope, with Rural Development in India - Through MSME Prof. Vishanlal L. Gupta	29-39
6	A Study on the Effects of Narcissist Leadership on Organizational Citizenship Behavior Mr. Ashish Nawandhar	40-46
7	Non-Banking Finance Companies Durable Loans with Ref. To Bajaj Finance Ltd. in Dombivli City Ravindra Pradeep Phadke	47-56
8	A Studying to Understand Factors Upsetting Students' Attendance Prof. Henna Punjabi	57-62
9	Indian Textile Industry - Road Ahead - Bridging the Gap Prof. Rekha Mishra Dr. Shagun Srivastava	63-70

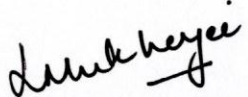




Certificate

This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Rekha Mishra of Ghanshyamdas Saraf College has presented a research paper titled Indian Textile Industry - Road Ahead - Bridging the Gap


in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.


Dr. Lipi Mukherjee

Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Relevance of International Financial Reporting Standards (IFRS) in the Current Global Business Scenario	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Dr. Lipi Mukherjee

Sr. No. 13

Academic Year 2018 - 2019

5-8-4

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

Issue - IV

Part - VII

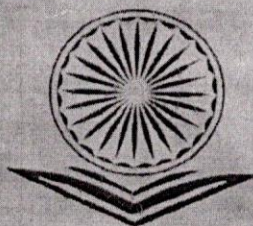
October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776

371.37

PC-27



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.



❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

GSC

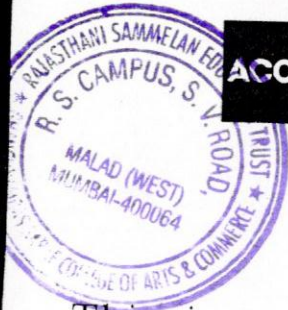


PC00000027

CONTENTS PART - VII

Sr. No.	Name & Author Name	Page No.
10	A Study on Student Teacher Perception W.R.T. Innovative Teaching Learning Practices in Higher Education Shraddha N. Kolge Sanket A. Chavan	71-76
11	Application of Decision - Making Processes in Digital Accounting Practices Jayraj Chavan Shruti Dashpute	77-83
12	Performance Evaluation of E-Grocery Markets in India - A Study on Consumer Perception towards Online Grocery Shopping in Mumbai Prof. Umadevi Lalit Kokku	84-92
13	Relevance of International Financial Reporting Standards (IFRS) in the Current Global Business Scenario Mr. Prakash Kanhaiya Jha Dr. Lipi Mukherjee	93-102
14	Coping with Stress - A Study on Stress Management in the Global Context and How it affects Work - Life Balance Alsina Lopes	103-107
15	Future Workplace: The Great Challenge for HR Mahi Modsing Neha Jagtap	108-118
16	A Study on the Sustainability of Online Grocery Shopping in Comparison with Conventional Method of Grocery Shopping in India Nalini Harve Shivani Gokhale	119-124





Think Ahead

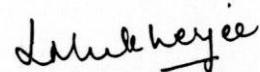


Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Lipi Mukherjee of
Ghanshyamdas Saraf College has presented a research paper titled
'Relevance of International Financial Reporting Standards (IFRS) in
the Current Global Business Scenario'

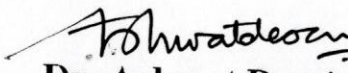
in the Interdisciplinary International Conference on **'Bridging the Gap: Trends in
Business and Accounting Practices in a Global Context'** organised by **IQAC** of
Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of
Chartered Certified Accountants (**ACCA**) held on October 10, 2018.


Dr. Lipi Mukherjee

Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts and Commerce Malad (W)	Role of Social Media in the Financial Services Sector with Global Context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
2	Conference	International	10 th and 11 th September, 2018	Higher Order Thinking Skills: Unbridling HR Potential	Smt. Kamaladevi Gauridutt Mittal College of Arts and Commerce Malad (W)	Green economy for sustainable development in India	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
3	Conference	International	16 th March, 2019	World road to cashless economy	Indian Academicians Researchers Association	To study of the role of banks in financial inclusion	International Journal of Advance and Innovative Research	7.36	23947780

Faculty Name: Prof. Gurnathan Pillai Sr. No. 14

Academic Year 2018 - 2019

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

Issue - IV

Part - II

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.



❖ PUBLISHED BY ❖



Ajanta Prakashan

Aurangabad. (M.S.)

GSC



PC00000012

CONTENTS PART - II

Sr. No.	Name & Author Name	Page No.
10	Analysis of Financial Soundness Indicators of Insurance Sector - Caramels Model Prof. Mittal Shah	63-71
11	Rupee Depreciation: Is it Taper Tantrum Part II? Prof. Sangeeta Unadkat	72-76
12	Social Media - A New Era of Marketing Prof. Rajkumar Jaiswal	77-82
13	Combating Cyber Crime Frauds: An International Perspective Prof. Agnes Billimoria	83-89
14	Study of Bancassurance Business in Indian Market Prof. Prasanna Shripad Choudhari	90-96
15	A Shift in Consumer Behaviour from Traditional to Online Shopping Having Impact on Globalisation Prof. Sonika G. Gupta	97-100
16	Empowering the MSME through Bridging their Finance Gap: A Case Study Dr. Vijay Nagesh Gumma	101-108
17	Role of Social Media in the Financial Services Sector with Global Context Prof. Urvi Jain Prof. C.A. Gurunathan Pillai	109-116
18	Opening the Paths for International Accounting Prof. Alok Hardikar Prof. Avanti Sathe	117-122
19	A Study on Relationship between Blue Ocean Strategy Adopted by Uber Technologies Inc. and Normal Taxis with Reference to Greater Mumbai Prof. Pratik Purohit	123-128



ACCA Think Ahead

RSET
Rajasthani Sammelan Education Trust

Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Gurunathan Pillai of Ghanshyamdas Saraf College has presented a research paper titled 'Role of Social Media in the Financial Services Sector with Global Content'

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by **IQAC** of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.

Lipimukherjee
Dr. Lipi Mukherjee

Convenor

Shripad Joshi
Dr. Shripad Joshi

Convenor

Ashwat Desai
Dr. Ashwat Desai

Conference Secretary

Bhavana Vaidya
Prof. Bhavana Vaidya

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	International	10 th and 11 th September, 2018	Higher Order Thinking Skills: Unbridling HR Potential	Smt. Kamaladevi Gauridutt Mittal College of Arts and Commerce Malad (W)	Green economy for sustainable development in India	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
2	Conference	International	February-July, 2018		Digital Financial Literacy : Empowering Women	Digital Financial Literacy : Empowering Women	An International Multidisciplinary Half Yearly Research Journal : Genius Vol.-VI Issue-II Part-I	4.954	2279-0489
3	Conference	International	16 th March, 2019	World road to cashless economy	Indian Academicians Researchers Association	To study of the role of banks in financial inclusion	International Journal of Advance and Innovative Research	7.36	23947780
4	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts and Commerce Malad (W)	Role of Social Media in the Financial Services Sector with Global Context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Urvi Jain

Sr. No. 15

Academic Year 2018 - 2019



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

ISSN 2277-5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



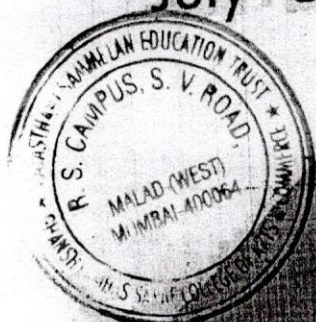
AJANTA



Volume-VII, Issue-III
July - September - 2018

IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com



Ajanta Prakashan

CONTENTS

Sr. No.	Title and Author's Name	Page No.
23	Green Economy for Sustainable Development in India Prof. Urvi Jain Prof. CA Gurunathan Pillai	179-186
24	Higher Order Thinking Strategy to Mitigate Farmers' Suicide in India Dr. Sunil Gosavi	187-194
25	Higher Order Thinking Skills: An Indispensable Prerequisite in the Digital Age Associate Prof. Archana Sanjay Singh	195-202
26	Higher Order Thinking Skills & Law - Law Faculty and Students Awareness of Educational Objectives. Mrs. Akta M. Mehta	203-208
27	A Study of How Spiritual Quotient Plays a Vital Role in Workplace Spirituality and Employee Relations Mr. Rahul Verma Mrs. Sonia Pereira	209-214
28	Higher Order Thinking Skills in Education Mrs. Swati A. Parab	215-223
29	Marketing Ethics and Social Responsibility of Companies in the Global Era Dr. Rupa Shah	224-230
30	Impact of E - Commerce on Online Tourism and Hospitality Industry Asst. Prof. Neha Mehta Asst. Prof. Jasleen Kaur Bhaad	231-237
31	Employee Retention: The Key to Successful Business Organisation Prof. Neeta Singh	238-244
32	Employee Volunteering - An Emerging Era in HR Department Prof. Yogita Prashant Mahimkar	245-251
33	Role of High Order Thinking Skills in CRM Ms. Swati Saigal	252-257



MARWARI VIDYALAYA SANCHALIT

**SMT. KAMALADEVI GAURIDUTT MITTAL
COLLEGE OF ARTS & COMMERCE**
Malad (W), Mumbai

**Two Day International Conference on
Higher Order Thinking Skills :
Unbridling HR Potential**

Certificate

This is to certify that ~~Mr.~~ / ~~Ms.~~ / ~~Dr.~~ Urvi Jain of

GHANSHYAMDAS SARAF COLLEGE OF ARTS & COMMERCE participated / presented a paper on
Green Economy for Sustainable
Development in India. in the Two Day International Conference on "Higher Order

Thinking Skills : Unbridling HR Potential" organised by the IQAC and the Department of Commerce of

Smt. Kamaladevi Gauridutt Mittal College of Arts & Commerce on 10th and 11th September, 2018.

D. M. Karia
Ms. Darshika Karia
Convener



Dr. Suhasini B. Arya
Dr. Suhasini B. Arya
Principal



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 47100)



AN INTERNATIONAL
MULTIDISCIPLINARY
HALF YEARLY RESEARCH JOURNAL
ISSN 2279 - 0489

GENIUS



VOLUME-VI, ISSUE-II
ENGLISH PART - I
FEBRUARY-JULY - 2018

IMPACT FACTOR / INDEXING
2017 - 4.954
www.sjifactor.com

AJANTA PRAKASHAN



CONTENTS OF PART - I



Sr. No.	Name & Author Name	Page No.
1	Skill Based Education Issues and Challenges Mr. Khuba Chandrakant Rathod	1-5
2	Addressing the Problems in the University of Mumbai's Examination System Dr. Sameer Ganesh Thakur	6-11
3	Skills Needed by the Organization from a Qualified Person Amatulla Colombowala	12-16
4	Analysis of Inclusive Policies & Programmes for SC Vaishali Eknath Ramteke Prof. Dr. Chincholikar K.L.	17-22
5	Higher Education in India: Issues, Challenges and Employability Dr. Bhagwan E. Ingle	23-28
6	Digital Financial Literacy: Empowering Women Prof. Urvi Jain	29-36
7	Education, Education..... Underemployment: Regression of Employment towards Education Divya R. Panjwani	37-41
8	Issues Challenges and Remedies of Global Education with Reference to Employability FDI in Higher Education - Scope and Opportunities Anjana G. Nair	42-44
9	Global Higher Education and Employability Mr. Rajeshkumar Yadav	45-51
10	The Ghost of Employability in Indian Education System: An Overview Dr. Suresh P. Agale	52-54
11	Issues, Challenges and Remedies of Global Higher Education with Reference to Employability Falisha Hudda	55-59
12	FDI in Higher Education Vinay Tiwari	60-63
13	FDI in Higher Education - Scope & Opportunities Dr. Shrawan Kumar Mishra	64-69
14	Issues and Challenges Related to Equity In Higher Education Sangeeta Suryavanshi	70-75
15	Skill Development Training and Pradhanmantry Kaushalya Vikas Yojana (Skill Based Education) Prof. Ranjeeta N. Prajapati	76-82



