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Housing and Real Estate Sector

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HARNESSING VEDIC MATH FOR MATH EDUCATION REFORM: EXPLORING TEACHER VIEWS AND IKS IN NEP 2020

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Abstract:

Stagnant math education systems worldwide demand innovative approaches to cultivate deeper understanding and enjoyment of the subject. Vedic Mathematics (VM), an ancient Indian system emphasizing mental math, problem-solving ingenuity, and a playful approach to numbers, has garnered attention as a potential alternative or complement to mainstream methods. However, unlocking its full potential hinges on teacher awareness and effective pedagogy. Vedic mathematics, an ancient Indian system of calculation, has gained renewed interest in recent years due to its emphasis on mental math and problem-solving skills.

New Education Policy 2020 has introduced Indian Knowledge System in our curriculum. Its objective is to introduce and learn to use the ancient knowledge system in the modern era and thus eventually making the students aware what the ancient knowledge system can contribute towards enhancing their knowledge base.

In alignment with the new education policy, this paper explores the perception of Vedic mathematics among teachers in light of the National Education Policy (NEP) 2020, which emphasizes the importance of developing these skills in students. The paper also examines the level of teacher awareness about Vedic mathematics and its potential benefits for classroom teaching.

This research delves into these crucial aspects in the context of India's National Education Policy (NEP) 2020, which advocates for holistic, learner-centered education. the study explores:

- Teacher perceptions of VM: Their views on its benefits, challenges, and suitability for math education reform under NEP 2020.
- Teacher awareness of VM and NEP 2020: Their familiarity with core principles and provisions of both initiatives.
- Potential of Integrated Knowledge Systems (IKS) principles: How IKS-based strategies can inform VM teacher pedagogy for deeper learning and engagement.
- Highlighting the significance of teacher awareness and IKS-informed pedagogy, this research underscores VM's potential to contribute to NEP 2020's transformative vision for math education.

Keywords: Vedic Mathematics, Teacher Awareness, National Education Policy 2020, Integrated Knowledge Systems, Math Education Reform

Introduction:

After using old NEP 1986 for 34 years, the Ministry of Education (MOE) presented New NEP Policy on 29th July, 2020. The objective of the new policy is to reorientate the education system to meet the need of the time, an effort is being made to allow one to pursue the subjects that they had a liking for.

NEP 2020 bought a drastic change in our education system. Its aim is to offer the students with independence to pick their own education tracks, explore and select subjects of their interest,

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"EFFECTS OF FORENSIC ACCOUNTING ON PREVENTING DIGITAL FRAUDS AND SUSTAINABILITY OF ITS APPLICATION"

Dr. (CA). Ashwat Desai¹, Dr. Rajendra Patil²

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Abstract:

Considering how quickly information and communication technology (ICT) and the internet payment system are developing, altering how banks process payments, introducing new features to banking transactions, and even changing how fraudsters operate, This exploratory paper explores forensic accounting, forensic investigation, digital environment, 3M (Manipulation, Misrepresentation, Misapplication) Theory in the Financial Frauds, electronic payment risk management, data mining technique, data matching technique, and network security management in internet payment system within banking infrastructures. If left unchecked, these activities are likely to have negative effects on the banks and customers.

Keywords: Forensic Accounting, white collar crimes, digital frauds, forensic accounting, techniques, litigation support, historic perspective.

Introduction:

Recent technological advancements have resulted in significant innovation in the way financial operations are carried out; yet, fraud and other fraudulent activities have also advanced along with banking operations especially in digital payment operations. One cannot overstate the significance of implementing sufficient methods for identifying and stopping digital fraud in current banking payment system; this, among other things, leads to the application of forensic accounting techniques in the fight against fraud in the banking industry. Many electronic payment systems have been put up in the context of the growth of online e-commerce in order to secure online payments. To evaluate the performance of Internet payment systems, it's important to analyse the strategies of various e-commerce participants, including consumers, "cyber merchants," network management, electronic payment service providers, and banks. This article examines the potential impact of Internet payment systems on the banking industry, including forensic auditing and accounting. Forensic accounting is the use of accounting, auditing, and investigative skills to assist in legal matters. It involves applying specialised knowledge to evidence of economic transactions and reporting to establish accountability or valuation in administrative proceedings. Accounting, auditing, and investigative skills are integrated to achieve specific results (Arokiasamy & Cristal, 2009). According to Agboare (2021), forensic accounting involves gathering and presenting material in a court-acceptable format to prosecute economic crime perpetrators.

