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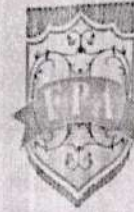
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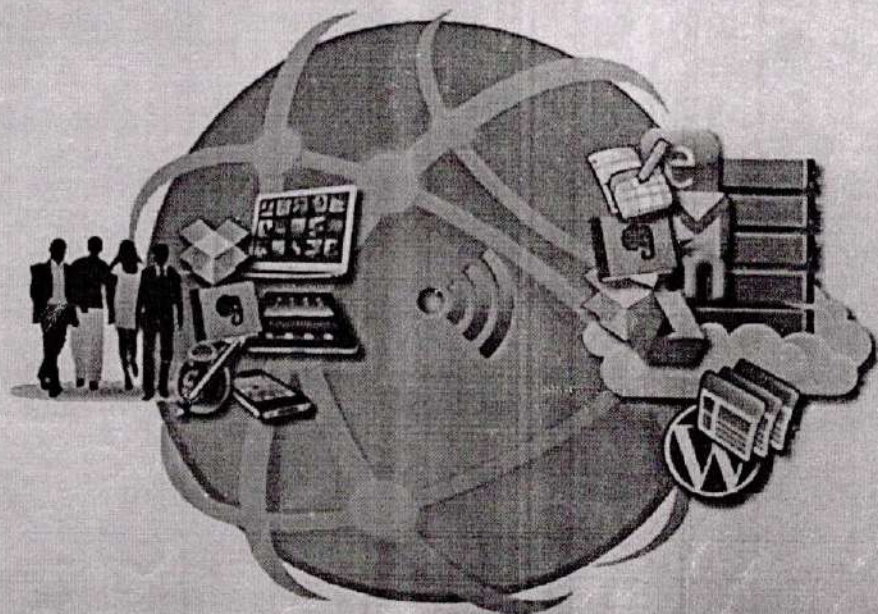
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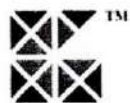
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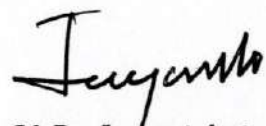
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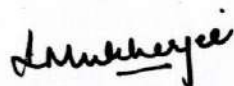
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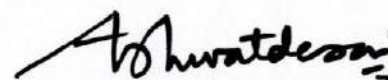
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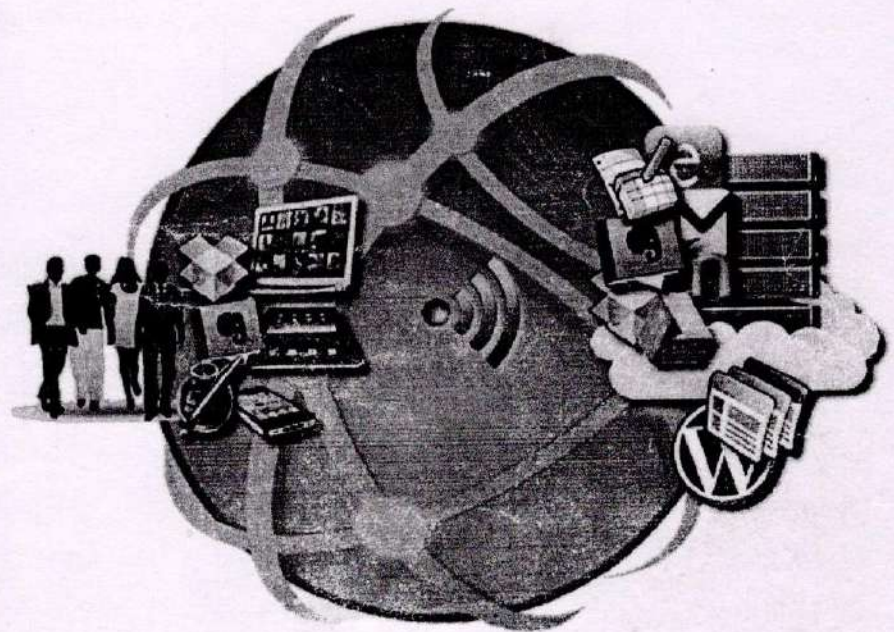
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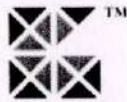
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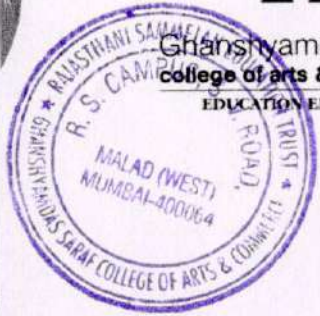
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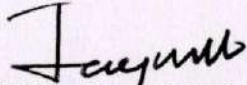
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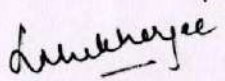
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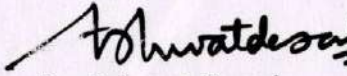
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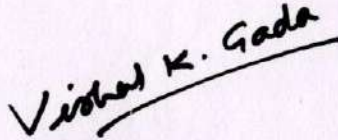
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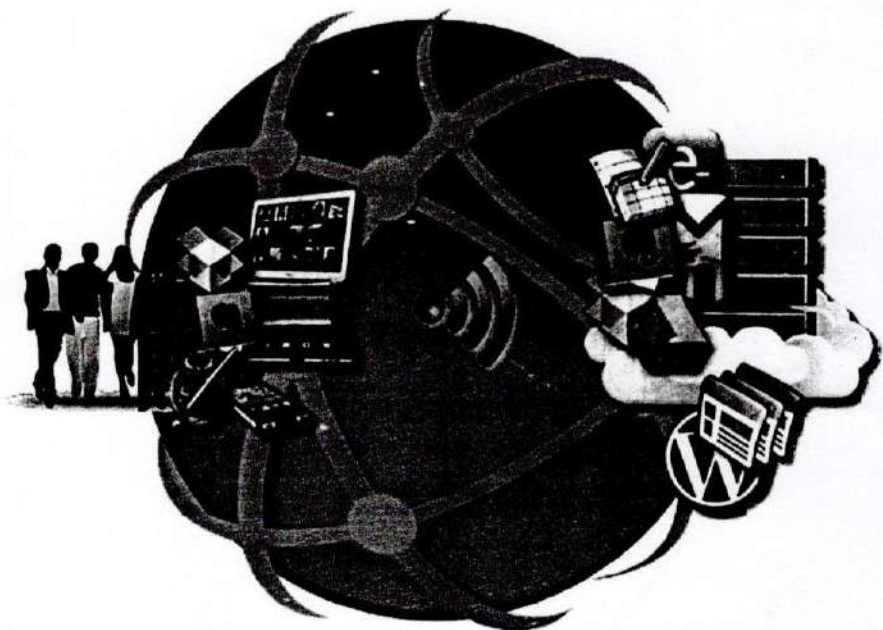
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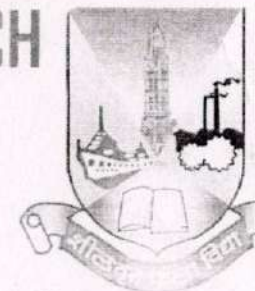
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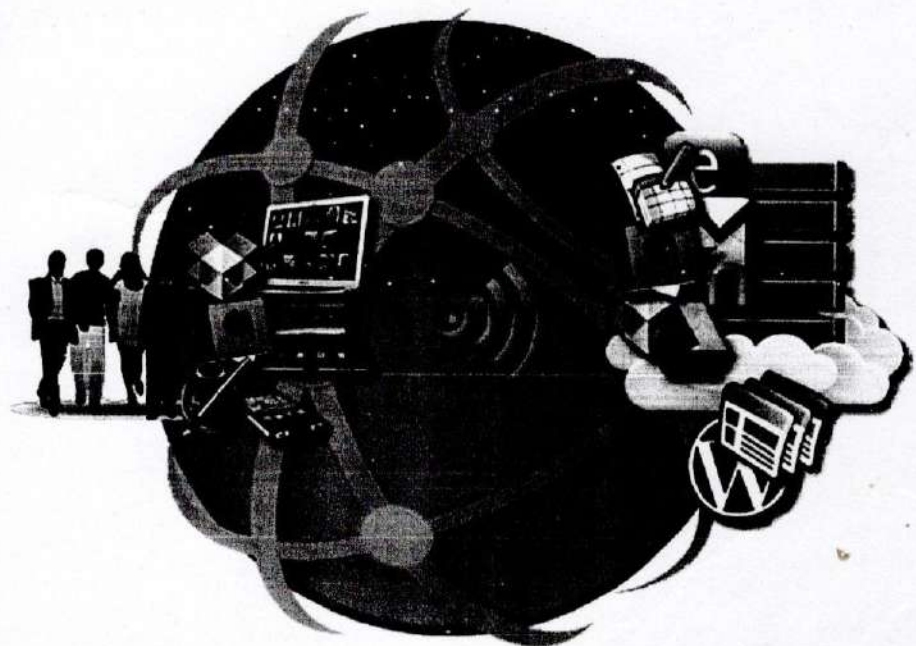
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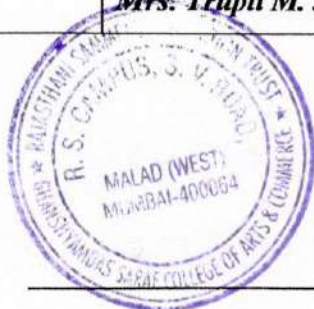
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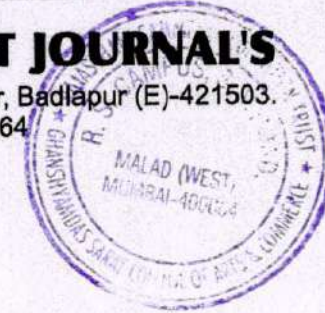
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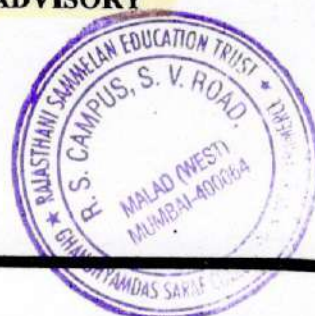
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**CUSTOMER INTERFACE APP., AI IN INVESTMENT ADVISORY
BUSINESS-THE GAME CHANGER.**

Dr. Ameya Tanawade

Lecturer, Faculty Of Accountancy
Ghanshyamdas Saraf college



ABSTRACT

In this 21st century when world has come on one click and flow of information is so much that anything is available on smart phone, importance of mobile apps have introduced tremendously. Be it booking of Railway or Movie Ticket shopping online or even banking transactions like making utility bill payment, fund transfer etc. So for corporate world to be very precise Investment Companies and Investment Advisory Services for them it has become necessary to act in direction where even investment decision and making investment should be brought on smart phone. Many Advisory Service Companies have developed their own App using which is very user friendly. This research paper attempts to understand importance of Artificial Intelligence (AI) with reference to Customer Interface App developed by Investment Advisory Service and its impact on industry.

KEYWORDS: APP, Bots, Artificial Intelligence (AI)

1. INTRODUCTION:

In 21st Century, the biggest innovation that has changed the world is 'Smart Phones'. These Smart Phones have changed entire life style of human race. It has made change in the way we live. Right from basic thing like booking cab, ordering food, booking movie tickets to banking transactions like making utility bill payments, making fund transfer everything is possible with the use mobile Apps. It has also reached to the stage where even taking decision and making rightful investment is also possible with mobile App. Gone those days when investment agents use to visit client's place repeatedly to convince client about investment plan. In this research paper, researcher attempts to study such App. used by Investment Advisory Company and how it will be game changer in future.