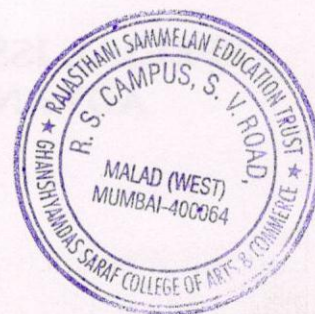
Volume 6, Issue 1 (XXXVIII)

January - March 2019

ISSN 2394 - 7780



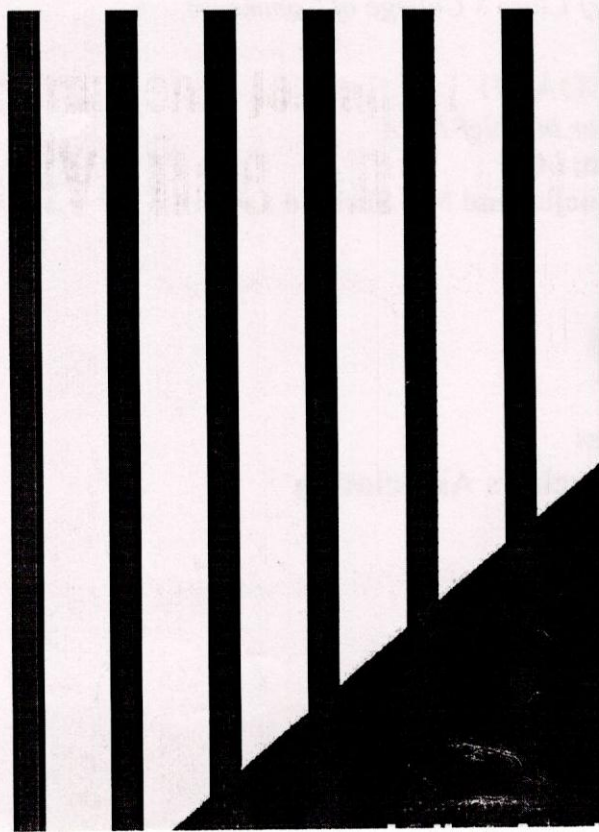
ज्ञान-विज्ञान विमुक्तये
UGC
University Grants Commission
Journal No.: 63571



**International Journal of
Advance and Innovative Research**

(Conference Special)

(Part – 4)





Journal - 63571

UGC Journal Details

Name of the Journal : International Journal of Advance & Innovative Research

ISSN Number :

e-ISSN Number : 23947780

Source: UNIV

Subject: Multidisciplinary

Publisher: Indian Academicians and Researchers Association

Country of Publication: India

Broad Subject Category: Multidisciplinary



A COMPARATIVE STUDY ON GROWTH AND SATISFACTION LEVEL OF DEBIT CARD USERS' OF SELECTED PUBLIC SECTOR, PRIVATE SECTOR AND FOREIGN BANK IN MUMBAI REGION	56 – 70
Bharat Mukundrai Joshi	
COMPARATIVE STUDY OF THE HOME LOAN SERVICES PROVIDED BY THE BANKING AND NON- BANKING FINANCIAL COMPANIES	71 – 76
Dr. Susmita Daxini and Vikas Mishra	
A STUDY OF SENIOR CITIZENS PERCEPTION TOWARDS M-WALLET	77 – 80
CA. Chandrashekhar Sawant	
A STUDY ON DIGITAL WALLET PAYMENT SYSTEM-A STEP TOWARDS CASHLESS ECONOMY	81 – 84
Shefali Sharma	
NON PERFORMING ASSETS AND ITS EFFECTS ON PROFITABILITY OF NON-BANKING FINANCIAL COMPANIES PROVIDING HOUSING LOAN	85 – 87
Dr. Susmita Daxini and Vikas Mishra	
EMERGING TRENDS IN INDIAN INSURANCE SECTOR	88 – 94
Dr. V. S. Kannan Kamalanathan	
TO STUDY THE ROLE OF BANKS IN FINANCIAL INCLUSION	95 – 99
Urvi Jain C. A. and Gurunathan Pillai	
ROAD TO CASHLESS ECONOMY THROUGH UNIFIED PAYMENT INTERFACE	100 – 103
Prof. Niyomi Fonseca and Prof. Sabir Mujawar	
A STUDY ON IMPACT OF DEMONETIZATION ON E-BANKING SERVICES OF INDIAN BANK IN GOREGAON WEST	104 – 105
Prof. Abhishek Panchal	
THE TRENDS IN CASHLESS TRANSACTIONS -A STUDY OF MUMBAI CITY	106 – 108
Dr. Shagun Srivastava	
DIGITAL HRM, ITS IMPORTANCE AND BENEFITS-A HOLISTIC STUDY	109 – 119
Sandeep Surange and Dr. Hiresh Luhar	
NEED FOR TALENT MANAGEMENT IN DIGITALIZED WORLD	120 – 123
Prof. (Dr.) Noaman Khatib	
STUDY ON USAGE OF PAYTM – WORLD ROAD TO CASHLESS ECONOMY	124 – 129
Prof. Helen Selvaraj	
TO STUDY THE AWARENESS AND USE OF CASHLESS MODES OF PAYMENT AMONG COLLEGE STUDENTS IN MUMBAI	130 – 134

5-8-4

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

Issue - IV

Part - II

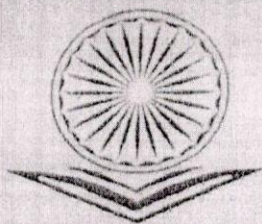
October - December - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776

371.37

PC-14



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



GSC



PC00000014

CONTENTS PART - II

Sr.No.	Name & Author Name	Page No.
10	Analysis of Financial Soundness Indicators of Insurance Sector - Caramels Model Prof. Mittal Shah	63-71
11	Rupee Depreciation: Is it Taper Tantrum Part II? Prof. Sangeeta Unadkat	72-76
12	Social Media - A New Era of Marketing Prof. Rajkumar Jaiswal	77-82
13	Combating Cyber Crime Frauds: An International Perspective Prof. Agnes Billimoria	83-89
14	Study of Bancassurance Business in Indian Market Prof. Prasanna Shripad Choudhari	90-96
15	A Shift in Consumer Behaviour from Traditional to Online Shopping Having Impact on Globalisation Prof. Sonika G. Gupta	97-100
16	Empowering the MSME through Bridging their Finance Gap: A Case Study Dr. Vijay Nagesh Gumma	101-108
17	Role of Social Media in the Financial Services Sector with Global Context Prof. Urvi Jain Prof. C.A. Gurunathan Pillai	109-116
18	Opening the Paths for International Accounting Prof. Alok Hardikar Prof. Avanti Sathe	117-122
19	A Study on Relationship between Blue Ocean Strategy Adopted by Uber Technologies Inc. and Normal Taxis with Reference to Greater Mumbai Prof. Pratik Purohit	123-128





Think Ahead

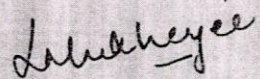


Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Urvi Jain of
Ghanshyamdas Saraf College has presented a research paper titled
'Role of Social Media in the Financial Services Sector with
Global Content'

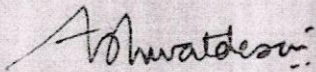
in the Interdisciplinary International Conference on **'Bridging the Gap: Trends in Business and Accounting Practices in a Global Context'** organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

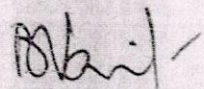
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Opening the Paths for International Accounting	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Alok Hardikar

Sr. No. 16

Academic Year 2018 - 2019

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

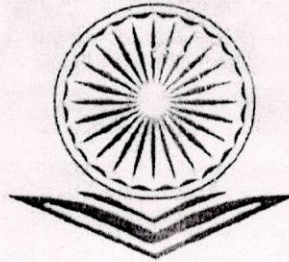
Issue - IV

Part - II

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

❖ EDITOR ❖

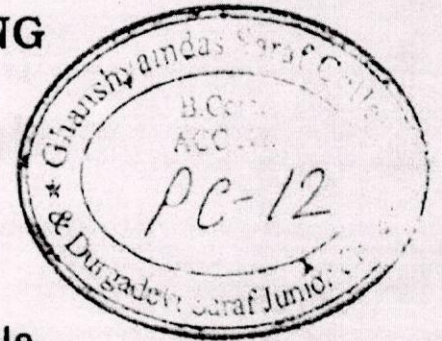
Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖



Ajanta Prakashan
Aurangabad. (M.S.)



GSC



PC00000012

❧ CONTENTS PART - II ❧

Sr. No.	Name & Author Name	Page No.
10	Analysis of Financial Soundness Indicators of Insurance Sector - Caramels Model Prof. Mittal Shah	63-71
11	Rupee Depreciation: Is it Taper Tantrum Part II? Prof. Sangeeta Unadkat	72-76
12	Social Media - A New Era of Marketing Prof. Rajkumar Jaiswal	77-82
13	Combating Cyber Crime Frauds: An International Perspective Prof. Agnes Billimoria	83-89
14	Study of Bancassurance Business in Indian Market Prof. Prasanna Shripad Choudhari	90-96
15	A Shift in Consumer Behaviour from Traditional to Online Shopping Having Impact on Globalisation Prof. Sonika G. Gupta	97-100
16	Empowering the MSME through Bridging their Finance Gap: A Case Study Dr. Vijay Nagesh Gumma	101-108
17	Role of Social Media in the Financial Services Sector with Global Context Prof. Urvi Jain Prof. C.A. Gurunathan Pillai	109-116
18	Opening the Paths for International Accounting Prof. Alok Hardikar Prof. Avanti Sathe	117-122
19	A Study on Relationship between Blue Ocean Strategy Adopted by Uber Technologies Inc. and Normal Taxis with Reference to Greater Mumbai Prof. Pratik Purohit	123-128



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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Study of Bancassurance Business in Indian Market	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Prasanna Choudhari Sr. No. 11

Academic Year 2018 - 2019

5-8-4

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

Issue - IV

Part - II

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776

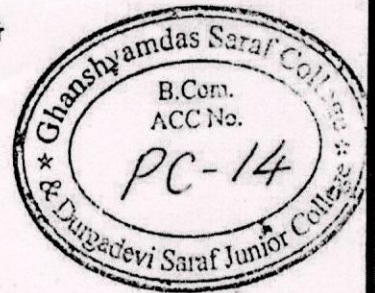
371.37
PC-14



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com



❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

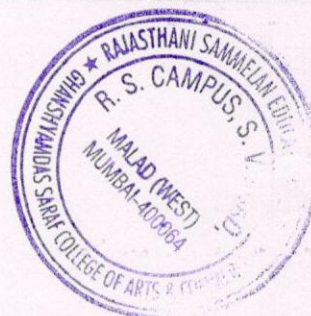
GSC



PC00000014

CONTENTS PART - II

Sr. No.	Name & Author Name	Page No.
10	Analysis of Financial Soundness Indicators of Insurance Sector - Caramels Model Prof. Mittal Shah	63-71
11	Rupee Depreciation: Is it Taper Tantrum Part II? Prof. Sangeeta Unadkat	72-76
12	Social Media - A New Era of Marketing Prof. Rajkumar Jaiswal	77-82
13	Combating Cyber Crime Frauds: An International Perspective Prof. Agnes Billimoria	83-89
14	Study of Bancassurance Business in Indian Market Prof. Prasanna Shripad Choudhari	90-96
15	A Shift in Consumer Behaviour from Traditional to Online Shopping Having Impact on Globalisation Prof. Sonika G. Gupta	97-100
16	Empowering the MSME through Bridging their Finance Gap: A Case Study Dr. Vijay Nagesh Gumma	101-108
17	Role of Social Media in the Financial Services Sector with Global Context Prof. Urvi Jain Prof. C.A. Gurunathan Pillai	109-116
18	Opening the Paths for International Accounting Prof. Alok Hardikar Prof. Avanti Sathe	117-122
19	A Study on Relationship between Blue Ocean Strategy Adopted by Uber Technologies Inc. and Normal Taxis with Reference to Greater Mumbai Prof. Pratik Purohit	123-128





Think Ahead



RSET
Rajasthani Sammelan Education Trust



Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Prasanna Choudhari of
Ghanshyamdas Saraf College has presented a research paper titled
Study of Bancassurance Business in Indian Market

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.