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THE INFLUENCE OF BRANDING ON CONSUMER AWARENESS REGARDING PRODUCT LAYOUT: A CASE STUDY ON BEAUTY PRODUCTS

Dr. Rupa Shah

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Abstract

This study investigates how consumers behave and what they like in the beauty goods industry, with an emphasis on how branding, advertising, packaging, and product availability affect their buying choices. Research shows that the majority of customers value brand identification when buying beauty items, highlighting the importance of brand awareness in consumer choices. Moreover, a significant number of customers (75%) rely their purchase choices on commercials, highlighting the impact of advertising efforts on boosting product sales. Although some customers are unsure about how packaging affects their buying choices, using good-quality packaging might improve how visible and attractive a product is to consumers, which can favourably impact their purchase behaviour. Moreover, people show awareness of brands, especially when experimenting with new beauty products, indicating that the reputation and trust of a brand are important factors in consumer choices. Furthermore, several customers have bought items after trying free samples, demonstrating the success of marketing tactics that include giving out samples to boost product sales.

These findings underscore the multifaceted factors influencing consumer behavior in the beauty products market. Companies should focus on building strong brands, utilizing effective advertising strategies, and ensuring product availability to cater to consumer needs and preferences. Additionally, providing complimentary samples can serve as a valuable tool in engaging consumers and driving product sales.

Keywords: *Consumer Awareness, problems faced in building branding, brand awareness.*

Introduction

In today's fast-changing market, where customers have many options to choose from, the importance of branding in influencing consumer views and decisions is more crucial than ever. This is especially apparent in the beauty goods sector, where companies compete for customer interest among several rivals. Comprehending the complex connection between branding and customer awareness of product layout is crucial for brand success and the development of efficient marketing tactics.

This research intends to explore the various impacts of branding on consumer awareness of product design, with a special emphasis on the beauty goods industry. The importance of branding in this sector cannot be emphasised enough, as it acts as a strong tool for distinguishing products and connecting with consumers. This research aims to understand how businesses attract customer attention and build brand loyalty by thoroughly analysing branding methods. Branding extends more than just identifying a product; it represents the core of a company, including its values, image, and commitment. This research intends to explore how branding activities impact consumer awareness and to determine how well businesses convey their value proposition to customers in the beauty goods sector. The arrangement of cosmetic items, such as how they are packaged, where they are placed, and how they are presented, is crucial in shaping how consumers see them and decide whether to buy them. This goal is to measure how consumers see the arrangement of products in the cosmetics sector, revealing the

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A STUDY ON IMPACT OF HUMAN RESOURCES ACCOUNTING INFORMATION ON DECISION MAKING BY MANAGERS AND INVESTORS ON ORGANISATION'S PERFORMANCE

Dr. Anju Shyam Bohra

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Abstract

Human Resources are skills, knowledge and energy of peoples which can be applied to production or rendering services. There is a popular maxim that human resources are the greatest assets of the organizations. The new economy often called the knowledge economy. Every organization growth depends on the contribution made by human effort. Whether an enterprise is in the manufacturing, service, or retailing industries, its success depends substantially on the abilities of its personnel resources. Any corporate organization can raise its earning potential by using its physical assets. Similarly, human resources are valuable resources that can be leveraged to boost productivity, earning potential, wealth and profit, market value, economic value contributed, etc. Due to the current global transformation, the service sector has emerged as one of the top sectors with a strong human resource foundation. The present study has been thought of with the objective of assessing the impact of Human Resource Accounting information on decision making. It also aims to analyze the usefulness of Human Resource Accounting information in decision making process.

Key Words: *Human Resources Accounting, Decision Making, Global Transformation, Value addition in economy.*

1. Introduction: The skillful utilization of its Human Resource is an important factor for the progress of any organization. The ability of human resources is one of the important factor that determines the success of business endeavors. It is emphasized that the human aspect is the most crucial component of every business venture. Human resource investments are those that are made with the intention of improving the knowledge, abilities, and skills of the organization's workforce. In this context, it is worthwhile to investigate the human resource accounting practices in the Indian business sector in order to understand how HRA affects the financial and overall performance of the company.

It is merely an effort to categorize, quantify, and convey data regarding human resources, and it should be understood as a paradigm. Human Resource Accounting has very high significance not only for internal users but also for external users. It helps management in better utilization of Human Resources in the organization. Human Resource Accounting can assist investors also for analyzing the company's potentials. Human Resource Accounting provides useful information to the management, financial analysts, Investors and employees.