2. OBJECTIVES OF THE STUDY:

- To study the concept of Artificial Intelligence (AI) in Investment Advisory Services.
- To study how Artificial Intelligence (AI) will be useful for Investment Advisory Company.
- To study impact Customer Interface App in the field of Investment Advisory Services.

3. HYPOTHESES OF THE STUDY:

H0: Artificial Intelligence (AI) will not be useful in Investment Advisory Services.

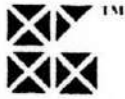
H1: Artificial Intelligence (AI) will be useful in Investment Advisory Services.

H0: Customer Interface App will not bring positive changes in the field of Investment Advisory Services.

H1: Customer Interface App will bring positive changes in the field of Investment Advisory Services.

4. RESEARCH METHODOLOGY:

The study is based on secondary data collected from various sources like books, journal, web and internet support.



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Research Paper Title: Customer Interface App, AI in Investment Advisory Business - The Game Changer.

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1	Conference	National	15 th February, 2020	ICT and AI in Business, Accounting and Finance : The Game Changers for Economic Growth	RSET Ghanshyamdas Saraf College of Arts and Commerce Malad (W)	Factors affecting employment and application of artificial intelligence and information communication technology in powerloom sector	ICT and AI in Business Accounting and Finance: The Game Changers for Economic Growth		978-93-89985-00-9



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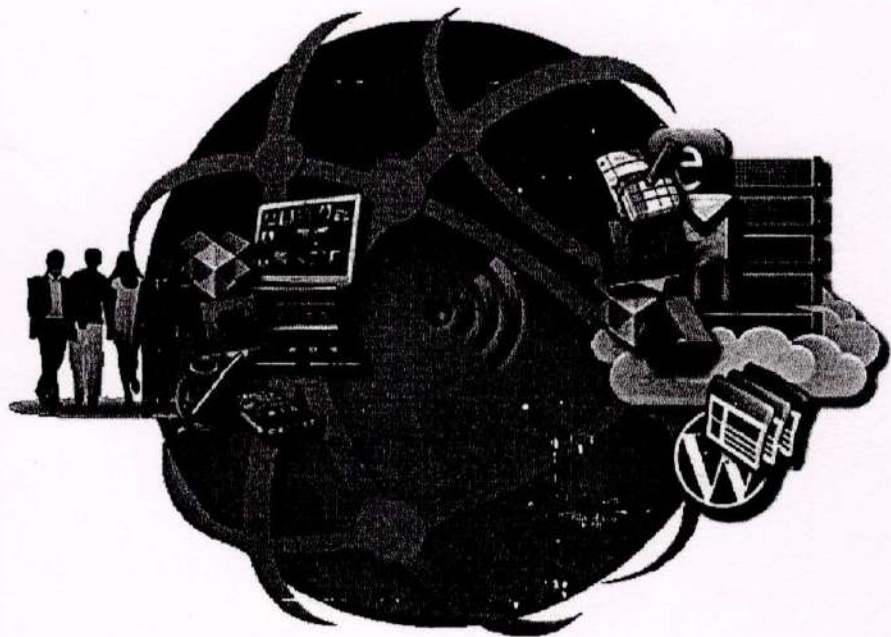
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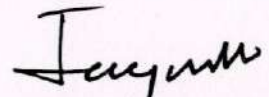


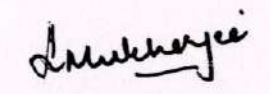
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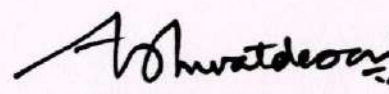
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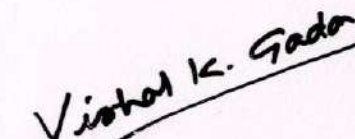
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**FACTORS AFFECTING EMPLOYMENT AND APPLICATION OF ARTIFICIAL INTELLIGENCE
AND INFORMATION COMMUNICATION TECHNOLOGY
IN POWERLOOM SECTOR**

Dr. Shagun Srivastava

Research Guide, GSC, Mumbai University

Mrs. Rekha Mishra

Assistant Professor, GSC, Mumbai University

Dept. of Economics, Ghanshyamdas Saraf College

ABSTRACT

Artificial intelligence (AI) is wide-ranging branch of Computer Science concerned with building smart machines capable of performing tasks that typically require human intelligence. The textile industry is primarily concerned with the production of yarn, and cloth and the subsequent design or manufacture of clothing and their distribution. Textile is second largest employment generating sector in India. As per the study it is found that 62% of production of cotton fabric of textile is produce through power loom sector. Application of Artificial intelligence will improve the production pattern and also detect bottleneck of power loom and textile industries. In our country, powerlooms are a predominant segment in the entire textile value chain. According to a powerloom survey carried out in 2013, there are 24.86 lakh power looms in the decentralized sector, out of which 1.03 lakh (4.1%) are shuttleless looms. It accounts for more than 57% of the total cloth production and provides employment to nearly 44.86 lakh persons. Around 60% of fabrics and garments manufactured by power looms are exported. (Source: Government of India , Ministry of Textile). Employment is one of the major challenges of Indian Economy. The objective of this paper is to study factors affecting employment in powerloom sector. Research scholar has tried to suggest few Government Schemes and introduction of new technology invention in unorganized sector i.e. Artificial Intelligence.

KEYWORDS: Decentralized, Employment, Power loom, Artificial Intelligence, GDP, GST, Demonetization.

INTRODUCTION

India is developing economy with current annual growth rate for year 2019 – 2020 being 5%. Human development index of India is 0.647 which is at medium range of countries division. According to the Census of India 2011, the population of India stood at 1,210,854,977 comprising of 623,270,258 males and 587,584,719 females (Source: Wikipedia). The main occupation of India is Agriculture; About 43.21% of workforce is employed in agricultural production (Source: Trade economics). Textile and apparel sector contributes 14% to industrial production, 4% to India's GDP and 15% of export earnings. Powerloom industry is unorganized form of textile industry. Approximately 44.18 lakh person are employed in powerloom sector (Source Ministry of textile, 2017 -18). India due to labour abundance, uses labour intensive technique of production. Research and Development is necessary in various sector of economy for achieving developmental objective of economy. Thus advancement in textile industry is

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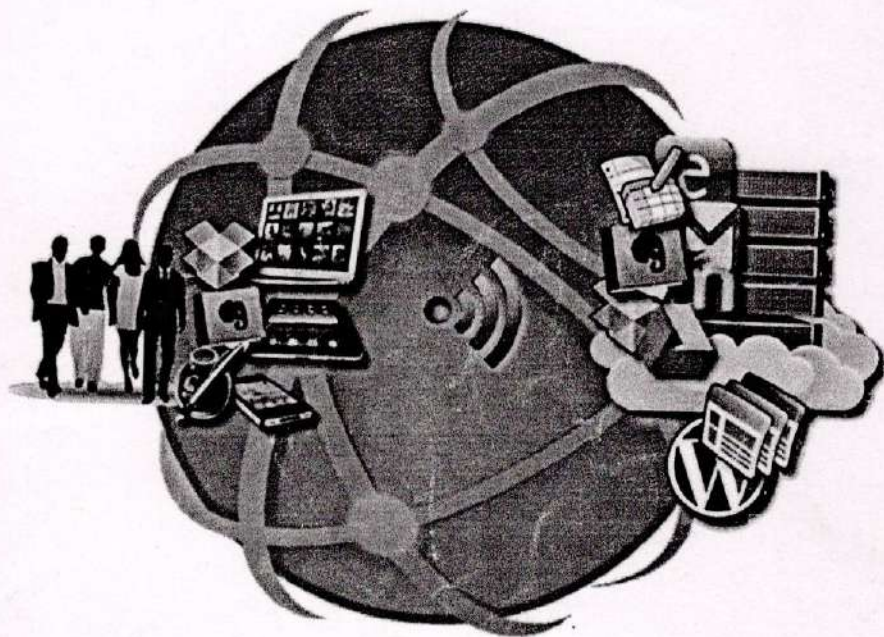
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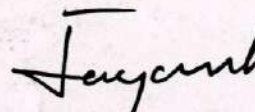
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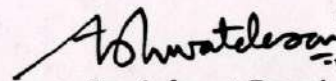
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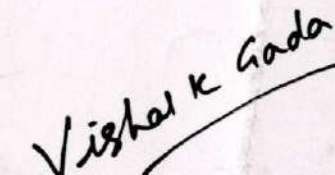
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THE FUTURE OF ACCOUNTING IN THE WORLD OF ARTIFICIAL INTELLIGENCE
AND MACHINE LEARNING

Vyanor Ohene

1 (Part II)

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and Commerce



Dr. Lipi Mukherjee

COORDINATOR, SELF-FINANCE DEPT.

Ghanshyamdas Saraf College of Arts and
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*flux of Artificial Intelligence (AI) and Machine Learning (ML) is a result of the quest to manage large
ving time, energy and resources. Several entities have accepted the use of AI and ML in their day to
In much as AI and ML are very beneficial to the current corporate world, others have had the views
L will rather affect the staffing and thence reduce the number of workers and increase unemployment.
of thought have argued that AI and ML would rather increase efficiency of staff and create more
rather than reducing employment. As the field of Accounting has not been left out in the current trend
application, this paper makes an attempt to delve into the effects that AI and ML has on the future
counting in corporate organizations. Data is analyzed from secondary sources and results, findings
ns are given in the detailed work.*

Artificial Intelligence, Machine Learning, Accounting, Bookkeeping, Technology

TION

time accounting records were kept in America, bookkeepers have used a number of different tools to
profession. The addition of machine in 1890 helped early accountants calculate receipts faster, and they
quickly reconcile their books. When IBM released the first computer in 1952, accountants were among
e them. And recent advents in technology have taken accounting into the realm of computer software
oks. These new advancements are much more intuitive, helping accountants do their job quicker and
se hhnology has changed the way we look at accounting today. (Investopedia 2019)

ion of computers and the usage of ERPs brought about the ability to process lots of transactions easier
reased data security and hence efficiency. The introduction of computers seemed not enough for today's
g at the increasing requirements for big data processing and speed at which work is required to be done
s. Gradually, today's world has evolved further into the world of Artificial Intelligence and Machine

Jariwala (2015) AI tools and applications are being developed to think, feel, and react like living
w can accountants navigate their way in this emerging world of still developing, and possibly little-
echnologies? Could AI bring about entirely new classes of products and services, create new markets,
large gains for inventors?

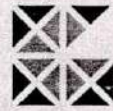
Griffin (2019), in 2015 the UK media predicted that accountants have a 95% chance of losing their jobs
ake over the number crunching and data analysis.

therefore is, "will Artificial Intelligence replace the entirety of the accounting profession, or it
increase the efficiency of the profession?"

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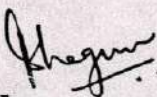
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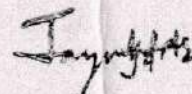
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A STUDY ON THE IMPACT OF ICT IN BUSINESS AS THE GAME CHANGERS FOR ECONOMIC GROWTH

Alex Nicholaus Suzuguye

M.Com II

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Dr. Lipi Mukherjee

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ABSTRACT

The effect of Information and Communication Technology on Business and Economic Growth is explained of two fundamental channels. The immediate contribution of Information and Communication to Aggregate and Manufacturing Sector, and the indirect impact of ICT on Total Factor Productivity Growth (TFPG) utilization of ICT in Business Operations.