Lipi Mukherjee

Dr. Lipi Mukherjee

Convenor

Shripal Joshi

Dr. Shripal Joshi

Convenor

Ashwat Desai

Dr. Ashwat Desai

Conference Secretary

Bhavana Vaidya

Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts and Commerce Malad (W)	Indian Banks NPA woes in current economic situation	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - VI



IMPACTFACTOR/ INDEXING
2018-5.5

www.sjifactor.com

Ajanta Prakashan




CONTENTS PART - I



Sr. No.	Name & Author Name	Page No.
1	Robotic Process of Automation - Future of Accounting in Global Context Dr. Ameya Tanawade Dr. Jayant Apte	1-8
2	An Analysis of the Impact of Digital Payments and the Customers' Buying Behaviour Dr. V. S. Kannan Kamalanathan	9-16
3	Social Audit - New Trend to Bridge the Gap in Accounting Practices Globally Dr. (CA) Ashwat R. Desai	17-21
4	Cloud Accounting - An Implementation for SME, Comparative Study of Various Cloud Accounting Softwares Prof. Bharat Khatri	22-26
5	An Essay on Emotional Intelligence and Education in the Global Context Dr. Shripad Joshi Prof. Dr. Anuja S. Joshi	27-35
6	Indian Banks' NPA Woes in Current Economic Situation Prof. Prajna Shetty	36-42
7	Cyber Crimes/ Frauds - Issues and Challenges in India Prof. Aarti G. Borkar	43-50
8	Bridging the Gap: Trends in Advertising with Special Reference to Surrogate Advertising and its Impact in the Recent ERA Dr. Rupa Shah	51-58
9	A Study on Online Spending Patterns of Consumers in the City of Thane in Maharashtra Prof. Manmohan R. Yadav Dr. Shraddha M. Bhome	59-65



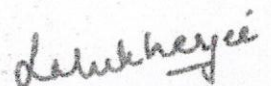
Think Ahead

 Ghanshyamdas Saraf
college of arts & commerce

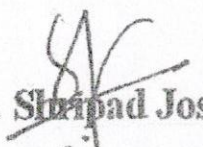
Certificate

This is to certify that Mr./Ms./Mrs./Dr. Prajna Shetty of
Ghanshyamdas Saraf College has presented a research paper titled
Indian Banks' NPA woes in Current Economic Situation

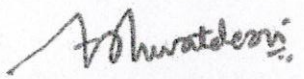
in the Interdisciplinary International Conference on 'Bridging the Gap: Trends in Business and Accounting Practices in a Global Context' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

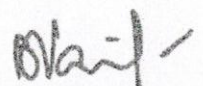
Convenor


Dr. Sharad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Nexgen HR Assistant the Chatbot	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Angira Narvekar

Sr. No. 19

Academic Year 2018 - 2019

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

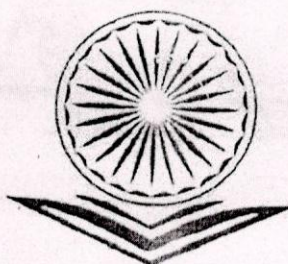
Issue - IV

Part - II

October - December - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com

❖ EDITOR ❖

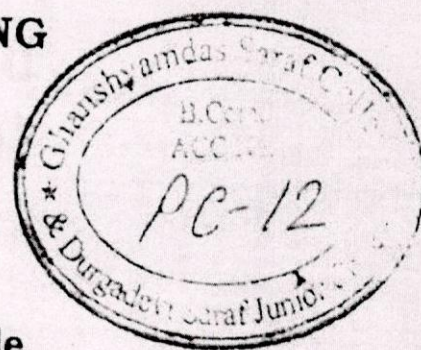
Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



GSC



PC00000012

❧ CONTENTS PART - II ❧

Sr. No.	Name & Author Name	Page No.
1	A Study of Indian Accounting Standards (Ind AS) and International Financial Reporting Standards (IFRS) with Special Reference to Ind AS 7, 8, 10, 24 And 33 Narendra Chaudhary Devyani Bhati Prof. Mamta Chhajer	1-8
2	Indian Banking Sector: Emerging Trends Dr. Mrunal A. Mule	9-17
3	Transition from A Compliant - Model Classroom to an Innovation - Model Classroom in English Language Teaching: A Study Dr. Muktha Manoj Jacob	18-21
4	Trends in Accountancy Dr. Kothari Nikhil Venilal	22-27
5	To Study the Effect of Feedback - Practices for College Students Dr. Gunjan Shah	28-35
6	Cyber Security Prof. Amit Ashok Gokhale	36-40
7	Nexgen HR Assistant 'The Chatbot' Prof. Angira Narvekar	41-48
8	Green Marketing: Motivational and Non Motivational Factors in Consumer Behavior Prof. Srinivasan B. Iyer Dr. Ganesh Adgoankar	49-54
9	An Analysis of Various Models of Financial Inclusion in India Prof. Rashmi Singh Prof. Jyotsna Shivvishal Chaurasiya	55-62



Think Ahead



RSET

Rajasthan Sammelan Education Trust



Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Angira Narvekar of
Ghanshyamdas Saraf College has presented a research paper titled
NexGen HR Assistant 'The Chatbot'

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.

Dr. Lipi Mukherjee

Convenor

Dr. Shripad Joshi

Convenor

Dr. Ashwat Desai

Conference Secretary

Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Impact of GST on Education Sector in Global Context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Anita Agarwal

Sr. No. 20

Academic Year 2018 - 2019

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

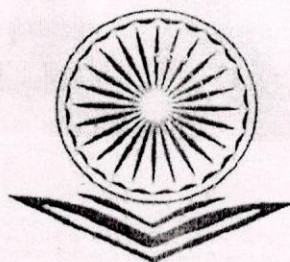
Issue - IV

Part - II

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com

❖ EDITOR ❖

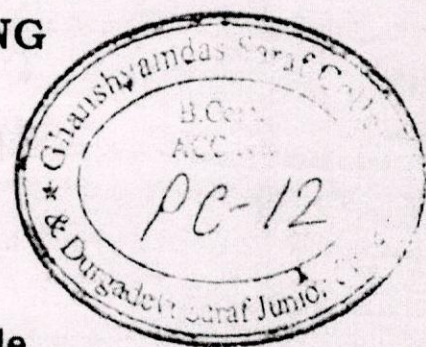
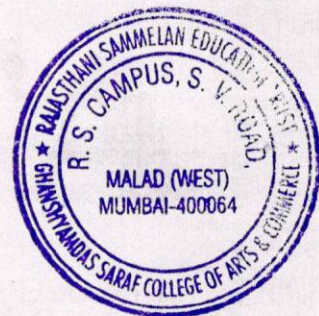
Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



GSC

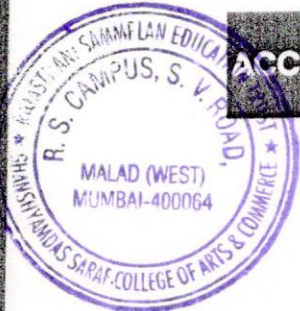


PC00000012

CONTENTS PART - III

Sr. No.	Name & Author Name	Page No.
11	A Study of Investors' Decision Making Process towards Mutual Fund Investment in Mumbai Metropolitan City Dr. Deepak Nikam Prof. Ameya Rane	76-83
12	Bridging the Gap: Trends in Accounting Practices in Global Context Payal Pramod Patel	84-91
13	Bridging the Gap in Business Context: Make in India and GDP Growth Aditi P. Patwardhan	92-99
14	Marketing Mix of Coca-Cola in India Shaurya Shrivastava	100-106
15	Impact of GST on Education Sector in Global Context Prof. Anita S. Agarwal	107-112
16	Holistic Education - A Necessity for Success Sakshi Chandak	116-120
17	A Study on Insurance Sector: Key Influences and their Impact Dimple Deepak Thanvi	123-130
18	Women Empowerment through Entrepreneurship Prof. Samita Sengupta	131-137
19	GST - A Landmark in Taxation Miss. Sunita Gurav Miss. Rekha Lamani Miss. K Jayapriya M.	138-144
20	Acid Rain Effects in the Global Context Vanshika Gupta	149-155
21	Business and Accounting Practices in Social Media Prof. Rajvinder Kaur Bains	156-159
22	Differences in Learning Interactions Observed in Different Cultures Prof. Ekta Sinha	160-166





Think Ahead



RSET
Rajasthan Sammelan Education Trust



Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Anita S. Agarwal of
Ghanshyamdas Saraf College has presented a research paper titled
Impact of GST on Education sector in Global Context

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.

Dr. Lipi Mukherjee

Convenor

Dr. Shripad Joshi

Convenor

Dr. Ashwat Desai

Conference Secretary

Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	A Study of Investment Preference of Individuals of Mumbai with reference to Global Trends	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
2	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	A study of Impact of Demonetization on payment methods used by Individuals of Mumbai	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
3	Conference	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	A Study of Indian Accounting Standards and IFRS with Special Reference to Ind As 7, 8, 10, 24, and 33	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Mamta Chhajer

Sr. No. 21

Academic Year 2018 - 2019

(MC) Mamta Chhajler (2018-19)

MAMTA CHHAJLER

Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



ISSN 2277 - 5730
AN INTERNATIONAL
MULTIDISCIPLINARY
QUARTERLY
RESEARCH JOURNAL

Handwritten signature or initials.



AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - I

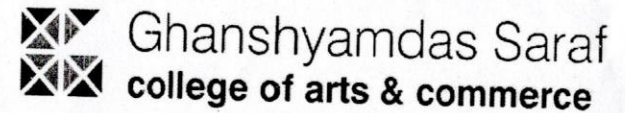
IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

Ajanta Prakashan

❧ CONTENTS PART - I ❧

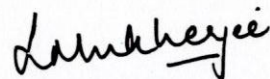
Sr. No.	Name & Author Name	Page No.
19	A Study of Investment Preferences of Individuals of Mumbai with Reference to Global Trends Dimple Das ✓ Prof. Mamta Chhajjer Prem Patel	130-140
20	A Study of Effectiveness of On-Screen Marking (OSM) System Implemented by University of Mumbai Prof. Vishwanath Vinod Acharya	141-149
21	An Article on Sustainability of Indian Pension Plans in the Global Perspective Prof. Kamala Shriram	150-155
22	Staff Issues of the Primary Agricultural Cooperative Credit Societies (PACS) Under the Context of Globalisation Dr. Madhura Kulkarni	156-165
23	A Study of Casual Labours Problems and Prospects in Thane and Kandivali Region Dr. Arun Laxman Chandane	166-177
24	Winning Market Strategies through Effective Customer Relationship Management Prof. Jyothi Brijendra Yadav	178-182



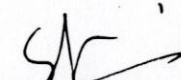


Certificate

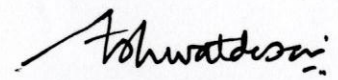
This is to certify that Mr./Ms./Mrs./Dr. Mamta Chhajer of Ghanshyamdas Saraf College has presented a research paper titled A Study of Investment Preferences of Individuals of Mumbai with reference to Global Trends in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by **IQAC** of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.