2. Review of Literature: Human resource Accounting was first introduced in 1960s by Theodore Schultz. Prior to 1960s, political economists had dealt with the concept of value of organizational workforce. In the late 1950s Rensis Likert was the first who used the term "human assets" to describe the human resources available to a firm. Schultz (1961) originated the term Human Capital. In his later work in 1981, he elaborated on the concept by stating that all human abilities can be considered either innate or acquired. He referred to all attributes

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AN UNDERSTANDING OF URBAN AIR QUALITY MANAGEMENT

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Abstract

Urban air pollution has become a serious global concern due to its adverse impacts on public health and the environment. Urban Air Quality Management (UAQM) is an effective method used in managing acceptable urban air quality. Majority of the developed countries have UAQM with a regulatory management framework. However, developing countries are still working in formulating the efficient UAQM to manage their deteriorating urban air environment. The implementation of UAQM depends on its key components, e.g. goal or objective, monitoring network, emission inventory, air quality modeling, control strategies and public participation etc. This paper presents a comprehensive understanding of UAQM focusing on strategies implemented to mitigate air pollution in urban environments.

Keywords: Urban Air Quality Management, air pollution.

Introduction

Urban air pollution in mega cities is a significant environmental and public health issue worldwide. Mega cities are characterized by their large population densities and high levels of industrial and vehicular activity. Hence these urban areas experienced increased levels of air pollution due to factors such as vehicle emissions, industrial activities, construction, and residential energy use. For instance, Delhi consistently ranks among the most polluted cities globally. Beijing also experiences severe air pollution. The World Health Organization (WHO) has estimated that in developing countries, increasing Urban Air Pollution has resulted in more than 2 million deaths per annum along with various cases of respiratory illnesses (WHO, 2005; WHO, 2014). In this context, there is a need for the strategies to address this critical environmental and public health concern.

Air quality management is crucial for protecting public health, preserving the environment, promoting economic prosperity, and ensuring a sustainable future for all. Urban air quality management refers to the planning, implementation, and enforcement of measures aimed at improving and maintaining the quality of air within urban areas. With rapid urbanization and industrialization, urban areas face challenges related to air pollution, which can have significant impacts on public health, the environment, and overall quality of life. An Urban Air Quality Management assists regulatory authorities in maintaining the acceptable urban air quality. This paper is an attempt to present comprehensive understanding of Urban Air Quality Management.

Objectives

- To understand the components of Urban Air Quality Management
- To know the limitations in implementing Urban Air Quality Management

Research Methodology

The present study is based on secondary data. It has been obtained from the related research articles and reports.

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SUSTAINABLE DEVELOPMENT GOALS (SDGS) AND LIBRARIES: CONTEXTUAL REVIEW

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Abstract

There has been a strong drive to localize the SDGs at the State and district levels, with an emphasis on adoption, implementation, and monitoring. Based on data from the SDG India Index, this model measures progress at the subnational level. (HLPF, 2020). SDG is a multilevel and multidisciplinary aspect to achieve. It cannot be restricted to one or two sections of the society. As asserted by United Nation (2016) all stakeholders including government, agencies, institutions, civil societies and private sectors have pivotal roles to play for the realization of these goals. It is interesting to know that if all these are the stakeholders the Libraries are the only common asset that everyone has. The social and cultural character of libraries as institutions, or agencies, that are intended to give their communities opportunities to learn, grow, and increase access to various types of information, makes this particularly clear in relation to the social component of sustainable development. Literature regarding the specific contributions that librarians and libraries contribute to the achievement of the Sustainable Development Goals is limited, which emphasizes the need for this research to fill the knowledge gap. The paper discusses if any and how libraries contribute to the achievement of the Sustainable Development Goals by providing information, education, and literacy opportunities to communities. The objective of the paper is to create awareness about role of libraries in this direction and to find out how libraries can contribute in SDG. The paper is based on literature searched and reviewed in this direction. To elaborate on the topic the paper is divided into several sections. The paper discusses the need of the topic in introduction, then objectives of the paper, the significance of the topic, and then describes the methodology of the research. It is aptly placed following the literature review undertaken as part of the research objectives.