This paper uniquely examines the perspectives sounding a notion that ICT in businesses is the game of economic growth. It analyses the findings from different sources that shows that ICT has impact in various Companies departments such as Production, Sales and Marketing, Human Resources, Financial Accounting, as well as Research and Development.

Information and Communication Technology helps to improve business activities and henceforth driving growth of the Country. With growing pace of Globalization, companies are facing stiff competition that forces them to adopt new technological innovation in business. In recent days, ICT has taken utmost importance in increasing efficiency in both production and service sectors. Indian Companies are not lagging behind in adopting initiatives that improves and galvanize the economy. This has helped Indian Companies to foster in technological advancement and hence Economic Growth.

Finally, the paper opens avenues for further studies on ICT investment in Manufacturing Sector as some factories are still using outdated technology in production processes.

Keywords: *Business, Information and Communication Technology and Economic Growth.*

INTRODUCTION

The prevalent use of Information and Communication Technology (ICT) in modern businesses has been expanding economies of typically developing countries like India. Progresses in ICT have typically provided societies and viable businesses with a broad array of new Communication abilities. These developments have been hailed as "probable goldmines" for economic growth. For instance, people from diverse countries are communicating in real-time using Voice over IP (VoIP) and Video conferencing. Additionally, ICT platforms like Facebook and WhatsApp have ultimately enabled countless people to instantly communicate on a consistent basis. As a likely result of current ICT, there has been a fundamental conception of "the global village" (The Concise Oxford Dictionary, 2010). It is in this so-called global village that individuals, businesses, and societies are able to interact at both national and global levels as if they are living in the adjacent apartments.

Information and Communication Technology helps businesses to offer personalized solutions to many scenarios. Indeed, India has benefited tremendously from modern ICT developments. However, the big question remains; are these developments with regards to business shaping the economy? If so how? The research



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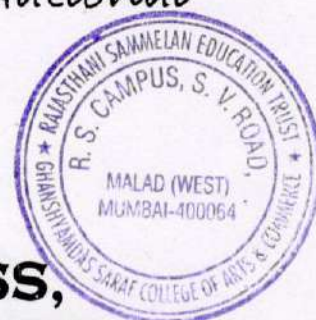
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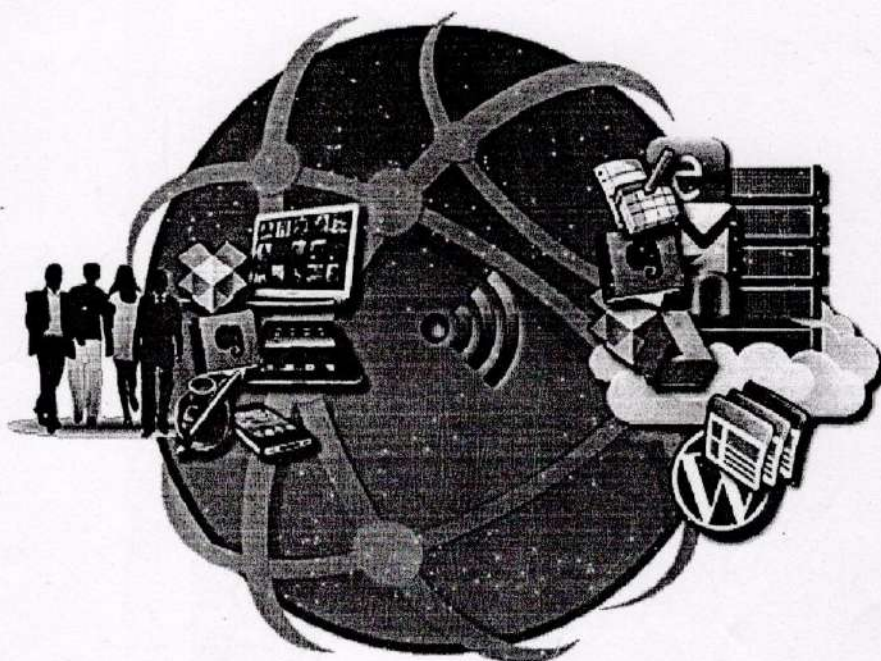
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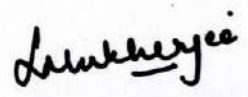
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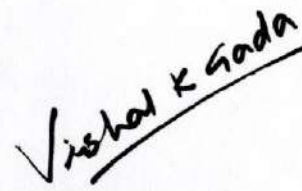
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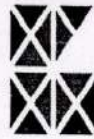

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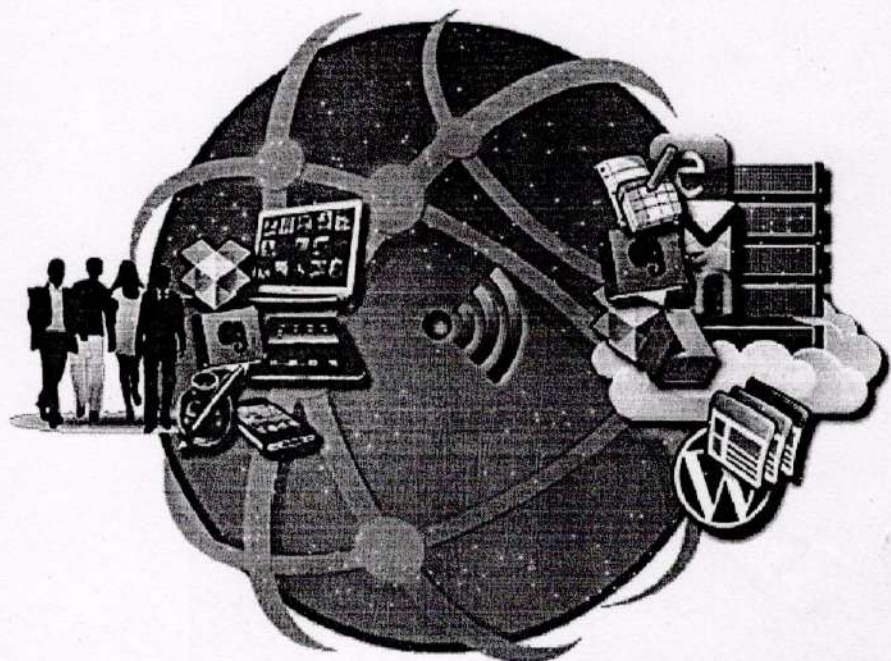
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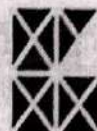
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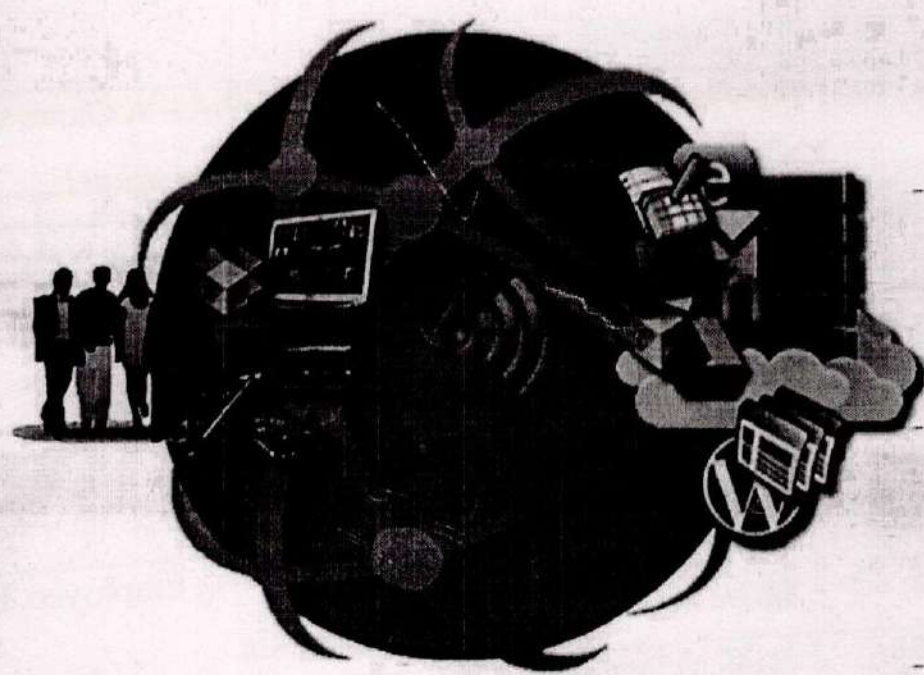


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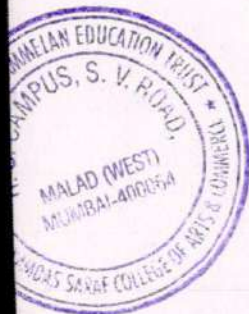


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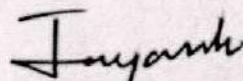
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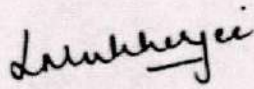
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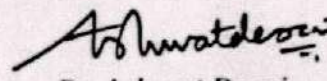
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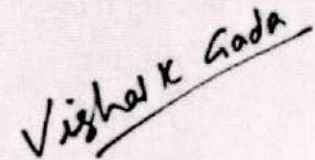
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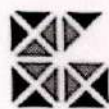
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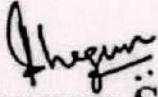