Dr. Lipi Mukherjee

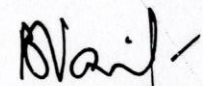
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

Principal



MC
[MC] [2018-19]
Mamta chhajer



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

Volume-VII, Issue-IV
October - December - 2018
Part - IV

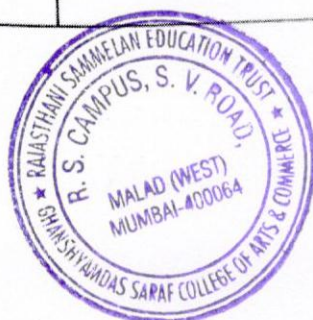
IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

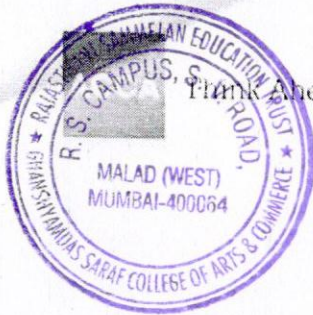
AJANTA

Ajanta Prakashan

❧ CONTENTS PART - IV ❧

Sr. No.	Name & Author Name	Page No.
1	The Impact of Monetary and Non-Monetary Rewards on Job Satisfaction of Lower Level Employees in Selected Logistics and Supply Chain Management Companies Dr. Abida Muntajar Khan	1-7
2	A Study on Evolving Concept of Strategic HR and its Impact on Organizational Effectiveness Anjali Atipamula Shikha Shukla	8-13
3	Wedding Planners- A Niche Global Business Potential Prof. Sarita G. Nair	14-23
4	A Study of Impact of Demonetization on Payment Methods Used by Individuals of Mumbai Anjali Jain Prof. Mamta Chhajer	24-34
5	A Study of Investment Pattern of Housewives in the City of Mumbai Prof. Sachin Pimple	35-47
6	A Study on Impact of ICT (Information and Communication Technology) on Sustainability of Co-Operative Banks in Thane Region Dr. Shraddha Mayuresh Bhome	48-53
7	Effects and Measures of Gender Stereotyping : A Global Perspective Dr. Megha. K. Khedekar	54-62
8	A Study on Bhilwara Urban Cooperative Bank of Rajasthan: Survival Strategies in the Era of Globalization Prof. Megha Sharma	63-69
9	Success of the Amul Co-operative Model or Anand Pattern as Compared to Other Co-operative Models Vishrut Vinay Pande Sufiyan Khan	70-77



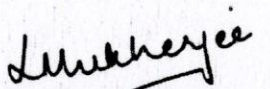


Ghanshyamdas Saraf
college of arts & commerce

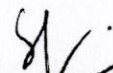
Certificate

This is to certify that Mr./Ms./Mrs./Dr. Mamta Chhajee of
Ghanshyamdas Saraf College has presented a research paper titled
A Study of Impact of Demonetization on Payment Methods
used by Individuals of Mumbai

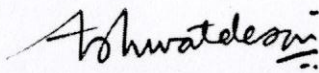
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.


Dr. Lipi Mukherjee

Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

Principal

(MC) Mamta chajer

(2018-19)



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

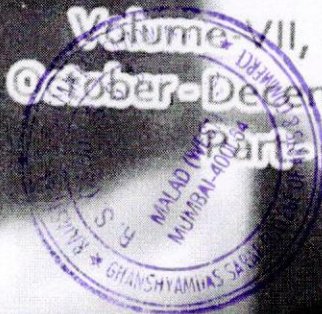


ISSN 2277 - 5730

**AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL**

AJANTA

Volume - VII, Issue-IV
October-December-2018
Part-II



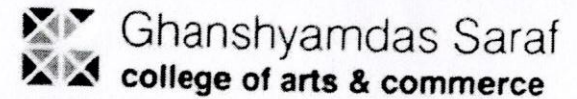
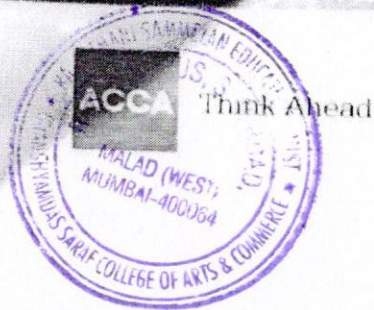
IMPACT FACTOR/ INDEXING
2018-25
www.sjifactor.com

Ajanta Prakashan

❧ CONTENTS PART - II ❧

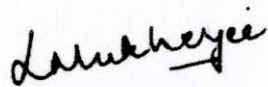
Sr. No.	Name & Author Name	Page No.
1	A Study of Indian Accounting Standards (Ind AS) and International Financial Reporting Standards (IFRS) with Special Reference to Ind AS 7, 8, 10, 24 And 33 Narendra Chaudhary Devyani Bhati ✓ Prof. Mamta Chhajer	1-8
2	Indian Banking Sector: Emerging Trends Dr. Mrunal A. Mule	9-17
3	Transition from A Compliant - Model Classroom to an Innovation - Model Classroom in English Language Teaching: A Study Dr. Muktha Manoj Jacob	18-21
4	Trends in Accountancy Dr. Kothari Nikhil Venilal	22-27
5	To Study the Effect of Feedback - Practices for College Students Dr. Gunjan Shah	28-35
6	Cyber Security Prof. Amit Ashok Gokhale	36-40
7	Nexgen HR Assistant 'The Chatbot' Prof. Angira Narvekar	41-48
8	Green Marketing: Motivational and Non Motivational Factors in Consumer Behavior Prof. Srinivasan B. Iyer Dr. Ganesh Adgoankar	49-54
9	An Analysis of Various Models of Financial Inclusion in India Prof. Rashmi Singh Prof. Jyotsna Shivvishal Chaurasiya	55-62



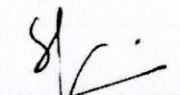


Certificate

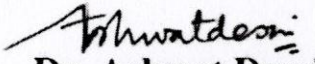
This is to certify that Mr./Ms./Mrs./Dr. Mamta Chhajee of Ghanshyamdas Saraf College has presented a research paper titled A Study of Indian Accounting Standards (IndAS) and IFRS with special reference to Ind AS 7, 8, 10, 24 and 33 in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

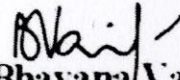
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	An Article on Sustainability of Indian Pension Plans in the Global Perspective	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Kamala Shriram

Sr. No. 22

Academic Year 2018 - 2019

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

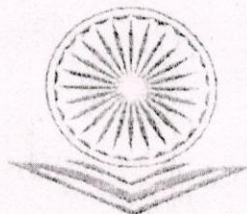
Issue - IV

Part - I

October - December - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖



Ajanta Prakashan

Aurangabad. (M.S.)



GSC



PC000X

❧ CONTENTS PART - I ❧

Name & Author Name	Page No.
A Study of Investment Preferences of Individuals of Mumbai with Reference to Global Trends Dimple Das Prof. Mamta Chhajer Prem Patel	130-140
A Study of Effectiveness of On-Screen Marking (OSM) System Implemented by University of Mumbai Prof. Vishwanath Vinod Acharya	141-149
An Article on Sustainability of Indian Pension Plans in the Global Perspective Prof. Kamala Shriram	150-155
Staff Issues of the Primary Agricultural Cooperative Credit Societies (PACS) Under the Context of Globalisation Dr. Madhura Kulkarni	156-165
A Study of Casual Labours Problems and Prospects in Thane and Kandivali Region Dr. Arun Laxman Chandane	166-177
Winning Market Strategies through Effective Customer Relationship Management Prof. Jyothi Brijendra Yadav	178-182



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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Study of Emerging Markets in the Financial Turmoil with Reference to US Fed Rate Increase	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Bhumnika Shah

Sr. No. 23

Academic Year 2018 - 2019

Bhumika Shah (2018-19)

Prof. BHUMIKA SHAH

Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



Handwritten signature or initials.

ISSN 2277 - 5730
AN INTERNATIONAL
MULTIDISCIPLINARY
QUARTERLY
RESEARCH JOURNAL



AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - I

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

Ajanta Prakashan

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

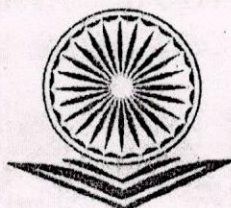
Issue - IV

Part - I

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

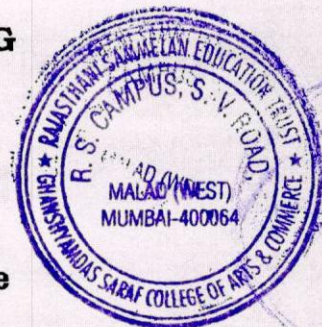
**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.



❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

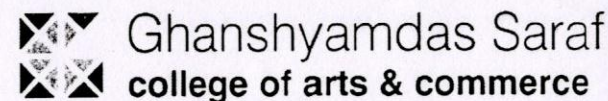
❧ CONTENTS PART - I ❧

Sr. No.	Name & Author Name	Page No.
10	Fintech - A Dazzling Star in the Global Market CMA Dr. Kinnarry Thakkar Dr. Lalita Mutreja	66-73
11	Environment Performance Ratio Analysis: Bridging the Gap between Environmental Performance and other Business Operations Dr. Anju Shyam Bohra	74-80
12	Bridging the Gap: Traditional Income to Modern Income with Special Reference to Banking Sector in India Dr. Eknath Kundlik Zhrekar Dr. Parag R. Karulkar	81-88
13	Mystery Shopping: An Effective Tool for Better Customer Service with Reference to Global Context Prof. Deepika K. Udyawar	89-97
14	Cross - Tabulation Study of Problems of Housemaids in Mumbai City Prof. Rajendra M. Patil	98-103
15	Study of Emerging Markets in the Financial Turmoil with Reference to US Fed Rate Increase Prof. Bhumika Shah	104-107
16	A Study on Relationship Analysis of Financial Literacy Among Students in Panvel with Stream of Education, Gender and Family Income Dr. Vinit Joshi	108-115
17	Bridging the Gap: Trends in Business and Accounting Practices in Global Context Dr. Bhaskar R. Trivedi	114-122
18	Effect of Existing Accounting Practices on Business in India Prof. Arvind Chaudhari Dr. Pallavi Malpani Yeolekar	123-129



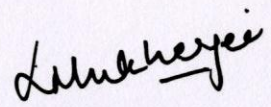


ACCA Think Ahead




Certificate

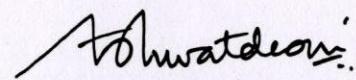
This is to certify that Mr./Ms./Mrs./Dr. Bhumika Shah of
Ghanshyamdas Saraf College has presented a research paper titled
Study of Emerging markets in the Financial turmoil with
reference to US FED Rate Increase
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in**
Business and Accounting Practices in a Global Context' organised by IQAC of
Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of
Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

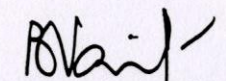
Convenor


Dr. Shipad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary

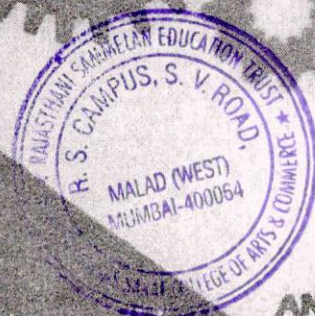
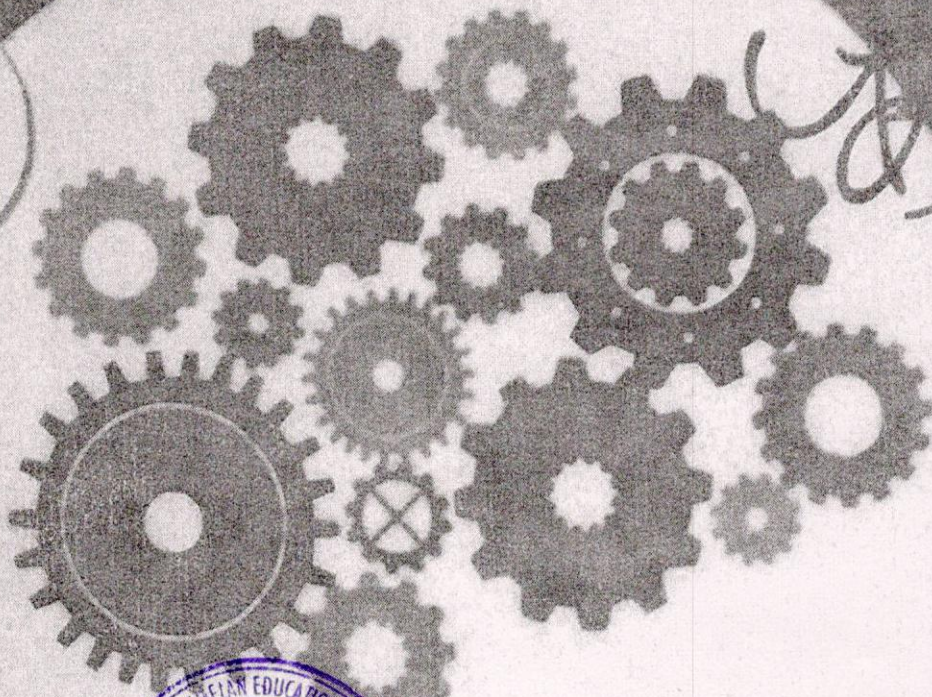

Prof. Bhavana Waidya

Principal

Bhumika S.