Keywords: *Sustainable Development Goals (SDGs), Libraries, Government initiatives.*

1. Introduction

On September 25, 2015, the United Nations General Assembly adopted a resolution titled "Transforming our world: the 2030 agenda for sustainable development," emphasizing the equality of rich and developing nations. The Sustainable Development Goals (SDGs) require cogent collaboration to transform society in all nations. As its prelude suggests, it is a shared adventure. Sustainable development is a program developed to meet the needs of both the current generation and the next generation. According to Nicholas & Perpetual (2015), sustainable development refers to any general improvement and change in any society in terms of personal advancement. The sustainable development goal is to ensure that everyone lives in peace and prosperity by the year 2030 by addressing a wide range of interrelated concerns across the economic, social, political, and environmental spheres. In addition to improving the quality of life for present and future generations, sustainable development has also been shown to contribute to environmental conservation (Shah, 2012).

The Sustainable Development Goals, which can be accessed at <https://sdgs.un.org/goals>, include 169 targets and 17 sustainable goals. This has been agreed upon by 191 UN member states. India has joined the group and is following the suggested course of action. According to the tagline *Sabka Saath Sabka Vikaas*, India is also committed to the Sustainable Development

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Dr. Mittal J Shah

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Abstract

The risk hedging strategy in an insurance industry has been indicated by prudent management of the reinsurance and actuarial issues. The risk retention ratio reflects the overall underwriting strategy of the insurer and depicts what proportion of risk is passed onto the reinsurers. Overall, insurer's capital and reinsurance cover need to be capable of covering a possible severe risk scenario. If the insurer relies on reinsurance to a substantial degree, it is critical that the financial condition of its reinsurers need to be examined.

Thus, the research paper is an attempt to examine Financial Performance of SBI Life Insurance Co. – Analysis of Reinsurance and Actuarial Issue

Key words: *Life Insurance, SBI Life Insurance Company, Reinsurance and Actuarial Issue*

1.1 Introduction

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

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

The digital transformation must be based on defining a strategy and the *roadmap*, and then ensuring the effective execution of the digital initiatives that improve and adapt key aspects of entities' value chains.

Customers increasingly prefer insurance companies that offer a seamless experience that helps them complete transactions almost instantly. Technology has enabled insurers to scale up their services by improving their operations, streamlining procedures and reducing cost.

Evaluation of financial soundness and performance is a continuous process of regulator, rating agencies, Securities Board, financial analysts, ombudsman and independent whistle blower for the protection of customers and economy at a large. Couples of techniques are in practice to evaluate financial soundness out of which the technique of Ratio analysis is widely used.

A particularly interesting form of financial performance analysis of insurance companies is the analysis of management efficiency. Management efficiency means adherence with the norms, ability to plan and respond to changing environment and administrative capability of the companies. The efficient management shall reflect in operating expenses, and gross premium, affecting overall operating efficiency of the insurance concerns, reflecting management soundness.

1.2 Objectives of the study:

The main objectives are as under.

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Assistant Professor, BMS Department, Ghanshyamdas College of Arts & Commerce

Abstract

The face of Indian retailing has witnessed a rapid transformation over the last decade. It was rated the fifth most attractive emerging retail market and ranked second in a Global Retail development Index of 30 developing nations stated by AT Kearney. McDonald's is the world's leading foodservice retailer with more than 33,000 restaurants in 118 countries serving more than 67 million customers each day. The study is an attempt to find out the consumer behavior towards McDonald's.

Keywords: *Organised Retailing, McDonald's, Customer Satisfaction.*

1. Introduction

The face of Indian retailing has witnessed a rapid transformation over the last decade. It was rated the fifth most attractive emerging retail market and ranked second in a Global Retail development Index of 30 developing nations stated by AT Kearney. The retail industry consists of organized and unorganized retailing. According to the National Accounts Statistics of India the "unorganized sector" includes units whose activity is not regulated by statute or legal provision, and/or those, which do not maintain Regular accounts. Organized retail may be said to refer to a form of retailing, whereby consumers can buy Goods in a similar purchase environment across more than one physical location. Such Retail may entail the use of different store formats like single product stores, department stores, Malls, etc. McDonald's is the world leader in QSR. Their presence in 118 countries with 33,000 restaurants glorifies its position as world leader and as fast food giant. This huge network is not easy to manage where guest expectations are clean, hygienic, tasty and quick food every time. The credit of this successful availability goes to the unique supply chain management and control over this entire huge network. McDonald's is present in more than 40 cities of India with 250 eating outlets and adding more every now and then.