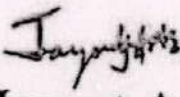
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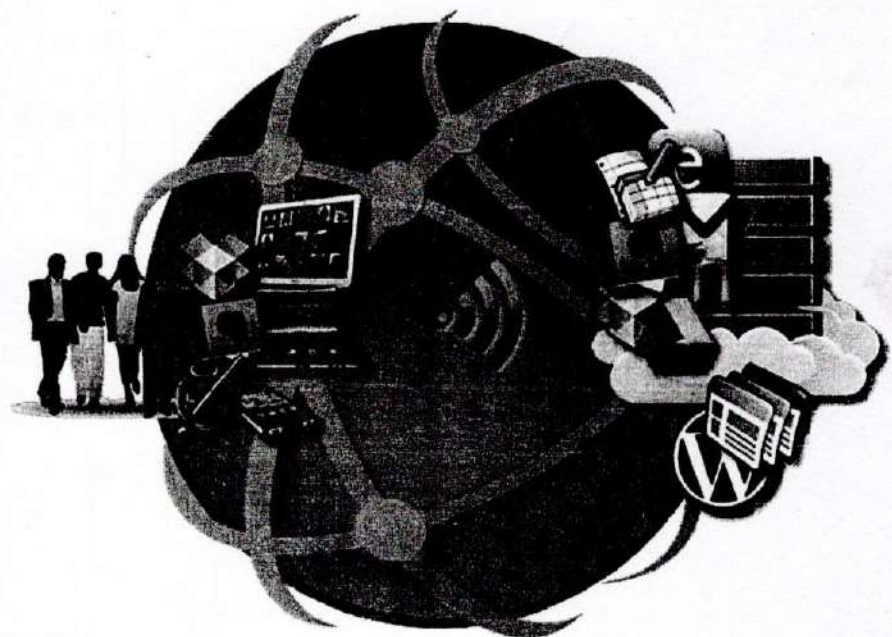
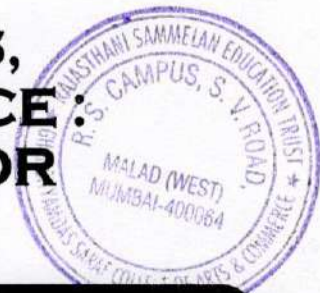
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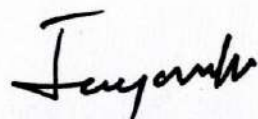
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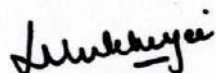
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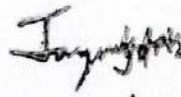
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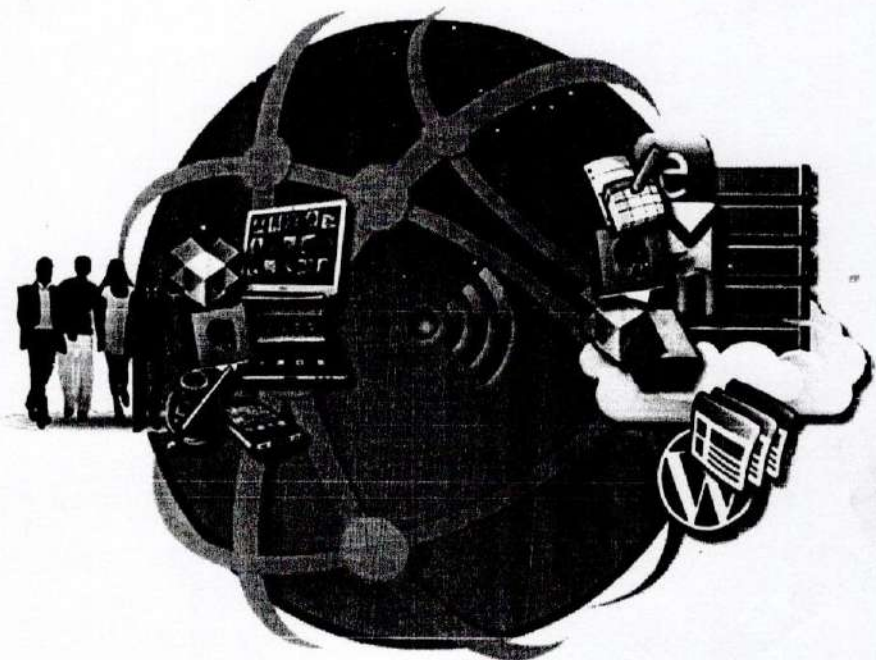
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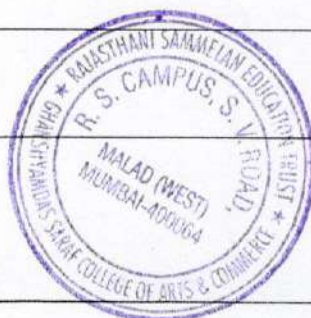


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GST - A WAY FORWARD AND ITS IMPACT ON INDIAN ECONOMY

Anita Agarwal

Asst. Professor

Ghanshyamdas Saraf College, Malad (W)



ABSTRACT

Introduction of the Goods and Services Tax (GST) on July 1, 2017, has been one of the most important tax reforms of modern India. GST calls for digital transformation. Hence, technology, specifically tax automation, has been a key factor to meet compliance requirements. The Indirect Tax Administration has laid down Citizen's charter and built a system of delivery of various services in a time bound manner. The rapid incorporation of electronic processes have enabled the Administration to consolidate its e-governance initiatives, which promotes delivery of services in digital forms, besides other services, which is facilitated by electronic platforms. The 'Digital India' program of the Government of India aims at rapid development of digital/electronic infrastructure, improving universal access through Information and Communication Technology and digital empowerment of citizens, which necessitates re-defining delivery of services to ensure clients' satisfaction and adapt to the new paradigm of collaborative digital platforms for participative governance and portability of entitlements through cloud. In this paper an attempt has been made to understand the initiatives in India to bring the digital economy under tax purview and its impact on the present and future journey of GST model in India.

KEYWORDS: Goods and Service Tax (GST), E-Invoicing, E-way Bill, Indian economy, Digital India, delivery of service, Information & Communication Technology [ICT].

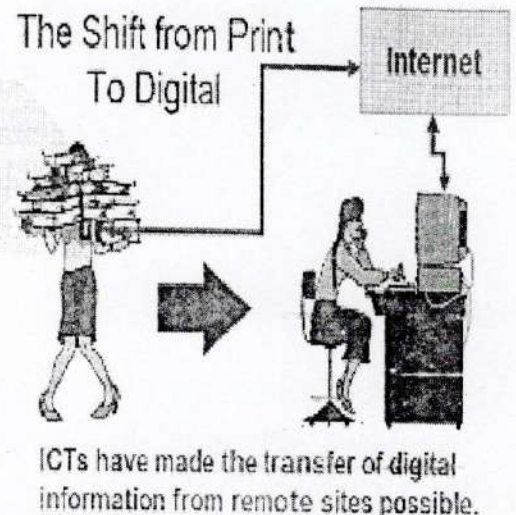
INTRODUCTION

A lot of technological changes have taken place in the last few years, completely transforming the way businesses were operating. This era of technological advances is popularly known as 'the fourth industrial revolution'. A host of new technological advancements such as AI (Artificial Intelligence), Blockchain, Robotics Process Automation, Big Data, Internet of Things, etc are reshaping the way businesses operate and are gradually transforming every aspect of the business including the Finance and Accounting functions.

Of course, GST is the biggest Tax reformation in India after independence and thus it has a tremendous and direct futuristic impact on the economic front and the good news is that the emergence of latest Software are making things easier, faster, more efficient and assisting businesses to deal with this new Tax revolution proficiently. This is the beginning of the new futuristic picture of a developed India.

OBJECTIVES OF THE STUDY

- To highlight the impact of GST on Indian economy
- To understand the difference between traditional delivery of services and digital services
- To understand the upcoming new GST return system



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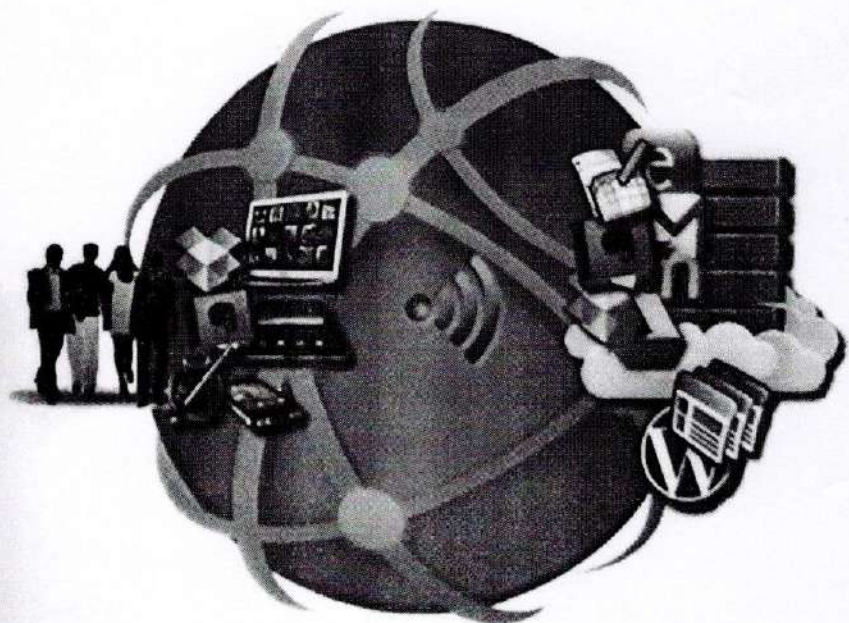
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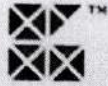
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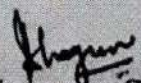



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NEED OF ADOPTING ICT AND AI ENABLED SYSTEMS TO REDUCE THE NON - TEACHING RESPONSIBILITIES OF TEACHERS OF COMMERCE COLLEGES OF MUMBAI

Prof. Mamta Chhajer

*Assistant Professor and Coordinator BCAF,
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ABSTRACT

The study examines the extent and nature of non-teaching responsibilities performed by teachers of Commerce Colleges of Mumbai. The findings of the study highlight that majority of the teachers devote more than 2 hours everyday for non-teaching activities like paperwork and filing, attendance, evaluation, committee activities etc. The results also indicate that teachers spend negligible hours everyday for visiting college library, lecture preparation, knowledge enhancement. Moreover, teachers do not make use of ICT tools for teaching learning on regular basis. The study recommends implementation of ICT and AI enabled systems as a possible solution for reducing the non-teaching burden of teachers thereby leading to the improvement in teacher's efficiency.

Keywords: AI, ICT, Non-Teaching Responsibilities

1. INTRODUCTION

ICT (Information and Communication Technology) and AI (Artificial Intelligence) are the new buzzwords of the last decade. Thanks to the ever-increasing applications of ICT and AI in almost all the walks of life and business. ICT and AI have revolutionised the ways how human beings interact, how businesses function, how transactions are completed, how activities are reported, how information is processed, and the list just goes on. It is not wrong to say that slowly and steadily ICT and AI have transformed the education industry also and has brought a sea change in the methodologies adopted for curriculum development, lecture delivery, performance evaluation, and the general administration of an educational institution. Even after the robust developments in the ICT and AI tools for education sector, it has been a well-accepted fact that teachers teaching in the classroom cannot be replaced by the adoption of technology. Teachers will continue to play a significant role in the development of the students due to their emotional connect with the pupils which no artificial machine can replace. No doubt, teachers will have to adapt to the advancements in the field of ICT and AI to make teaching and learning process more practical and relevant. As per an article written by Ron Schmelter, educators spend 50% of their time in performing non-teaching or administrative responsibilities. With such a high percentage of working hours spent for the administrative work, it is difficult for the educators to stay updated with the recent advancements in the field of ICT and AI. High load of administrative work may also refrain the educators from initiating efforts for improving the teaching learning process and thereby questioning the effectiveness of the education system. The need of the hour is that teachers should make continuous efforts for their improvement to cope up with the challenges thrown to them by the digitally literate generation of students.

2. REVIEW OF LITERATURE

An attempt has been made to present in brief, review of selected studies which has direct or indirect relevance to this study

Jones (1985) in his study emphasized the application of AI in educational diagnosis and assessment.