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Impact of Non-Performing Assets in Banking Sector in the Global Context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
2	Conference	International	10 th and 11 th September, 2018	Higher Order Thinking Skills : Unbridling HR Potential	Smt. Kamaladevi Gauridutt Mitta, College of Arts and Commerce Malad (W)	Employee Volunteering : An Emerging Era in HR Department	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

Volume-VII, Issue-IV
October - December - 2018
Part - IV

IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com

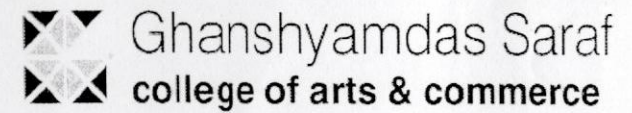
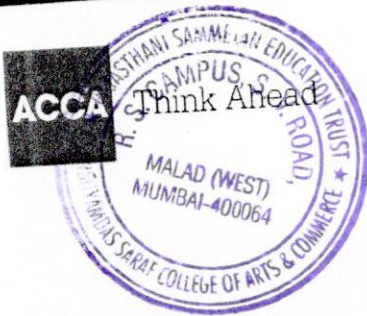
AJANTA

Ajanta Prakashan

CONTENTS PART - IV

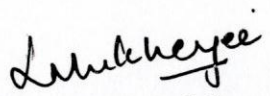
Sr. No.	Name & Author Name	Page No.
10	A Study on Bridging the Gap between Customer Attitudes towards Online Shopping with Reference to Mumbai Suburban District Yadav Sunita Vijesh	78-92
11	Stress Management Dr. Sachin Puranik	93-102
12	Impact of Technology on Small Business Prof. Sweety Garg	103-111
13	Connotation of 'Make in India' on Indian Economy Dr. Bhakti Mahindrakar (Tatuskar)	112-120
14	Risk Management and Insurance in India Prof. S. G. Rodgi	121-128
15	Green Accounting in India Prof. Sonali Khade	129-135
16	Impact of Non - Performing Assets in Banking Sector in the Global Context Prof. Yogita Mahimkar	136-141
17	'QR Code' A Game Changer for Digital Payments in Business Practices Globally Prof. Mayur Shah	142-149
18	An Analytical Study of Changes in the Total Expense Ratio (TER) of Open Ended Equity Oriented Mutual Funds Prof. Vinod G. Nair	150-156
19	A Study on the Evolving Significance of Fintech - An Emerging Trend as Opposed to Traditional Financial Methods in Banking and Financial Sector Jolene Correia	157-162



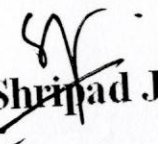


Certificate

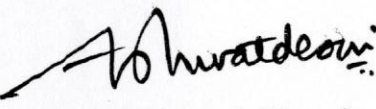
This is to certify that Mr./Ms./Mrs./Dr. Yogita Mahimkar of
Ghanshyamdas Saraf College has presented a research paper titled
Impact of Non-Performing Assets in Banking Sector
in the Global Context
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in**
Business and Accounting Practices in a Global Context' organised by IQAC of
Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of
Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

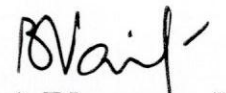
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

Principal



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

ISSN 2277-5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA



MONEY

Some Le
More



Volume-VII, Issue-III
July - September - 2018

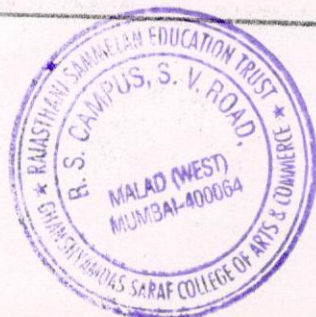
IMPACT FACTOR / INDEXING
2018 - 5.5

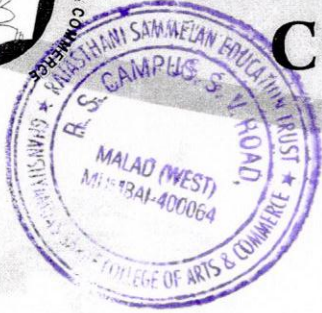
www.sjifactor.com

Ajanta Prakashan

CONTENTS

No.	Sr. No.	Title and Author's Name	Page No.
12	23	Green Economy for Sustainable Development in India Prof. Urvi Jain Prof. CA Gurunathan Pillai	179-186
09	24	Higher Order Thinking Strategy to Mitigate Farmers' Suicide in India Dr. Sunil Gosavi	187-194
17	25	Higher Order Thinking Skills: An Indispensable Prerequisite in the Digital Age Associate Prof. Archana Sanjay Singh	195-202
23	26	Higher Order Thinking Skills & Law - Law Faculty and Students Awareness of Educational Objectives. Mrs. Akta M. Mehta	203-208
30	27	A Study of How Spiritual Quotient Plays a Vital Role in Workplace Spirituality and Employee Relations Mr. Rahul Verma Mrs. Sonia Pereira	209-214
37	28	Higher Order Thinking Skills in Education Mrs. Swati A. Parab	215-223
44	29	Marketing Ethics and Social Responsibility of Companies in the Global Era Dr. Rupa Shah	224-230
53	30	Impact of E - Commerce on Online Tourism and Hospitality Industry Asst. Prof. Neha Mehta Asst. Prof. Jasleen Kaur Bhaad	231-237
63	31	Employee Retention: The Key to Successful Business Organisation Prof. Neeta Singh	238-244
66	32	Employee Volunteering - An Emerging Era in HR Department Prof. Yogita Prashant Mahimkar	245-251
82	33	Role of High Order Thinking Skills in CRM Ms. Swati Saigal	252-257





MARWARI VIDYALAYA SANCHALIT

SMT. KAMALADEVI GAURIDUTT MITTAL COLLEGE OF ARTS & COMMERCE

Malad (W), Mumbai

Two Day International Conference on
Higher Order Thinking Skills :
Unbridling HR Potential

Certificate

This is to certify that Mr. / Ms. / Dr. Yogita Prashant Mahimkar of

Gihanshyamdas Saraf College. participated / presented a paper on
Employee Volunteering - An Emerging
Era in HR Department. in the Two Day International Conference on "Higher Order

Thinking Skills : Unbridling HR Potential" organised by the IQAC and the Department of Commerce of

Smt. Kamaladevi Gauridutt Mittal College of Arts & Commerce on 10th and 11th September, 2018.

D.M. Karia

Ms. Darshika Karia



Dr. Suhagini R. Arora

Dr. Suhagini R. Arora

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Understanding employee motivation at Xotik Ltd. and Analysing motivation tools in Global Context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII Issue - IV Part - V October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.

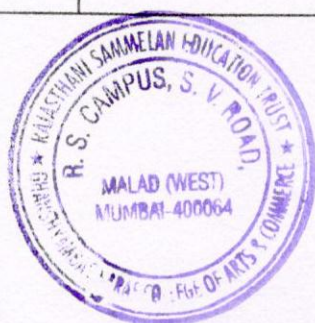


❖ PUBLISHED BY ❖

Ajanta Prakashan
Aurangabad. (M.S.)

❧ CONTENTS PART - V ❧

Sr. No.	Name & Author Name	Page No.
1	Role of Financial System in Economic Development Mebin Ann Varghese	1-6
2	Bridging the Gap: Work Place Stress Management among Employees of Private Sector Banks in Navi Mumbai Mrs. James Shoba Kamala Dr. Elizabeth Mathews	7-15
3	Rural Education in India Sannidhi Malli Neha Padvi	16-22
4	A Transnational Study on Accounting and Corruption Across the Globe Jayraj Chavan Shruti Dashpute	23-31
5	A Comparative Study of Term Plans of LIC of India Vis A Vis Term Plans of SUNLIFE Insurance USA Naeem A. Charania	32-38
6	A Study on the Significance of Optimum Utilization of Human Resources and its Impact on Organisational Culture Niyanta Trivedi	39-44
7	Growth and Development of Agriculture Sector in India Prof. Ranjeeta N. Prajapati	45-50
8	Understanding Employee Motivation at Xotik Ltd & Analysing Motivation Tools in Global Context Simardeep Narula Prof. Mmahek Chhabria	51-61
9	A Study on Consumer Perspective towards Digital Marketing and Traditional Marketing in India Prof. Subodh Suresh Barve	62-70





Think Ahead



Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Mmahek Chhabria of
Ghanshyamdas Saraf College has presented a research paper titled
Understanding Employee Motivation at Xotik Ltd &
Analysing Motivation tools in Global Context
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in**
Business and Accounting Practices in a Global Context' organised by **IQAC** of
Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of
Chartered Certified Accountants (**ACCA**) held on October 10, 2018.

Lip Mukherjee

Dr. Lipi Mukherjee

Convenor

Shripad Joshi

Dr. Shripad Joshi

Convenor

Ashwat Desai

Dr. Ashwat Desai

Conference Secretary

Bhavana Vaidya

Prof. Bhavana Vaidya

Principal



AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



ISO 9001:2008 QMS
ISBN / ISSN

AJANTA

Volume - VII, Issue - IV, October - December - 2018
ISSN 2277 - 5730

Impact Factor - 5.5 (www.sjifactor.com)

Is Hereby Awarding This Certificate To

Prof. Mmakhek Chhabria

As a Recognition of the Publication of the Paper Entitled

**Understanding Employee Motivation at Xotik Ltd & Analysing
Motivation Tools in Global Context**

Editor : Vinay S. Hatole

Ajanta Prakashan, Jaisingpura, Near University Gate, Aurangabad. (M.S.) 431 004
Mob. No. 9579260877, 9822620877 Tel. No.: (0240) 2400877,
ajanta1977@gmail.com, www.ajantaprakashan.com

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Liquidity Management in Banks Bridging the Gap between BASEL and RBI	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730
2	Conference	International	10 th and 11 th September, 2018	Higher Order Thinking	Smt. Kamaladevi Gauridutt Mittal College of Arts and Commerce Malad (W)	Brand equity through raja yoga	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

5-8-4

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

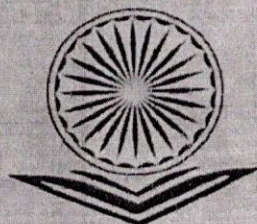
AJANTA

Volume - VII Issue - IV Part - III October - December - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776

371.37
PC-17

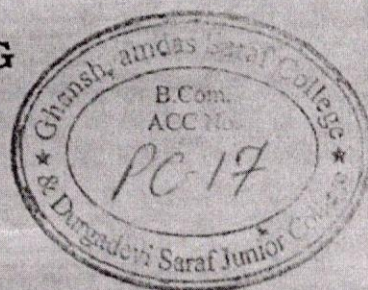


ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

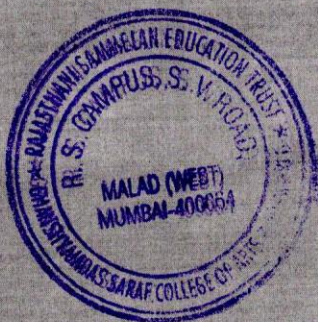
www.sjifactor.com



❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.



❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

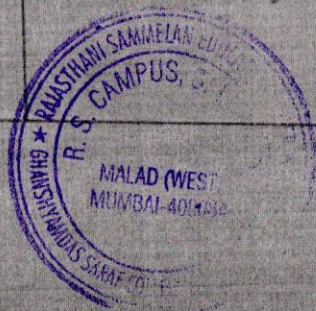
GSC

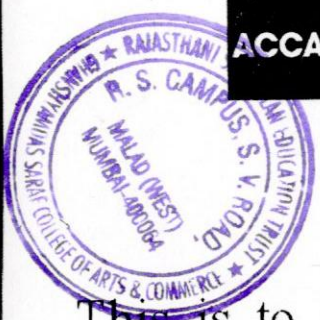


PC00000017

❧ CONTENTS PART - VI ❧

Sr. No.	Name & Author Name	Page No.
13	A Study on the Effects of Democratic Leadership on Job Satisfaction Levels of Employees in an Organization Ritika Sharma	96-101
14	Analysis of Work Life Balance of Women in Mumbai Dr. Vanithaesaimani	102-106
15	E-Learning in India: Wheel of Change Jasmina Bhatt	107-112
16	Comparison between Impact of Television Advertisement on Buying Behaviour of Consumer Goods of Women in India and America Samita Naik Dr. Vijay Behere	113-118
17	Stress Management at Workplace Relissa Rodricks	119-125
18	A Study on the Effectiveness of Rightsizing Strategy and its Impact on Employee Motivation Maansi Bhavnani	126-131
19	MNC's & CSR Prof. Prasad Vijay Anareddy	133-141
20	Comparative Study of Goods and Service Tax Act of Different Countries with India Prof. Mayur Harilal Rambhiya	144-149
21	Liquidity Management in Banks Bridging the Gap between BASEL and RBI Prof. Nilesh Bharat Gadoya	150-155
22	The Effectiveness and Readiness of Risk Management of Scooters/Motorcycles in Mumbai Shivaraman Gopal Dashman Divyeshkumar Vala	156-161





ACCA

Think Ahead



Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Nilesh Gadoya of
Ghanshyamdas Saraf College has presented a research paper titled
Liquidity Management in Banks - Bridging the Gap
between BASEL and RBI

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.