2. Review of Literature

- 1) Gupta Himanshu, DubeyNeetu and PataniPawan, 2012 in "Effect of organized retail on unorganizedretail in Indian retail Market" showed that of how organized retailing is affecting unorganized retail market especially in India and specifically in Indore.
- 2) Kshitiz Sharma, 2013 in his research paper, "A case study on MacDonal'd's supplychain in India" states that McDonald's with no second opinion is the world leader in QSR. The researcher highlight the supply chain network of McDonald's of its own kind:
 - 100% outsourced.
 - Kean with no back up staff and no trills
- 3) Manubhai Parmar, C.P. Patel and F.H. Shah 2013 in thier research paper "From Retailing to E-tailing and Beyond" focuses on the very concept on retailing and E-tailing and the various factors involved between the two. Retailing is one of the longest private industry in the world. To boost the business, internet has become a boon in the form of E- tailing. .
- 4) NagnathanVenkatesh,2013 in his research paper "Indian Retail Industries Market Analysis:

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Dr. Megha Krishna Khedekar

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**ORGANISED FAST FOOD RETAILING IN INDIA WITH SPECIAL REFERENCE TO CONSUMER
SATISFACTION TOWARDS MCDONALD'S**

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A STUDY ON CONSUMPTION PATTERN OF OTT PLATFORMS IN MUMBAI AND ITS IMPACT ON THE HEALTH OF USERS.

Dr. Mmahek Chhabria

Assistant Professor, Ghanshamdas Saraf College.

Abstract:

Due to the increasing use of the Internet and tech-based services, more and more consumers are inclined to use various tech-based services like Free delivery apps, online shopping, net-based services, and the use of the Internet for Entertainment and leisure. Mumbai is at an inflection point to make use of OTT platforms specifically post-pandemic. The rate of internet services, competitive rate of various OTT platforms, free content, range of subscription plans, and media habits are some of the factors to be considered for the growth of consumption patterns. The population has access to their favorite content across multiple screens and spends part of the day watching their favorite drama, TV show, or movie. The research aims to study the various OTT platforms, their consumption pattern, and its impact on the physical health of users. The scope of the study is restricted to consumers from various age groups in Mumbai.

Keywords: OTT, Consumers, Online shopping, Media, Growth, Population.

OTT: OTT stands for “Over the Top” and refers to technology (OTT services or platforms) that delivers streamed content via internet-connected devices of video content.

Introduction:

The national players along with regional players have built different models for supplying content and generating revenues. The production houses in India have even shifted to these platforms for launching their movies and shows where they need not wait for Fridays. They spend millions for launching web series episodes or dramas because this shall be the heir of traditional television, direct-to-home operators, and smart or cable television. It is a brilliant alternative to movie theaters and multiplexes keeping in mind the viewers' comfort and consumer-driven relationship. However, the presence of such platforms is affecting the physical and emotional health of users. Users consider leisure and comfort as a source of entertainment. This has led to certain situations like spending less time with family, more screen time, associating several issues with personal life, and thereby affecting physical health. India is one of the leading markets for OTT services worldwide, with projected growth to be driven further by initiatives like Digital India and other government programs.

The last few years have seen the availability of high-speed internet access and more affordable subscription prices fuel a 20% growth in India's OTT market. Today, there are over 42 crore viewers, with 12 crore active paid OTT subscriptions.

The shift from Doordarshan to Direct-to-Home (D2H) to OTT platforms has significantly altered the way Indians consume content. According to an Eros Now-KPMG report, the average Indian OTT viewer spends around 70 minutes a day streaming videos on these platforms, with a frequency of 12.5 times a week! The rise in OTT viewership has not only been a result of the pandemic but has been steadily climbing over the past few years. According to published reports, OTT platform usage during COVID-19 shot up to an average of two to three hours a day. This trend is visible not just among GenZ and millennials, but GenX continues to allot a substantial

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THE USE OF BLOCKCHAIN AND AI TO ENHANCE SECURITY IN E-COMMERCE

Prof. Mehrab Khan¹, Dr. Lipi Mukherjee²

¹Assistant Professor (B.com), Ghanshyamdas Saraf College of Arts and Commerce.