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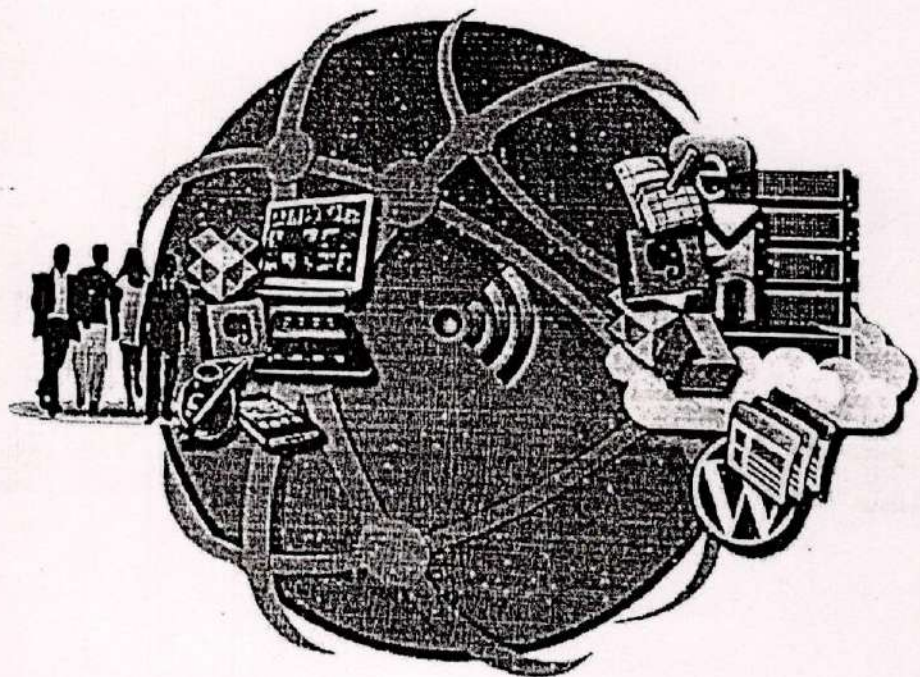
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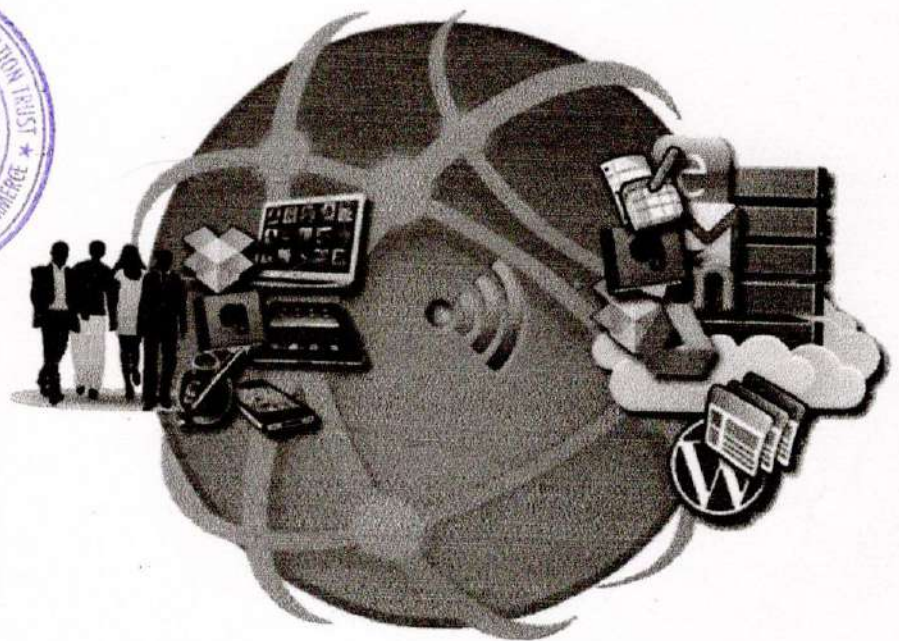
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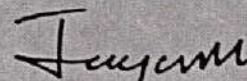


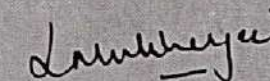
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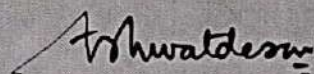
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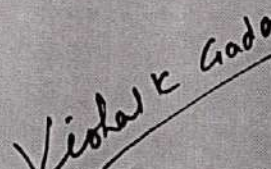
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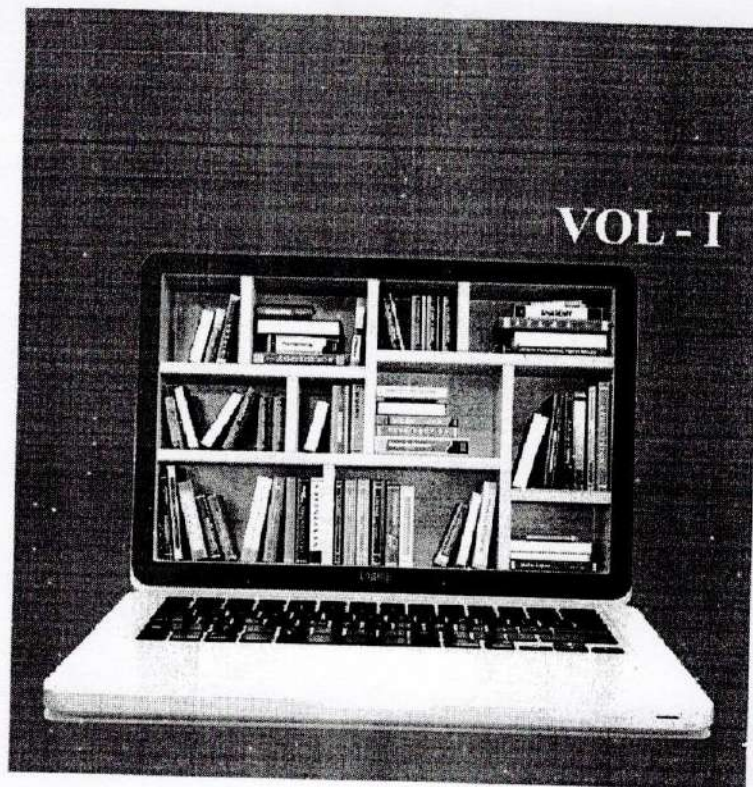

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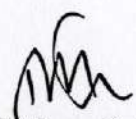
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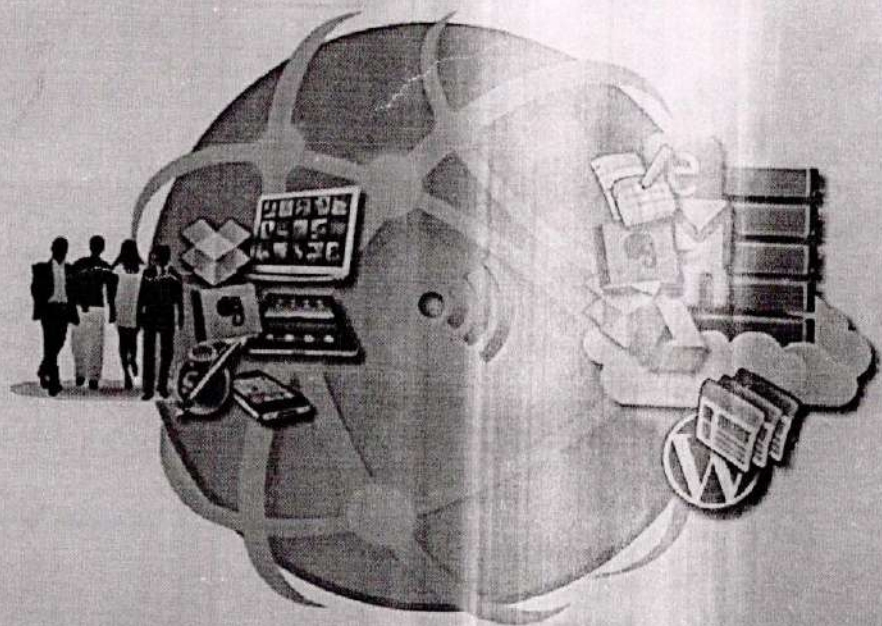
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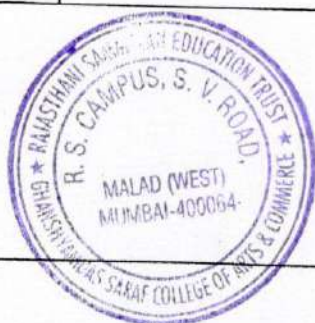


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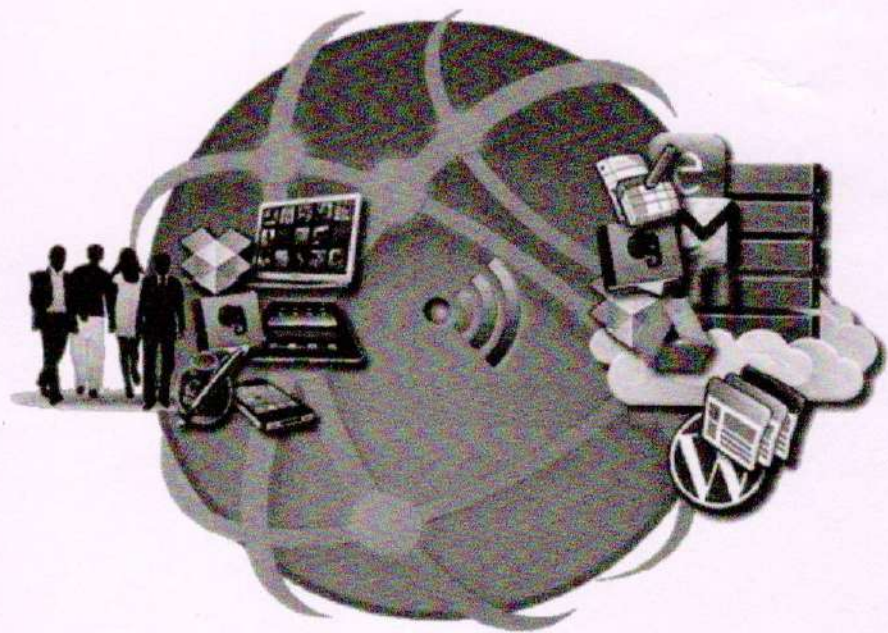
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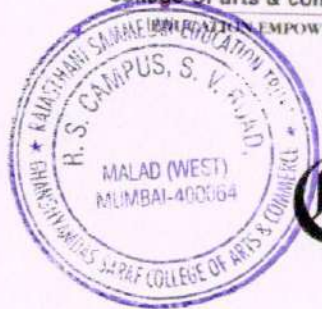
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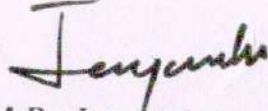


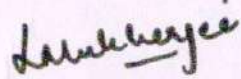
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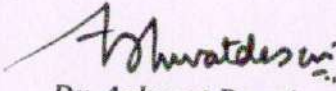
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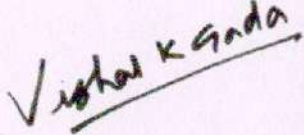
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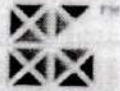

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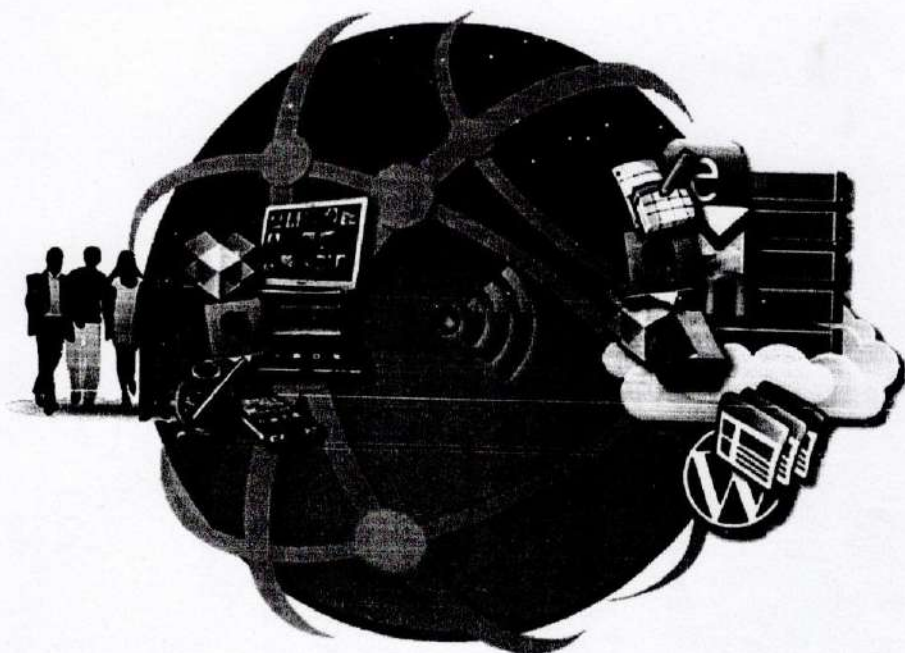
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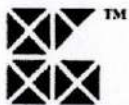