Dr. Lipi Mukherjee

Convenor

Dr. Shripad Joshi

Convenor

Dr. Ashwat Desai

Conference Secretary

Prof. Bhavana Vaidya

Principal



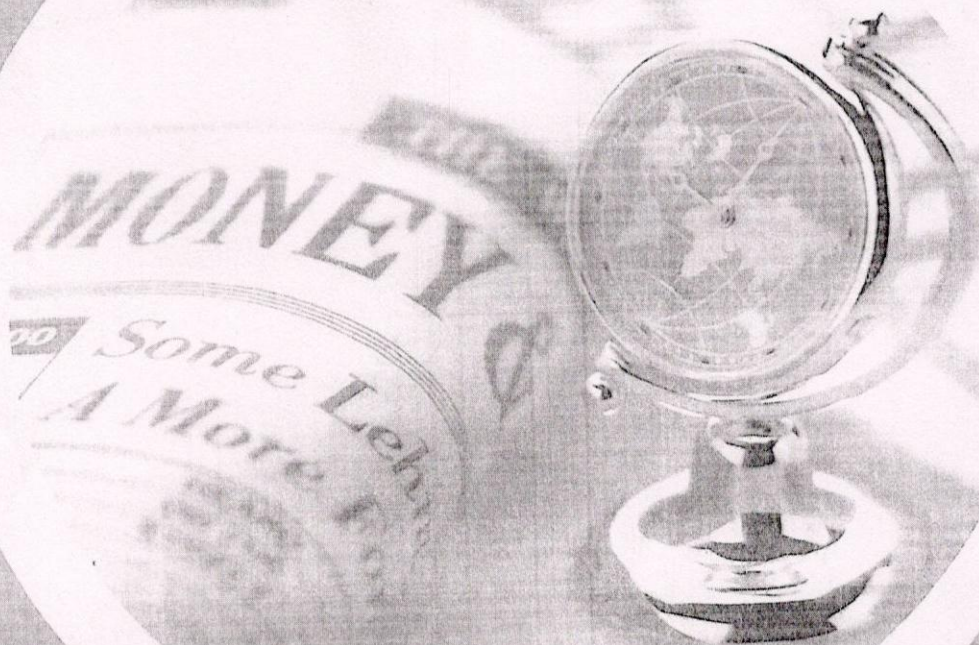
Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)

ISSN 2277-5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL



AJANTA



Volume-VII, Issue-III
July - September - 2018

IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com

Ajanta Prakashan



CONTENTS



Sr. No.	Title and Author's Name	Page No.
11	Managing Stress at the Workplace With Special Reference to BPO Employees Dr. Mona Mehta	96-102
12	Insurance Dr. Kothari Nikhil Venilal	103-109
13	Ethics in Digital Advertising and its Impact on Internet Users: Case Study Dr. Navnita T. Megnani	110-117
14	Relevance of Higher Order Thinking Skills in Legal Education Mrs. Nimmi R. Menon	118-123
15	Green Marketing - A Step towards Sustainability Prof. Ritu Kashyap	124-130
16	Employee Retention in the Present Scenario Dr. Sadyojathappa S.	131-137
17	Rational of Dovetailing Higher Order thinking Skills with Corporate Social Responsibility: A Perspective Dr. Shripad Joshi Arvind Kulkarni	138-144
18	Green Marketing in India - A Changing Concept in the Changing Time Dr. Rajeshwari M. Shettar	145-153
19	Skill Education - The Road Map to Sustainable Development Mrs. Mausumi Galvankar	154-163
20	Smart City v/s Sustainable City Dr. K. V. Shah	164-166
21	A Study on Make in India: A Step towards Development Gayatri M. P.	167-172
22	Brand Equity through Raja Yoga Prof. Nilesh Bharat Gadoya	173-178

MARWARI VIDYALAYA SANCHALIT

**SMT. KAMALADEVI GAURIDUTT MITTAL
COLLEGE OF ARTS & COMMERCE**

Malad (W), Mumbai

**Two Day International Conference on
Higher Order Thinking Skills :
Unbridling HR Potential**

Certificate

This is to certify that Mr. / ~~Ms.~~ / ~~Dr.~~ Nilesh Bharat Gadoya. of

Ghanshyamdas Sarraf College. participated / presented a paper on

Brand Equity through Raja Yoga. in the Two Day International Conference on "Higher Order

Thinking Skills : Unbridling HR Potential" organised by the IQAC and the Department of Commerce of

Smt. Kamaladevi Gauridutt Mittal College of Arts & Commerce on 10th and 11th September, 2018.

D.M. Karia

Ms. Darshika Karia
Convener



Nilesh G.

Dr. Suhasini B. Arya
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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Mystery Shopping : An Effective Tool for better customer Service with Reference to Global Context	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

(B4) (2018-19)

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII Issue - IV Part - I October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com



❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

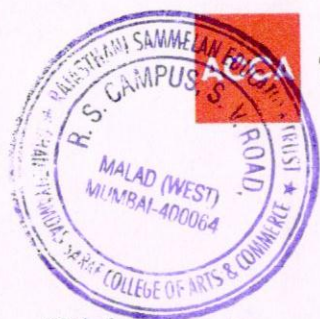


CONTENTS PART - I



Sr. No.	Name & Author Name	Page No.
10	Fintech - A Dazzling Star in the Global Market CMA Dr. Kinnarry Thakkar Dr. Lalita Mutreja	66-73
11	Environment Performance Ratio Analysis: Bridging the Gap between Environmental Performance and other Business Operations Dr. Anju Shyam Bohra	74-80
12	Bridging the Gap: Traditional Income to Modern Income with Special Reference to Banking Sector in India Dr. Eknath Kundlik Zhrekar Dr. Parag R. Karulkar	81-88
13	Mystery Shopping: An Effective Tool for Better Customer Service with Reference to Global Context Prof. Deepika K. Udyawar	89-97
14	Cross - Tabulation Study of Problems of Housemaids in Mumbai City Prof. Rajendra M. Patil	98-103
15	Study of Emerging Markets in the Financial Turmoil with Reference to US Fed Rate Increase Prof. Bhumika Shah	104-107
16	A Study on Relationship Analysis of Financial Literacy Among Students in Panvel with Stream of Education, Gender and Family Income Dr. Vinit Joshi	108-115
17	Bridging the Gap: Trends in Business and Accounting Practices in Global Context Dr. Bhaskar R. Trivedi	114-122
18	Effect of Existing Accounting Practices on Business in India Prof. Arvind Chaudhari Dr. Pallavi Malpani Yeolekar	123-129





Think Ahead



Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that ~~Mr./Ms./Mrs./Dr.~~ Deepika Udyawar of
Ghanshyamdas Saraf College has presented a research paper titled
Mystery Shopping: An effective tool for better customer service
with reference to global context
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in**
Business and Accounting Practices in a Global Context' organised by IQAC of
Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of
Chartered Certified Accountants (**ACCA**) held on October 10, 2018.

Dr. Lipi Mukherjee

Convenor

Dr. Shripad Joshi

Convenor

Dr. Ashwat Desai

Conference Secretary

Prof. Bhavana Waidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Commodification of Women in Advertising with Global Effect	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Aswathi Nair

Sr. No. 28

Academic Year 2018 - 2019



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

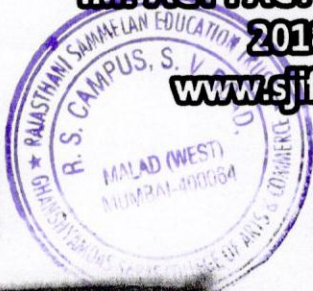
AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - VI

IMPACTFACTOR/ INDEXING

2018-5.5

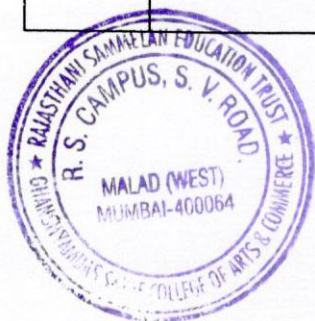
www.sjifactor.com



Ajanta Prakashan

❧ CONTENTS PART - VI ❧

Sr. No.	Name & Author Name	Page No.
1	Mergers in Indian Banks: A Study on Proposed Amalgamation of Bank of Baroda, Vijaya Bank & Dena Bank Dr. Seema Agarwal	1-9
2	Taxation (GST) Prof. Geeta Rambali Yadav	10-16
3	The Effect of MBO on Employee Performance and Job Satisfaction Shivangi Mugdha	17-23
4	Soft Skills: A Need for Career Development Parth Parulekar	24-32
5	Inclination of College Students towards M- Learning Dr. Reshma A. Vaja	33-38
6	A Study on Impact of Social Media Marketing on Consumer Behaviour Akshata Kale	39-53
7	A Study of Innovative Activity in HR and their Impact on Employees Performance Bhakti Shetty	54-60
8	Importance of Credit Rating Agencies in Banking Sector in India Tushar Bhoj	61-68
9	Stress Management and its Intervention with Human Resource Management Prof. Krina Adhiya	69-73
10	Rational Taxation and Economic Growth Mrs. Srushti S. Manchekar	74-81
11	Commodification of Women in Advertising with Global Effect Prof. Aswathi Nair	82-87
12	The Impact of E-Commerce on International Trade and Employment Prof. Ragini Pandey	88-95





Think Ahead

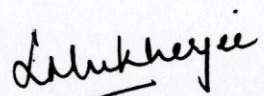


Ghanshyamdas Saraf
college of arts & commerce

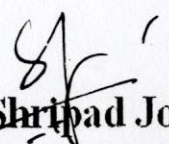
Certificate

This is to certify that Mr./Ms./Mrs./Dr. Ashwathi Nair of
Ghanshyamdas Saraf College has presented a research paper titled
Commodification of Women in Advertising with
global Effect

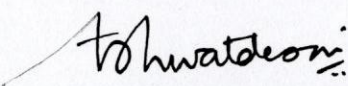
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

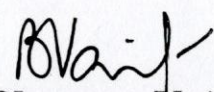
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

Principal

S.R.No. 20

Ashwathi N.

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Differences in Learning Interactions observed in different cultures	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

5-8-1

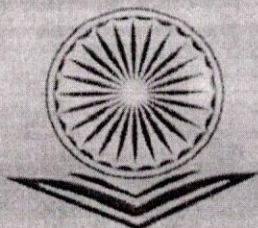
ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII Issue - IV Part - III October - December - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com



❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.



❖ PUBLISHED BY ❖

Ajanta Prakashan
Aurangabad. (M.S.)