²Vice Principal, Self - Finance Department, Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

Blockchain-based technologies are expected to have a significant impact on e-commerce by upending a number of corporate applications and procedures. Business models and established procedures that have developed over time to ensure trust, reliability, and enforceability in business-to-consumer (B2C), business-to-business (B2B), business-to-government (B2G), and consumer-to-consumer (C2C) relations need to be questioned and possibly modified in light of the potential for blockchain and related technologies to create so-called "trustless systems" with peculiar properties. With its ability to facilitate trustless exchange connections that function without specialized middlemen or, in the case of permission less blockchains, central authority, blockchain holds the potential to upend the foundations of e-commerce. Furthermore, by providing universal access to immutable data along with other benefits, the information and value exchanged between businesses and consumers may change significantly.

Keywords: Blockchain, AI, Distributed Ledger Technology, Electronic Commerce.

Introduction:

The concept of blockchain technology is new and was initially presented by Satoshi Nakamoto when he created the Bitcoin. The digital currency Bitcoin has completely changed the financial trading industry. Among its many inherent qualities are security, decentralization, transparency, immutability, and provenance. Blockchain is a distributed Hyperledger technology. Blockchain applications made with these qualities go beyond the banking industry.

Blockchain is a shared, unchangeable record that enables numerous parties to concurrently initiate and finish transactions with instantaneous, transparent, and shareable encrypted data exchange. A blockchain network has the ability to monitor accounts, production, payments, orders, and much more. Permitted members benefit from increased efficiency and opportunities as well as confidence and trust in their dealings with other businesses since they have access to a single, shared version of the truth.

Three forms of blockchain exist: consortium, private, and public. In contrast to private networks, which are restricted to authorized users by a single company, public blockchains are permissionless, allowing any user to join the network. A consortium blockchain combines public and private features when multiple organizations are connected to the network. It is crucial to choose the optimal blockchain categorization type based on the specific needs and circumstances of each use case [5, 6]. It is crucial to choose the optimal blockchain categorization type based on the specific needs and circumstances of each use case.

One characteristic that offers a decentralized and equitable network is consensus procedures. The blockchain is decentralized since the consensus algorithm's primary objective is to obtain consensus without the aid of a central authority or outside parties. There are other methods for coming to a consensus, including proof of authority (PoA), Practical Byzantine Fault Tolerance (PBFT), and the most well-known algorithm, proof of work (PoW), which is utilized in the Bitcoin network. Every algorithm has unique characteristics, execution times, and energy

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MODELLING LATENT INFECTED DYNAMICS IN TUBERCULOSIS SPREAD IN INDIAN CONTEXT

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Introduction

Tuberculosis (TB) is an infectious disease caused by the bacterium *Mycobacterium tuberculosis*. While it predominantly affects the lungs, it can also affect other organs, including the kidneys, spine, and brain. The bacteria spreads through airborne droplets expelled when an infected person coughs, sneezes, or talks. Many individuals who contract the bacteria might also develop a latent TB infection, during which the bacteria remains dormant and non-contagious. However, some may progress to active TB, characterized by symptoms such as a persistent cough, chest pain, coughing up blood, fatigue, weight loss, fever, and night sweats. Early diagnosis and treatment is essential for curing the disease and preventing transmission.

Despite medical advancements, TB remains a significant global health concern, particularly in low and middle income countries. In 2020, TB affected approximately 10 million people worldwide, resulting in 1.5 million deaths, positioning it as one of the leading causes of mortality [1][2]. The emergence of drug-resistant strains, such as multi-drug-resistant TB (MDR-TB) and extensively drug-resistant TB (XDR-TB), poses additional challenges for TB control. Key preventive measures include early detection and treatment, vaccination with Bacillus Calmette Guérin (BCG), and addressing social determinants of health. The World Health Organization (WHO) has set ambitious targets to reduce TB incidence and mortality, aiming to end the global TB epidemic by 2030, as outlined in the Sustainable Development Goals (SDGs) [3][4][5].

Compartmental models are a fundamental approach in mathematical modelling, particularly useful in epidemiology for studying the spread of infectious diseases. These models divide the population into distinct compartments based on disease status, such as susceptible, exposed, infected, and recovered individuals. By using differential equations to describe the rates of movement between compartments, we can study how diseases propagate through populations over time. Mathematical models are invaluable in understanding TB dynamics and shaping public health strategies. This paper introduces a mathematical model for TB that incorporates the latent TB component, offering a more comprehensive view of TB transmission dynamics with respect to India.