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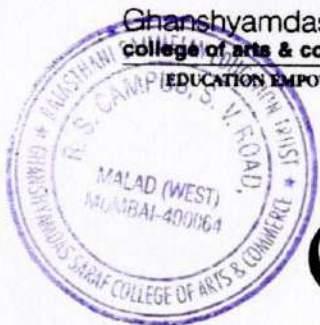
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ROLE OF ARTIFICIAL INTELLIGENCE IN E-COMMERCE

Krupa Shah

Asst. Professor

Ghanshayamdas Saraf College of Arts & Commerce



Abstract:

The aim of this study is to present new development in technology, Artificial Intelligence is one of the most growing development in today's growing pace. Artificial Intelligence has become one of the most important and demanded tool in E-Commerce industry. This paper describes the development of E-Commerce with the help of Artificial Intelligence. Artificial Intelligence has a great impact on E-Commerce and has become one of the driving forces for the success of the E-Commerce. It is a new technology that develops new methods and application which extends to man intelligence. Artificial Intelligence in E-Commerce not only enables companies to collect the data about the consumers but also helps in increasing the sales. It also helps in providing better service to customers. Several E-Commerce websites uses Artificial Intelligence for the continuous improvement, innovation, digitalization, which will help the customers to increase the use of E-Commerce and help to boost the development and growth of the Economy. Artificial Intelligence played a vital role in driving innovative solutions in the area of personalized shopping, product recommendations, and inventory management. There are multiple benefits of the Artificial Intelligence in E-Commerce which are dominating in the industry today. In fact, Artificial Intelligence is embedding itself in each and every aspects of our life.

Introduction:

Artificial Intelligence (AI) is defined as developing an area of computer science that emphasizes the creation of intelligent machines that work and react like humans. Some of the activities computers with artificial intelligence are designed for include: Speech recognition. In 1956 at the Dartmouth Conference, an American computer scientist, "John McCarthy" coined a term Artificial Intelligence. He was referred as father of artificial intelligence. It is the proper combination of science and technology. It gives learning power to the machine and makes them smart enough to take their own decision. It is a way of making a computer, a computer- controlled robot, or a software think intelligently, in the similar manner the intelligent human thinks. Artificial intelligence is accomplished by studying how human's brain think, learn, react. The main goal of Artificial intelligence is to create expert system and to implement human intelligence in machines.

E-commerce refers to the use of internet and modern communication technology for any form of exchange. AI in e-commerce is revolutionizing by shaping the world of online shopping experience by creating new standards. It has been done to understand the customer by fulfilling their better experience and satisfying expectations through this new e-commerce artificial intelligence techniques. A number of companies already employ AI in ecommerce process today which enhances the sales and customer service. In recent years, e-commerce has made outstanding achievements. The emergence of artificial intelligence has been driving force for the new ideas and development of e-commerce.

Today E-commerce is booming in an extraordinary way with the support of the modern technology which are emerging in the market. The e-commerce has taken a new dimensional phase in its approach to satisfy the customer worldwide. Another level of topping in E-commerce is artificial intelligence which have already made a promising

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Emerging Trends in Commerce & Management



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ABSTRACT

The aim of this study is to present the scenario of E-commerce among the youth. Due to wide spread of internet access by youth, e-commerce usage has seen a massive growth in recent years. Young people have been majority shoppers online and thus this study finds the attitude of the youth towards online shopping. The study was undertaken among the Mumbai. The result of the study has highlighted that there is significant impact of E-commerce on youth and retail business. The study also highlights about the growth of E-commerce industry in India. In the future we can expect online stores for allowing an easier and a more realistic shopping experience. The Indian youth demands the best level of shopping experience. In view of this trend the E-commerce is fast emerging and crucial thing. So, this study focuses on the impact of E-commerce on Millennial Generation of India.

Keywords: E-commerce, Youth, Online shopping, future.

1. INTRODUCTION

Commerce is a division of trade or production which deals with the exchange of goods and services from the producer to final consumer. E-commerce (electronic commerce) is the activity of electronically buying and selling of products on online service or over the Internet. Online shopping has become an integral part of business. Online shopping refers to the shopping behaviour of consumer in an online store or website use for online purchasing power. E-commerce has led to a shift in the business environment in the world. The growth and development of E-commerce will be vital for the growth and development of nation. Now the entire business scenario has changed as everything has become online now. People can buy goods and services at a mere click of the mouse button without moving out of their houses or offices. Similarly, online services such as banking, shopping, bill payment, hotel booking etc. have been proved a boon for the customers. Online business-like financial services, travel, entertainment, and groceries are all on the verge of expansion.

Millennial shoppers are tech-savvy and better informed than the last generation. They see things in a different light to the previous age of buyers. It is set to re-orchestrate the rules of the play in the market, especially for the retail business. We can already see the emergence of E-commerce retail platforms into well-established endearing brands dominating the market. Even traditional retail business has realized the needs for change and started investing in technology. Many of them are trying to rebrand themselves to stay relevant in the fray of e-commerce retail business.

2. REVIEW OF LITERATURE

The various literatures were studied and reviewed. The literature done by the researcher were primarily from the subject of e-commerce and its impact on youth and purchasing pattern. KIVICI, 2012 in his study of internet shopping behaviour of college of education students, tried to find out the role of familiarity and income and possession of credit cards on online shopping. His results found out that male student's teacher are more familiar and have more positive attitude than female student teacher. Teacher students, who have more monthly income and have more internet efficiency have positive attitude and intention to shop online.

Rami Mohammad Al-dweiri, 2017 in their research paper studied the impact of e-service quality and e-loyalty on online shopping. The thesis of Delatroz, 2009 found that the level of online shopping intention was relatively high and direction of attitude towards online shopping was positive among the postgraduate students. Few studies on impact on millennials perception for online shopping are found in the literature. It is necessary to study the impact of E-commerce on millennials and about the evolving of the industry in today's world.



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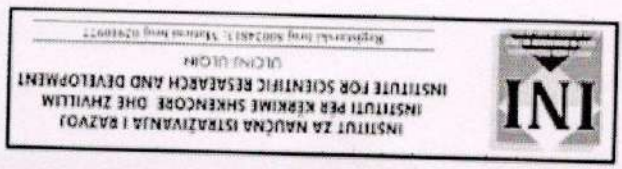
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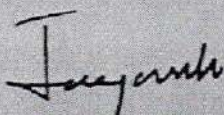
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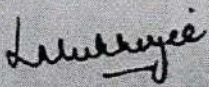
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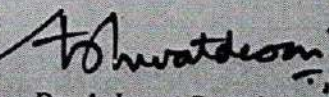
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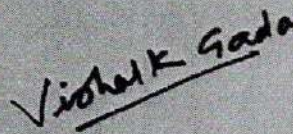
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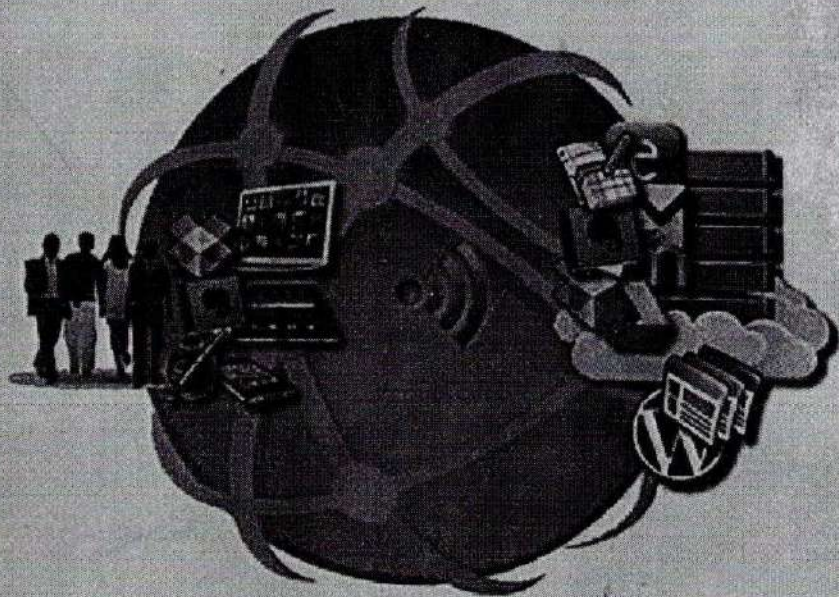
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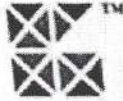
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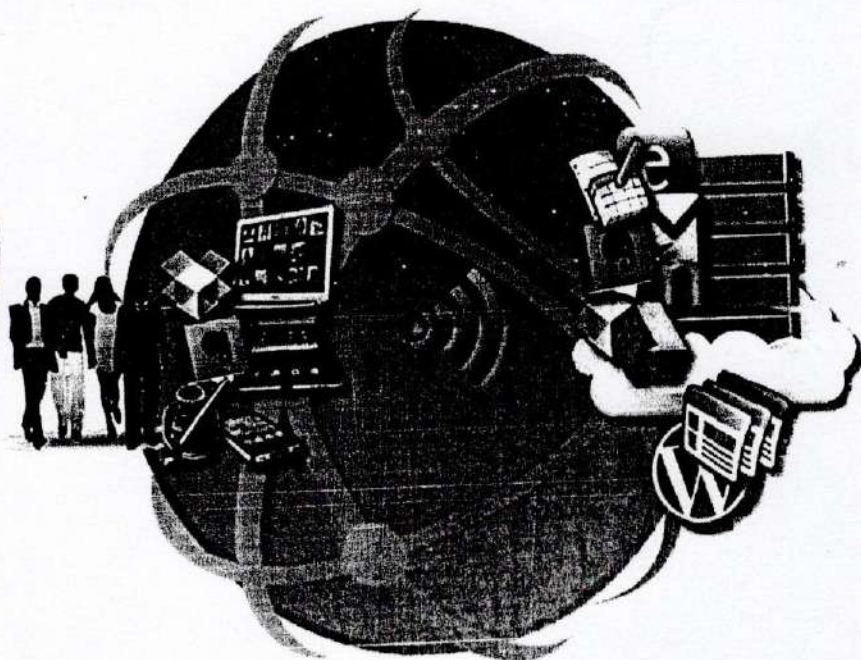
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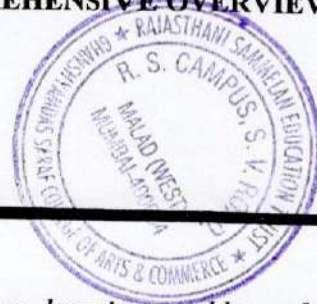
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ARTIFICIAL INTELLIGENCE FOR TRANSFORMING INDIA: A COMPREHENSIVE OVERVIEW

Dr. Megha.K. Khedekar

Assistant Professor

Ghanshyamdas Saraf College Of Commerce & Arts



ABSTRACT

AI refers to the ability of machines to perform cognitive tasks like thinking, perceiving, learning, problem solving and decision making. Initially conceived as a technology that could mimic human intelligence, AI has evolved in ways that far exceed its original conception. With incredible advances made in data collection, processing and computation power, intelligent systems can now be deployed to take over a variety of tasks, enable connectivity and enhance productivity. As AI's capabilities have dramatically expanded, so have its utility in a growing number of fields. The truly transformative nature of the technology, yet the nascent stage of its adoption worldwide, provides India with an opportunity to define its own brand of AI leadership. #AIforAll - the brand proposed for India implies inclusive technology leadership, where the full potential of AI is realised in pursuance of the country's unique needs and aspirations. The strategy should strive to leverage AI for economic growth, social development and inclusive growth.