GSC



PC00000017

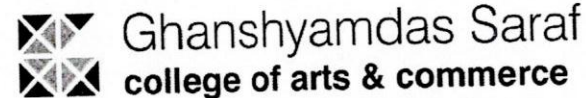
❧ CONTENTS PART - III ❧

Sr. No.	Name & Author Name	Page No.
11	A Study of Investors' Decision Making Process towards Mutual Fund Investment in Mumbai Metropolitan City Dr. Deepak Nikam Prof. Ameya Rane	76-83
12	Bridging the Gap: Trends in Accounting Practices in Global Context Payal Pramod Patel	84-91
13	Bridging the Gap in Business Context: Make in India and GDP Growth Aditi P. Patwardhan	92-99
14	Marketing Mix of Coca-Cola in India Shaurya Shrivastava	100-106
15	Impact of GST on Education Sector in Global Context Prof. Anita S. Agarwal	107-111
16	Holistic Education - A Necessity for Success Sakshi Chandak	116-123
17	A Study on Insurance Sector: Key Influences and their Impact Dimple Deepak Thanvi	123-131
18	Women Empowerment through Entrepreneurship Prof. Samita Sengupta	131-138
19	GST - A Landmark in Taxation Miss. Sunita Gurav Miss. Rekha Lamani Miss. K. Jayapriya M.	138-149
20	Acid Rain Effects in the Global Context Vanshika Gupta	149-155
21	Business and Accounting Practices in Social Media Prof. Rajvinder Kaur Bains	156-159
22	Differences in Learning Interaction as Observed in Different Cultures Prof. Ekta Sinha	160-166





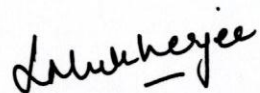
ACCA Think Ahead



Certificate

This is to certify that Mr./Ms./Mrs./Dr. Ekta Sinha of
Ghanshyamdas Saraf College has presented a research paper titled
Differences in Learning Interaction as observed in
different cultures

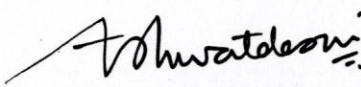
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by **IQAC** of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.


Dr. Lipi Mukherjee

Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	A Study into the effects of E-learning on Higher Education	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Sneha Khajane

Sr. No. 30

Academic Year 2018 - 2019



**Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)**

ISSN 2277 - 5730

**AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL**

AJANTA

**Volume-VII, Issue-IV
October - December - 2018
Part - VII**

**IMPACT FACTOR / INDEXING
2018 - 5.5
www.sjifactor.com**

Ajanta Prakashan

Sneha - K.

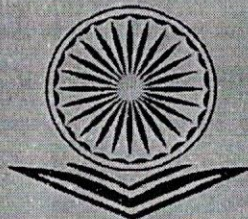
ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII Issue - IV Part - VII October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

**IMPACT FACTOR / INDEXING
2018 - 5.5**

www.sjifactor.com



❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.

❖ PUBLISHED BY ❖

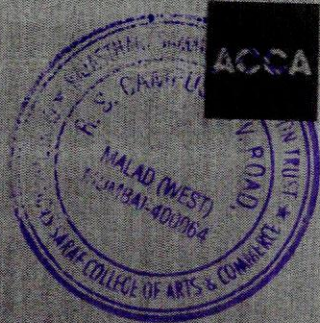


Ajanta Prakashan
Aurangabad. (M.S.)



❧ CONTENTS PART - VII ❧

Sr. No.	Name & Author Name	Page No.
1	A Study on Bureaucratic Style of Leadership and its Impact on Employee Retention and Employee Performance in an Organization Ms. Rhea Shah	1-7
2	Strategic Imperative of E - Banking Prof. Payal Prathamesh Mane	8-14
3	A Study into the Effects of E-learning on Higher Education Prof. Sneha Khajane	15-20
4	Infrastructure Development in India: Importance, Recent Trends and Key Issues Dr. Shagun Srivastava Nidhi Mehta	21-28
5	Studying the Challanges, Issues and Scope, with Rural Development in India - Through MSME Prof. Vishanlal L. Gupta	29-39
6	A Study on the Effects of Narcissist Leadership on Organizational Citizenship Behavior Mr. Ashish Nawandhar	40-46
7	Non-Banking Finance Companies Durable Loans with Ref. To Bajaj Finance Ltd. in Dombivli City Ravindra Pradeep Phadke	47-56
8	A Studying to Understand Factors Upsetting Students' Attendance Prof. Henna Punjabi	57-62
9	Indian Textile Industry - Road Ahead - Bridging the Gap Prof. Rekha Mishra Dr. Shagun Srivastava	63-70



ACCA

Think Ahead




Ghanshyamdas
college of arts & com

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Sneha Khajane
Ghanshyamdas Saraf College has presented a research paper
A Study into the effects of E-learning on Higher Education


in the Interdisciplinary International Conference on '**Bridging the Gap: Trends
Business and Accounting Practices in a Global Context**' organised by IQA
Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of
Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

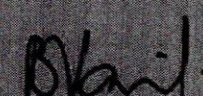
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana V.

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Opening the Paths for International Accounting	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

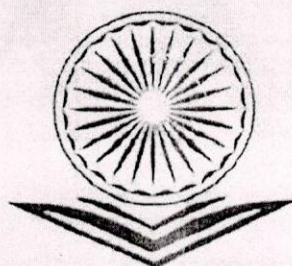
Issue - IV

Part - II

October - December - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

www.sjifactor.com

❖ EDITOR ❖

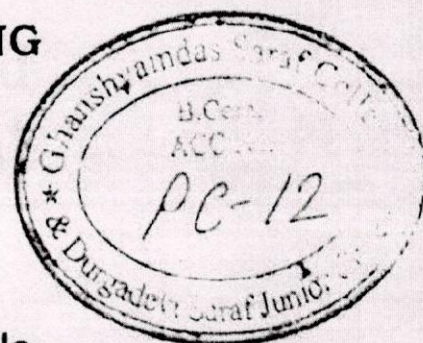
Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



GSC

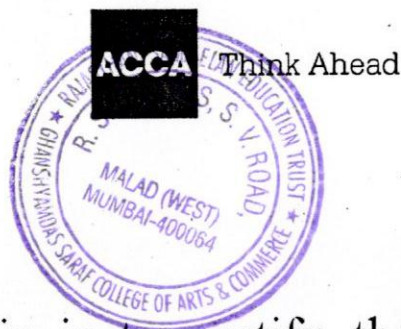


PC00000012

❧ CONTENTS PART - II ❧

Sr. No.	Name & Author Name	Page No.
10	Analysis of Financial Soundness Indicators of Insurance Sector - Caramels Model Prof. Mittal Shah	63-71
11	Rupee Depreciation: Is it Taper Tantrum Part II? Prof. Sangeeta Unadkat	72-76
12	Social Media - A New Era of Marketing Prof. Rajkumar Jaiswal	77-82
13	Combating Cyber Crime Frauds: An International Perspective Prof. Agnes Billimoria	83-89
14	Study of Bancassurance Business in Indian Market Prof. Prasanna Shripad Choudhari	90-96
15	A Shift in Consumer Behaviour from Traditional to Online Shopping Having Impact on Globalisation Prof. Sonika G. Gupta	97-100
16	Empowering the MSME through Bridging their Finance Gap: A Case Study Dr. Vijay Nagesh Gumma	101-108
17	Role of Social Media in the Financial Services Sector with Global Context Prof. Urvi Jain Prof. C.A. Gurunathan Pillai	109-116
18	Opening the Paths for International Accounting Prof. Alok Hardikar Prof. Avanti Sathe	117-122
19	A Study on Relationship between Blue Ocean Strategy Adopted by Uber Technologies Inc. and Normal Taxis with Reference to Greater Mumbai Prof. Pratik Purohit	123-128

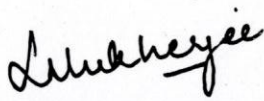





Certificate

This is to certify that Mr./Ms./Mrs./Dr. Avanti Sathe of
Ghanshyamdas Saraf College has presented a research paper titled
Opening the Paths for International Accounting

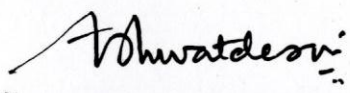
in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.


Dr. Lipi Mukherjee

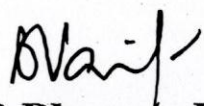
Convenor


Dr. Shripad Joshi

Convenor


Dr. Ashwat Desai

Conference Secretary


Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Comparative Study of Goods and Service Tax Act of Different Countries with India	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Mayur Rambhiya

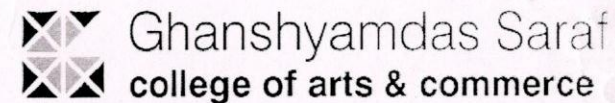
Sr. No. 32

Academic Year 2018 - 2019

❧ CONTENTS PART - VI ❧

Sr. No.	Name & Author Name	Page No.
13	A Study on the Effects of Democratic Leadership on Job Satisfaction Levels of Employees in an Organization Ritika Sharma	96-101
14	Analysis of Work Life Balance of Women in Mumbai Dr. Vanithaesaimani	102-106
15	E-Learning in India: Wheel of Change Jasmina Bhatt	107-112
16	Comparison between Impact of Television Advertisement on Buying Behaviour of Consumer Goods of Women in India and America Samita Naik Dr. Vijay Behere	113-118
17	Stress Management at Workplace Relissa Rodricks	119-125
18	A Study on the Effectiveness of Rightsizing Strategy and its Impact on Employee Motivation Maansi Bhavnani	126-131
19	MNC's & CSR Prof. Prasad Vijay Anareddy	133-141
20	Comparative Study of Goods and Service Tax Act of Different Countries with India Prof. Mayur Harilal Rambhiya	141-144
21	Liquidity Management in Banks Bridging the Gap between BASEL and RBI Prof. Nilesh Bharat Gadoya	150-151
22	The Effectiveness and Readiness of Risk Management of Scooters/Motorcycles in Mumbai Shivaraman Gopal Dashman Divyeshkumar Vala	156-160





Certificate

This is to certify that Mr./Ms./Mrs./Dr. Mayur Harilal Rambhiya of Ghanshyamdas Saraf College has presented a research paper titled Comparative Study of Goods and Service Tax Act of different Countries with India in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.

Dr. Lipi Mukherjee

Convenor

Dr. Shripad Joshi

Convenor

Dr. Ashwat Desai

Conference Secretary

Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Strategic Imperative of E-Banking	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Payal P. Mane

Sr. No. 33

Academic Year 2018 - 2019

5-8-4

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

Issue - IV

Part - VII

October - December - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776

371.37
PC-29



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.

❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



GSC

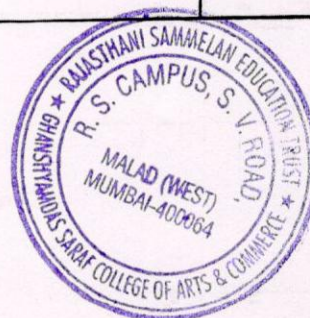


PC00000029



❧ CONTENTS PART - VII ❧

Sr. No.	Name & Author Name	Page No.
1	A Study on Bureaucratic Style of Leadership and its Impact on Employee Retention and Employee Performance in an Organization Ms. Rhea Shah	1-7
2	Strategic Imperative of E - Banking Prof. Payal Prathamesh Mane	8-14
3	A Study into the Effects of E-learning on Higher Education Prof. Sneha Khajane	15-20
4	Infrastructure Development in India: Importance, Recent Trends and Key Issues Dr. Shagun Srivastava Nidhi Mehta	21-28
5	Studying the Challanges, Issues and Scope, with Rural Development in India - Through MSME Prof. Vishanlal L. Gupta	29-39
6	A Study on the Effects of Narcissist Leadership on Organizational Citizenship Behavior Mr. Ashish Nawandhar	40-46
7	Non-Banking Finance Companies Durable Loans with Ref. To Bajaj Finance Ltd. in Dombivli City Ravindra Pradeep Phadke	47-56
8	A Studying to Understand Factors Upsetting Students' Attendance Prof. Henna Punjabi	57-62
9	Indian Textile Industry - Road Ahead - Bridging the Gap Prof. Rekha Mishra Dr. Shagun Srivastava	63-70





ACCA

Think Ahead



RSET

Rajasthan Sammelan Education Trust



Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Payal Prathamesh Mane of
Ghanshyamdas Saraf College has presented a research paper titled
Strategic Imperative of E-Banking

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.