Tuberculosis Statistics in India

India bears the highest burden of TB globally, facing unique and complex public health challenges. The high incidence and mortality rates are compounded by the prevalence of multi-drug-resistant TB strains and significant barriers to healthcare access. Understanding detailed TB statistics in India, compared to other high-burden countries, is crucial for addressing and managing this critical health issue effectively. Analysing these statistics not only highlights the severity of the problem but also provides a basis for assessing the effectiveness of current public health interventions and strategies. The following

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IMPACT OF SMART FARMING PRACTICES ON AGRICULTURE EDUCATION IN VIDARBHA, MAHARASHTRA: AN ANALYSIS ON STUDENT'S PERSPECTIVE

* Ms. Kreena.D.Modi

** Dr. Pruthviraj Desai

*** Dr. Sonika Gupta

* Research Scholar, Shri J.J.T. University.

** Associate Professor, Shri J.J.T. University.

*** Dean of Arts, KES' Shroff College of Arts and Commerce, Mumbai.

Abstract

The present study examines how agricultural education in Maharashtra's Vidarbha region is impacted by Smart Farming Practices (SFTs) with a focus on understanding student's perspective from agriculture background. The study is done of agriculture educational background like undergraduates, postgraduates and other categories. It is very critical to evaluate how these shifts have affected the education and training that an upcoming agricultural professionals receive as technology enhances and it continues to shape the agriculture future on a progressive ground. A thorough research framework by integrating both qualitative and quantitative approached is taken into consideration. Students from Vidarbha region of Maharashtra were surveyed to gather the information and comprehensive knowledge by integrating Smart Farming Practices into the course curriculum. The study looks at the pros and cons that students have adjusting to SFTs. The results shows that few students were partially aware about Smart Farming Practices and it will be increased post using new technology compared to the old technology. The study further examines how much of this awareness would aid in academic setup. Also, the paper closely looks at the variables that affects student participation like curricular formation, institutional help and availability of resource. The aim of this findings is to enhance the alignment of agri-education with SFT's by offering insightful information to policymakers, educational institution and agriculture allied sector. In order to effectively amalgamate technology into education and then prepare the students for the future prospects as well as hurdles due to technological changes in agriworld by student's perspective.

Keywords : Agriculture, SFTs, Education, Awareness, Syllabus

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Introduction:

India is agrarian economy. Farming has been the main source of income for the last few decades. In Maharashtra, agriculture has been regarded as the pillar of our economy as it will help to boost and develop

economy that will enhance the standard of living, GDP growth, National Income and Per-capita Income. Vidarbha is surrounded by the states of Madhya Pradesh, Chhattisgarh, Telangana and other areas of Maharashtra.



Participation Certificate

This is to certify that **Ms. Kreena D. Modi** of **Shri J.J.T. University** has participated/
presented a research paper titled **"Impact of Smart Farming Practices on Agriculture
Education in Vidarbha, Maharashtra: An Analysis on Student's Perspective"** in
the **One Day Multidisciplinary International Conference** organized by **Internal Quality
Assurance Cell (IQAC)** and **Research Cell** on **"Modern Trends and Approaches in Education
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This is to certify that, **Mr./Ms./Mrs./Dr.**

Ms. Kreena D. Modi

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IMPACT OF SMART FARMING PRACTICES ON AGRICULTURE EDUCATION IN VIDARBHA, MAHARASHTRA:

AN ANALYSIS ON STUDENT'S PERSPECTIVE

The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.

Pramila Thokare

(Managing Editor)

Millet's Potential for Health of 21st Century in Maharashtra

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Abstract:

With nearly 60% of India's Population is dependent on the agriculture sector and it contributes to the GDP growth too which is around 18%. As agriculture industry employs about half of the nation's workers. India continues to be an agrarian economy as declared by the UN Budget 2023. Millets have served all the generations like before and after Millennials, Gen X, Gen Y, Gen Z and now Gen Alpha. Though millets production is beneficial, research into enhancing age-old farming practices is still in its early stages, which must be addressed in order to popularise these nutritious meals. As millet is the crop that is being declared as the 'Nutri-Cereals' by our PM during the Global Millets Conference which was held in New Delhi. Shree Anna or Millet is a source of nutritious value with a lot of health gains. It will lead the farmers to grow millets on a large scale and small - marginal farmers will get economic benefits by the cultivation of Millets which will lead to eliminating poverty and ultimately this will lead to better quality of life and good standard of living. It will also satisfy several Sustainable Development Goals out of 17 which are no poverty, no hunger and good health and well-being which is to be achieved within the next 10 years. From this research, we study how Millets will help the Maharashtra State to lead in good health and well-being with its nourishing property and how one should be aware of these crops and should consume more as it will lead to economic boost of the country and will open the gates of trade too.