KEY WORDS: Artificial intelligence, NITI Aayog

1) INTRODUCTION

Artificial Intelligence (AI) is likely to transform the way we live and work. Due to its high potential, its adoption is being treated as the fourth industrial revolution. As with any major advancement in technology, it brings with it a spectrum of opportunities as well as challenges. On one hand, several applications have been developed or under development with potential to improve the quality of life significantly. As per a study, it is expected to double the annual economic growth rate of 12 developed countries by 2035. On the other hand, there is a possibility of loss of jobs. As per the available reports, the loss of jobs during the next 10-20 years is estimated to be 47% in the US, 35% in the UK, 49% in Japan, 40% in Australia, and 54% in the EU. In the era of globalization, no country can isolate itself from the impact of the advances in technology. However, the benefits can be maximized and losses can be minimized by putting necessary infrastructure and policy in place.

Leading technological companies are investing in research and development of AI, which will benefit the ecosystem in bringing AI closer to consumers.

2) OBJECTIVES OF THE STUDY

- To understand the state of AI adoption in India
- To determine the opportunities and challenges that artificial intelligence poses for Indian industry and society

3) REVIEW OF LITERATURE

Danny Kopee and Stephen Lucci (2013): the authors have given historical perspective of Artificial Intelligence to current advanced topics in AI. The examples are given using Dijkstra's algorithm. The expert system case studies with application of expert system in business organisations.

K. Warusick (2011): The author has explained basic concepts of AI in a very easy and lucid manner the expert systems with rule based are discussed by writing rules for business application, he has also given model of expert



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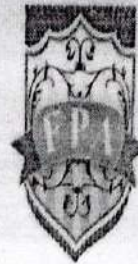
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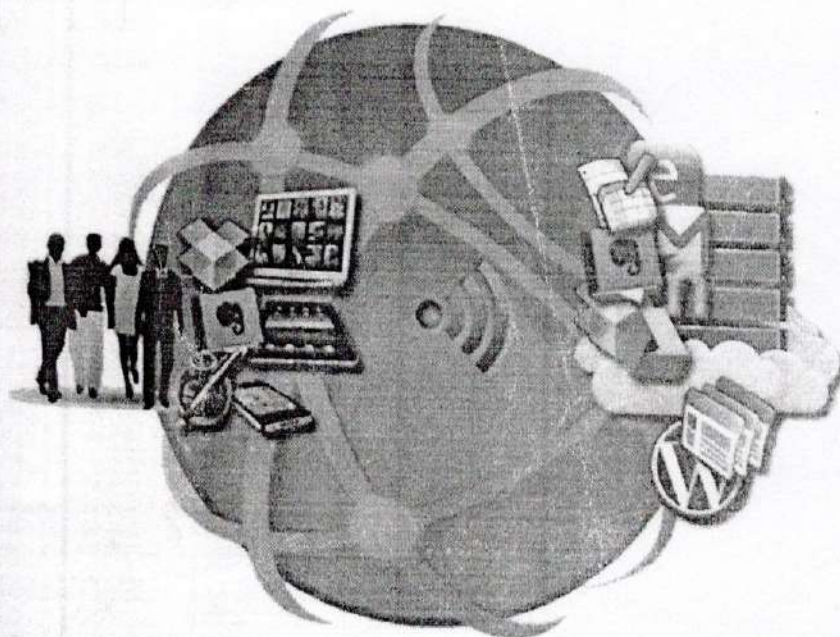
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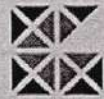
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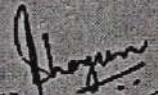


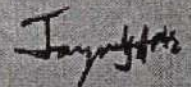
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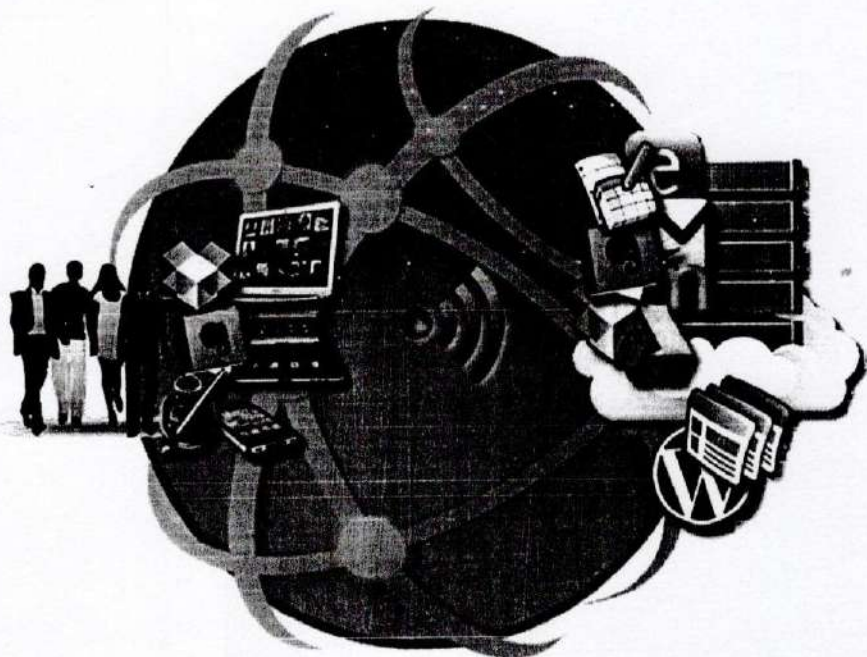
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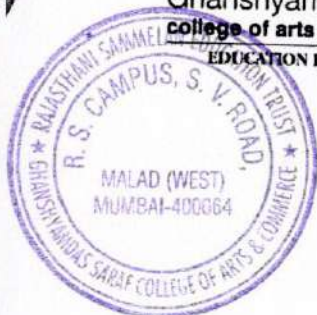
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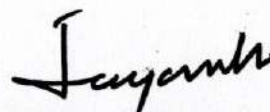
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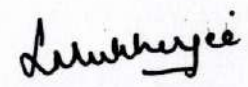
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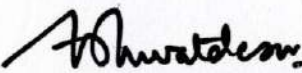
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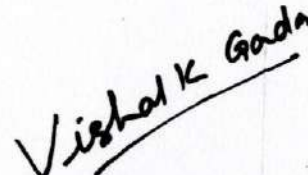
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ARTIFICIAL INTELLIGENCE (AI) IN AGRICULTURE

Prof. Niyati Kalyanpur

Ghanshyamdas Saraf College of Arts and Commerce



ABSTRACT:

The United Nations FAO (Food and Agriculture Organization) states that the world population would increase by another 2 billion in 2050 while the additional land area under cultivation will only account to 4% at that time. In such circumstance more efficient farming practices can be attained using the recent technological advancements and solution to current bottlenecks in farming. A direct application of AI (Artificial Intelligence) or machine intelligence across the farming sector could act to be an epitome of shift in how farming is practiced today. Farming solutions which are AI powered enables a farmer to do more with less, enhancing the quality, also ensuring a quick GTM (go-to-market strategy) strategy for crops. The current paper throws a vision of how the diverse sectors of agriculture can be fuelled using AI. It also investigates the AI powered ideas in for future and the challenges anticipated in future

Introduction:

Being one of the oldest sectors and the backbone of the country, developing the Agriculture industry has been a huge concern for the Indian government. A lot of factors such as climate change, population growth, and food security concerns, have driven the sector to seek more innovative approaches to improve crop yielding and get better farming results. Artificial intelligence (AI) being a game-changer in other industries, the Indian government has realised the importance and started to leverage this technology in developing the sector.

Applications of AI in Agriculture:

1. Soil Analysis and Monitoring

AI can be used to monitor soil health with the help of sensors, cameras, and infrared rays that scan the soil for its nutritional properties (Baruah, 2018). This also helps in understanding the reaction of specific seeds to different soils, the impact of weather changes on the soil, and the probability of the spread of diseases and pests (Irimia, 2016). With such data in hand, the efficiency of crop inputs is improved, leading to cost savings and productivity gains for farmers. Currently, an average of 207.56 kg of chemical fertilisers are used per hectare in Haryana annually (one of the highest among Indian states). Besides being costly for farmers, fertilisers also introduce harmful substances into the food chain through crops and the water table.

AI-backed soil health monitoring used in Raleigh, North Carolina, USA, led to huge efficiency gains in the use of agro-inputs by cutting the use of chemical fertilisers by nearly 40% (Sennaar, 2019). Furthermore, the spatial analysis capabilities of geographic information system (GIS) technologies helps in efficient water management during irrigation.

1. Crop Sowing

AI in crop sowing is used essentially to drive predictive analytics to determine when and how to sow. It helps in making predictions on the right time to plant, apply fertilisers, harvest, bale, till, etc. based on climate data, historical conditions, market conditions for inputs and outputs, personal information, and so on. Crops can also be sowed using AI-aided machinery at equidistant intervals and at optimal depths.