Lipimukherjee

Dr. Lipi Mukherjee

Convenor

Shripad Joshi

Dr. Shripad Joshi

Convenor

Ashwat Desai

Dr. Ashwat Desai

Conference Secretary

Bhavana Vaidya

Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	MNC's and CSR	An International Multidisciplinary Quarterly Research Journal : AJANTA	5.5	2277-5730

Faculty Name: Prof. Prasad Anareddy

Sr. No. 34

Academic Year 2018 - 2019

Prasad Sir

PA

2018-19



Peer Reviewed Referred and
UGC Listed Journal
(Journal No. 40776)



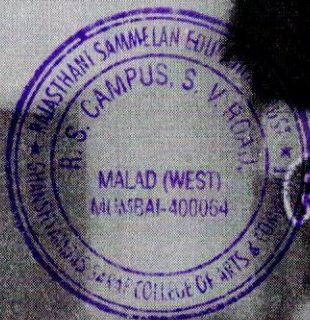
ISSN 2277 - 5730

AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume-VII, Issue-IV
October - December - 2018
Part - VI

IMPACTFACTOR/ INDEXING
2018-5.5
www.sjifactor.com

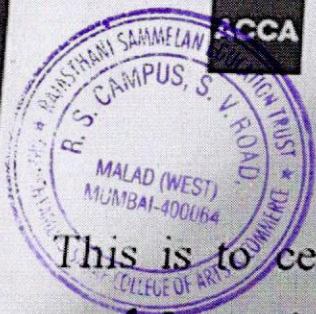


Ajanta Prakashan

CONTENTS PART - VI

Sr. No.	Name & Author Name	Page No.
13	A Study on the Effects of Democratic Leadership on Job Satisfaction Levels of Employees in an Organization Ritika Sharma	96-101
14	Analysis of Work Life Balance of Women in Mumbai Dr. Vanithaesalmani	102-106
15	E-Learning in India: Wheel of Change Jasmina Bhatt	107-112
16	Comparison between Impact of Television Advertisement on Buying Behaviour of Consumer Goods of Women in India and America Samita Naik Dr. Vijay Behere	113-118
17	Stress Management at Workplace Relissa Rodricks	119-125
18	A Study on the Effectiveness of Rightsizing Strategy and its Impact on Employee Motivation Maansi Bhavnani	126-132
19	MNC's & CSR Prof. Prasad Vijay Anareddy	133-143
20	Comparative Study of Goods and Service Tax Act of Different Countries with India Prof. Mayur Harilal Rambhiya	144-149
21	Liquidity Management in Banks Bridging the Gap between BASEL and RBI Prof. Nilesh Bharat Gadoya	150-155
22	The Effectiveness and Readiness of Risk Management of Scooters/Motorcycles in Mumbai Shivaraman Gopal Dashman Divyeshkumar Vala	156-160





ACCA Think Ahead

RSET
Rajawade Sammelan Education Trust

Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Prasad Vijay Anareddy of
Ghanshyamdas Saraf College has presented a research paper titled
MNC's & CSR

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (**ACCA**) held on October 10, 2018.

Lipi Mukherjee

Dr. Lipi Mukherjee

Convenor

Shripad Joshi

Dr. Shripad Joshi

Convenor

Ashwat Desai

Dr. Ashwat Desai

Conference Secretary

Bhavana Vaidya

Prof. Bhavana Vaidya

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Comparative study of Indian higher education level with international level	An International Multidisciplinary Quarterly Research Journal Volume - VII Issue IV Part V	5.5	2277-5730

Faculty Name: Prof. Preeti Jha

Sr. No. 35

Academic Year 2018 - 2019

S-8-4

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII Issue - IV Part - V October - December - 2018

Peer Reviewed Referred
and UGC Listed Journal

Journal No. 40776

371.37
PC-23



ज्ञान-विज्ञान विमुक्तये

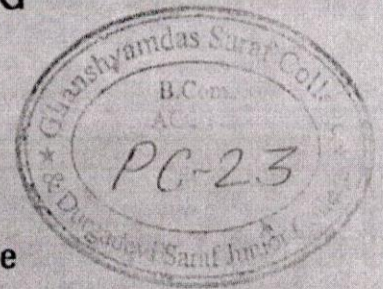
IMPACT FACTOR / INDEXING
2018 - 5.5

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dir), M.Ed.



❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)

GSC



PC00000023

∞ CONTENTS PART - V ∞

Sr. No.	Name & Author Name	Page No.
18	Comparative Study of Indian Higher Education Level with International Level Prof. Preeti Jha	144-149
19	Information & Communication Technology (ICT) - In Education Prof. Jyotsna Kaushik	150-153
20	The 'Million Dollar' Question - Will the Rupee Strengthen? - Economics of the Vulnerable Rupee Metrics - 2018 Prof. Nandini Katti	154-161
21	A Study on the Role of Human Resources with Respect to Intellectual Capital Deepika Hajare Gayatri Holkar	162-166



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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Business and Accounting Practices in Social Media	An International Multidisciplinary Quarterly Research Journal Volume - VII Issue IV Part V	5.5	2277-5730

S-8-4

ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

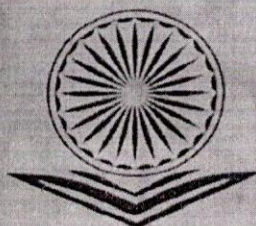
AJANTA

Volume - VII Issue - IV Part - V October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776

371-37
PC-23



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

www.sjifactor.com

❖ EDITOR ❖

Assit. Prof. Vinay Shankarrao Hatole

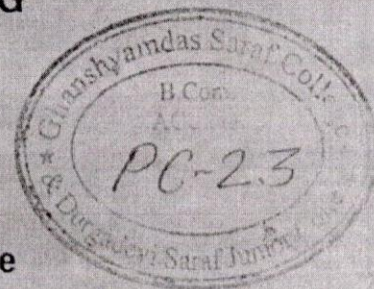
M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.



❖ PUBLISHED BY ❖

Ajanta Prakashan

Aurangabad. (M.S.)



GSC

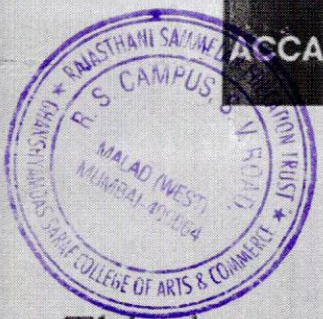


PC00000023

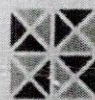
CONTENTS PART - III

Sr. No.	Name & Author Name	Page No.
11	A Study of Investors' Decision Making Process towards Mutual Fund Investment in Mumbai Metropolitan City Dr. Deepak Nikam Prof. Ameya Rane	76-83
12	Bridging the Gap: Trends in Accounting Practices in Global Context Payal Pramod Patel	84-91
13	Bridging the Gap in Business Context: Make in India and GDP Growth Aditi P. Patwardhan	92-99
14	Marketing Mix of Coca-Cola in India Shaurya Shrivastava	100-106
15	Impact of GST on Education Sector in Global Context Prof. Anita S. Agarwal	107-111
16	Holistic Education - A Necessity for Success Sakshi Chandak	116-120
17	A Study on Insurance Sector: Key Influences and their Impact Dimple Deepak Thanvi	123-130
18	Women Empowerment through Entrepreneurship Prof. Samita Sengupta	131-137
19	GST - A Landmark in Taxation Miss. Sunita Gurav Miss. Rekha Lamani Miss. K Jayapriya M.	138-144
20	Acid Rain Effects in the Global Context Vanshika Gupta	149-155
21	Business and Accounting Practices in Social Media Prof. Rajvinder Kaur Bains	156-159
22	Differences in Learning Interactions Observed in Different Cultures Prof. Ekta Sinha	160-166





ACCA Think Ahead



RSET

Rajasthan Sammelan Education Trust



Ghanshyamdas Saraf
college of arts & commerce

Certificate

This is to certify that Mr./Ms./Mrs./Dr. Rajvinder Kaur Bains of
Ghanshyamdas Saraf College has presented a research paper titled
Business and Accounting Practices in Social Media

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.

Lipikherjee

Dr. Lipi Mukherjee

Convenor

Shripad Joshi

Dr. Shripad Joshi

Convenor

Ashwat Desai

Dr. Ashwat Desai

Conference Secretary

Bhavana Vaidya

Prof. Bhavana Vaidya

Principal

Rajvinder Kaur

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	International	10 th October, 2018	Bridging the Gap: Trends in Business and Accounting Practices in Global Context	RSET Ghanshyamdas Saraf College of Arts & Commerce Malad (W)	Effects and Measures of Gender Stereotyping : A Global Perspective	An International Multidisciplinary Quarterly Research Journal Volume - VII Issue IV Part IV	5.5	2277-5730

58-4
ISSN 2277 - 5730
AN INTERNATIONAL MULTIDISCIPLINARY
QUARTERLY RESEARCH JOURNAL

AJANTA

Volume - VII

Issue - IV

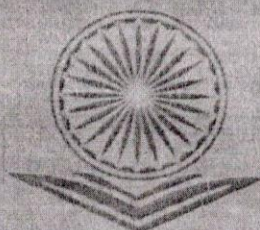
Part - IV

October - December - 2018

**Peer Reviewed Referred
and UGC Listed Journal**

Journal No. 40776

371.37
PC-20



ज्ञान-विज्ञान विमुक्तये

IMPACT FACTOR / INDEXING

2018 - 5.5

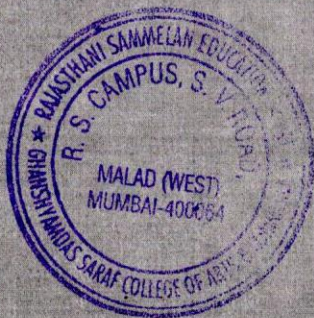
www.sjifactor.com



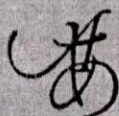
❖ **EDITOR** ❖

Assit. Prof. Vinay Shankarrao Hatole

M.Sc (Math's), M.B.A. (Mkt), M.B.A (H.R),
M.Drama (Acting), M.Drama (Prod & Dirt), M.Ed.



❖ **PUBLISHED BY** ❖



Ajanta Prakashan

Aurangabad. (M.S.)

GSC



PC00000020

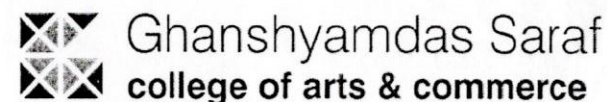
❧ CONTENTS PART - IV ❧

Sr. No.	Name & Author Name	Page No.
1	The Impact of Monetary and Non-Monetary Rewards on Job Satisfaction of Lower Level Employees in Selected Logistics and Supply Chain Management Companies Dr. Abida Muntajar Khan	1-7
2	A Study on Evolving Concept of Strategic HR and its Impact on Organizational Effectiveness Anjali Atipamula Shikha Shukla	8-13
3	Wedding Planners- A Niche Global Business Potential Prof. Sarita G. Nair	14-23
4	A Study of Impact of Demonetization on Payment Methods Used by Individuals of Mumbai Anjali Jain Prof. Mamta Chhajer	24-34
5	A Study of Investment Pattern of Housewives in the City of Mumbai Prof. Sachin Pimple	35-47
6	A Study on Impact of ICT (Information and Communication Technology) on Sustainability of Co-Operative Banks in Thane Region Dr. Shraddha Mayuresh Bhome	48-53
7	Effects and Measures of Gender Stereotyping : A Global Perspective Dr. Megha. K. Khedekar	54-62
8	A Study on Bhilwara Urban Cooperative Bank of Rajasthan: Survival Strategies in the Era of Globalization Prof. Megha Sharma	63-69
9	Success of the Amul Co-operative Model or Anand Pattern as Compared to Other Co-operative Models Vishrut Vinay Pande Sufiyan Khan	70-77





Think Ahead



Certificate

This is to certify that Mr./Ms./Mrs./Dr. Megha K. Khedekar of Ghanshyamdas Saraf College has presented a research paper titled Effects and Measures of Gender Stereotyping: A Global Perspective

in the Interdisciplinary International Conference on '**Bridging the Gap: Trends in Business and Accounting Practices in a Global Context**' organised by IQAC of Ghanshyamdas Saraf College of Arts & Commerce in collaboration with Association of Chartered Certified Accountants (ACCA) held on October 10, 2018.

Dr. Lipi Mukherjee

Convenor

Dr. Shripad Joshi

Convenor

Dr. Ashwat Desai

Conference Secretary

Prof. Bhavana Vaidya

Principal