In 2016, Microsoft, in partnership with ICRISAT (The International Crop Research Institute for the Semi-Arid

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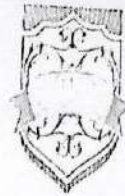
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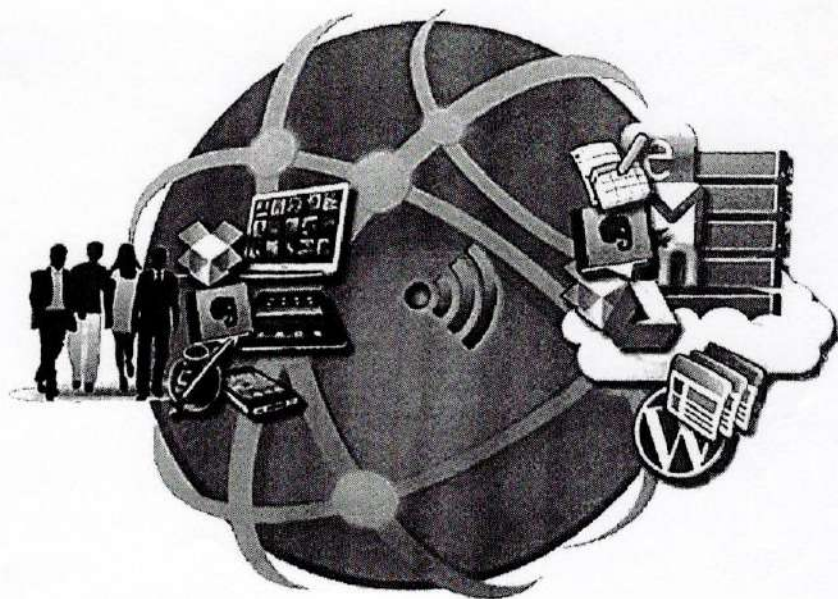
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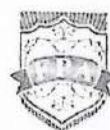
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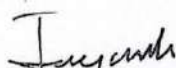
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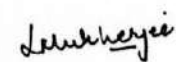
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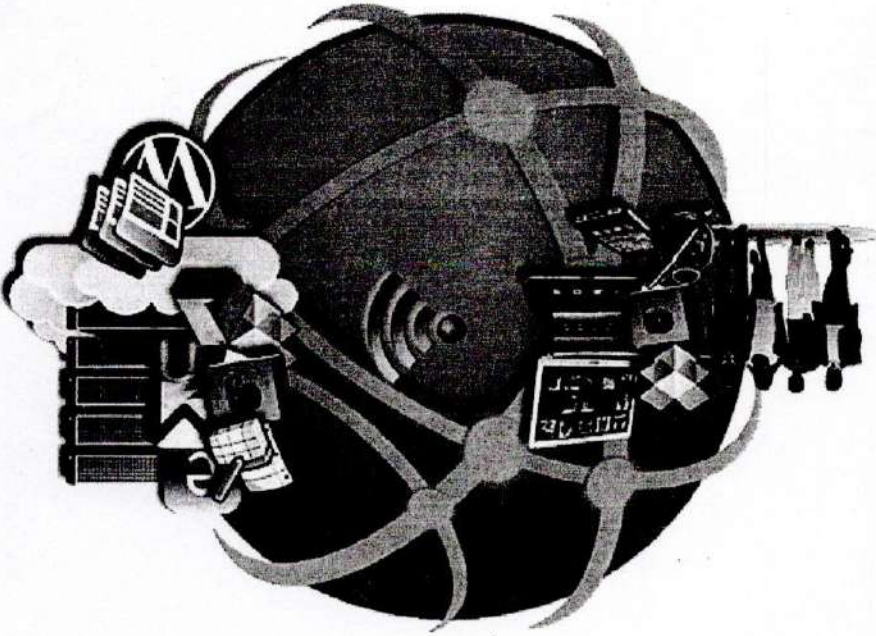
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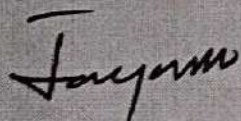
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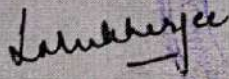
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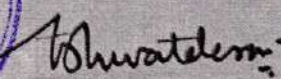


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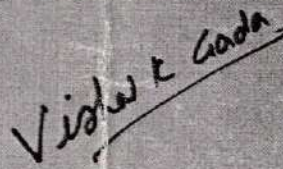


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ROLE OF ICT IN ADMINISTRATIVE SERVICES IN EDUCATIONAL INSTITUTIONS

Prof. Jyoti Sonpal

Assistant Professor

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Abstract

Education is a key to economic development of society and welfare of people in general. Information and communication Technology is playing a vital role in development in societies. This article describes the issue of managing administration in higher education to enhance the processing system. It is obvious that Information and Communication Technology (ICT) enhances administrative activities of higher education institution. The major impacts of ICT are in administrative services and management of students' records which are identified and discussed. Few apps and software are suggested to widen the scope of ICT application in administrative services so as to fully reap the benefits of ICT. Based on the study it is concluded that educational administrators apply ICT in management of student's records in university such as registration of student's academic courses and preserving academic records. ICT competence should be incorporated into administration at all levels of university in order for them to take advantage of the multiple aspects of ICT such as e-learning, e-library.

Key words: *Students Records, payroll, administrative service Education is one of the main keys to economic development and improvements in human welfare.*

As global competition grows sharper, education becomes an important source of competitive advantage and appears to be one of the key determinants of standardization of life. Information and communication technology (ICT) is playing a central role in the development of modern economies and societies. As the world is going through the technological revolution, adoption of new technologies in the education system is the most important. This has profound implications for education, both because ICT can facilitate new forms of learning and because it has become important for young people to master ICT in preparation for adult life. The use of ICT has the potential to enhance the real world experiences, the educational institutions should emphasize on the use of ICT for both administrative and academic efficiency. This study investigates current status of ICT in educational institutions and educational organization related activities and provides comprehensive recommendations to build a digital society in Bangladesh in the near future Education is one of the main keys to economic development and improvements in human welfare.

INTRODUCTION

Information and communication Technology (ICT) highlights the role of communication in transmitting various information from place to place over a long distance. ICT blankets all forms of telecommunication networks,

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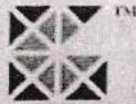
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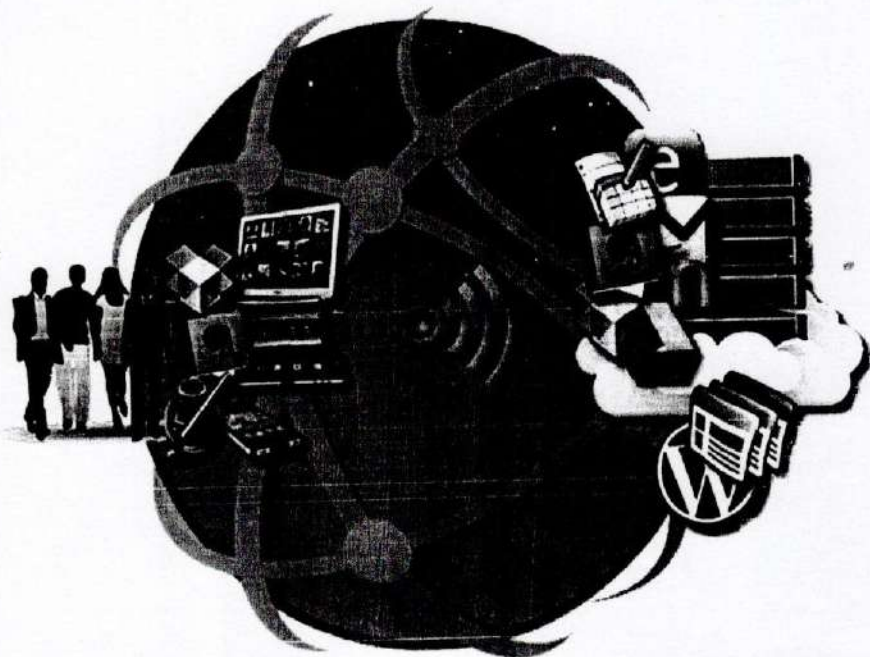
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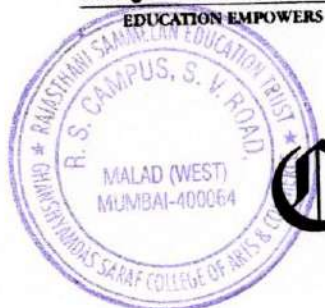
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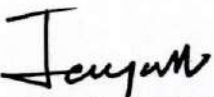
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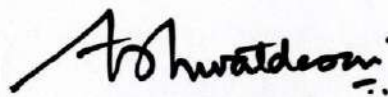
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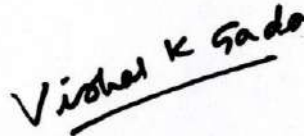
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A STUDY OF AI AS PART OF ALGORITHMIC TRADING

Prof. Gayatri Magi

Asst Prof,

Ghanshyamdas Saraf College

Prof. Swati Chandak

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ABSTRACT

Artificial Intelligence is a value added technology which is gaining momentum, one of the leading areas of artificial intelligence is mobile application. It has ventured into most of the industries and trading is one of them. Another major revolution into trading execution has been automated trading known as Algorithmic Trading. Algorithmic trading is the use of electronic platforms for entering trading orders with an algorithm deciding on aspects of the order such as the timing, price, or quantity of the order, or in many cases initiating the order without human intervention. According to RBI Report (Chapter III-Financial Sector Regulation), Algorithmic Trading was introduced in India in April 2008 with the introduction of Direct Market Access. AI is impacting Algo Trading thus transforming the trading industry. Algorithmic trading has much higher shares in developed markets specifically in the USA where more than 70% of overall exchange volumes comes through this route. Indian Markets on the other hand have considerably lesser proportion of Algorithmic Trading in comparison to the developed countries of the world. However, it has seen a steady growth since its inception in 2008 which lead to the writing of this paper. The study tries to understand the involvement of artificial intelligence in Algorithmic Trading and also analyze the trends of Algorithmic Trading in Indian Equity Market and decipher the factors for its supposed growth we also intend to compare the popularity and acceptance of Algorithmic Trading in India with the scenario in the developed countries. The study undertaken is exploratory in nature and will give directions for further study in this area.

Keywords: Artificial Intelligence, Algorithmic Trading, High Frequency Trading, Equity Market.

Introduction

The AI application for trading on digital currency transactions is a popular method that has rapidly enlarged throughout the system. Algorithmic Trading refers to placing of trading orders with algorithms which are computer programs wherein the decisions are most importantly dependent on factors such as timing, price or quantity of the order to be placed and also it can be said that it is the placement of order without any intervention by humans (RBI Report). In other words, it is nothing but the usage of electronic platforms to trade in the stock market. If the Stock Market operated manually brings about a certain amount of volatility into the economy, Algorithmic Trading is sure to boost it. Adopting the global trends, the Indian markets have also began to operate and execute trades through Algorithmic Trading. The obstacle to implement Algorithmic Trading at a faster pace in Indian markets is caused by SEBI (Securities and Exchange Board of India) which scrutinizes each algorithm as part of regulations. This leads to disapproval from brokers who are unwilling to submit each algorithm as they have invested a lot in developing these algorithms (Archit Bansal, Kaushik Mishra et al, 2010)

This paper aims to discover the area of AI and Algorithmic Trading through exploratory research in order to create awareness about its presence in the economy and the reasons why in spite of the challenges and obstacles AI and Algorithmic Trading are here to stay.

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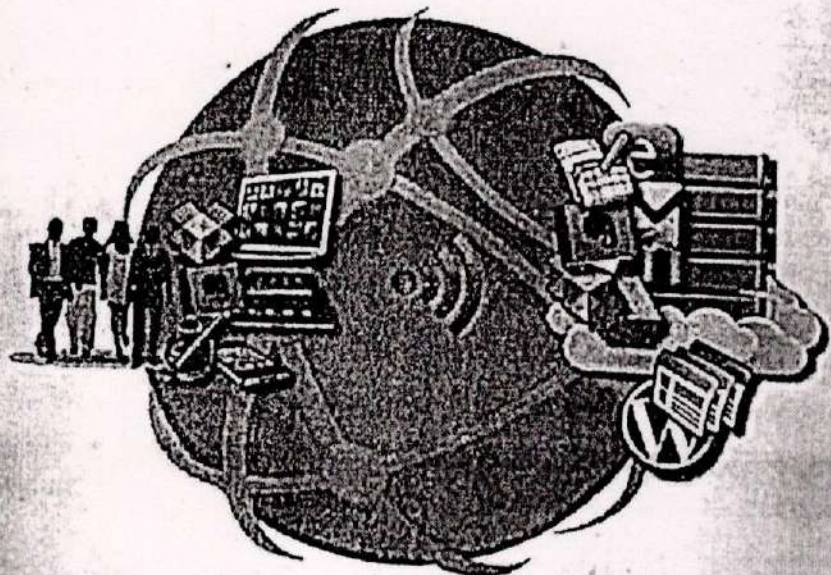


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