Keywords: Shree Anna, Nutri-Cereals, Health, Millet, Nutrition, Gen- Y, Standard of living.

Introduction

Globally, billions of people are suffering from food instability and malnutrition problem. The United Nations has set a worldwide goal of eradicating hunger by the year of 2030, but we are still a long way from meeting it. Climatic changes, expansion of population and an economic slowdown have all had an influence on the food security during the last few decades. Many countries are grappling with both under and over nutrition. So, as a result there is a need to restructure the food system in order to attain food and nutrition security.

Millets are small-seeded grasses that grow effectively in arid zones as rain-fed crops under poor soil fertility and moisture conditions. It is commonly known in the market by Bajra, Jowar, Ragi and few other names. It can also sustain the climate of 21st Century where we can find most of the crops are failed in its practices. They may grow from planted seeds to mature, harvestable plants in as little as by 65 days. This is especially useful in the densely populated areas. Whole millets can be preserved correctly for two or more than two years. It grows mainly in Maharashtra State majorly in the Vidarbha and Marathwada regions. Millets are one of the oldest foods known to humans and may have been the first cereal grain used for domestic uses. The processing procedures have a considerable impact on the nutritional content and digestibility of millets. Millet is also considered as a food for poor due to its affordability and way cheaper than any other crop.

THE FUTURE OF HIGHER EDUCATION: NEP IMPLEMENTATION AND COLLEGE MERGER

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** Assistant Professor Vidyavardhini's Annasaheb Vartak College of Arts, Commerce and Science

Abstract

This paper provides a complete overview to readers about the topic of Merger of Universities under the NEP 2022. Main focus of this paper has been on how the New Education Policy will change institutions and how to adjust this change and use this guidelines to determine which eligibility colleges or institutions a school or institution wants. The following points provide information about and support for an institution's decision to offer merger options. Will institutions be able to compete with larger universities and institutions by customizing NEP to their own needs? Some college data were used in this paper for primary study and problem analysis. This paper also discussed the issues that the institution will be facing, and it have some solutions for these issues. The issues are related to the integration of ICT tools and mainstream education, language barriers, enrolment rates of rural university students, lack of university resources, unavailability of electricity and infrastructure facilities in rural educational institutions, etc.

The National Education Plan 2020 (NEP 2020) introduced the concept of multidisciplinary programmes. The NEP makes it mandatory for college institutions to combine Vocational education with their regular college courses. This Vocational education is no longer an option for students who drop out in 12th grade. New education policy makes it compulsory for all students. Institutions must now combine their regular courses with Vocational education policy. In this paper, we explore on How institution not be able to concentrate on both the core courses and will merger option would be best for colleges to consider?

Keywords: NEP (New Education policy 2020), Vocational Education, Merger & Acquisition.

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Introduction:

The introduction of the National Education Policy of 2020 has brought along changes to fundamentals of the education sector. With the prescription of a rampant updating of curriculum and expansion of the subject matter across all disciplines, the policy intends to close the chasm between the program and course outcomes, and the industry requirements.

To succeed in this undertaking, material attention is

paid to the inclusion of ICT in not only the teaching-learning methods, but also as core competencies developed in the learners within the courses. Thus, for nurturing practical applications of the subject material, ICT tools are being included in the framing of the course outcomes.

While the decision is beneficial, and has been framed with well-intentioned goals, the practical execution of the suggested policy has experienced a mixed reception

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THE FUTURE OF HIGHER EDUCATION: NEP IMPLEMENTATION AND COLLEGE MERGER

The Editor in chief and The Editorial Board appreciate the Intellectual Contribution of the author/co-author.

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SUSTAINABLE USE, DEVELOPMENT AND MANAGEMENT OF WATER

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Abstract

Water is indispensable for existence and survival of plants, animals and humans. The freshwater is the lifeline for agriculture, manufacturing, domestic and numerous other activities. In the recent past we witnessed the misuse and pollution of water all over the world. Water around the world is getting polluted due to human activities and the availability of potable water in nature is becoming rare day by day. If we do not take radical measures to conserve water, there will not be clean water left. Water demand in various sectors is increasing rapidly and this resource is no more an unlimited one. India is no exception to this trend. In view of the strong need to have judicious and sustainable development of water resources, we must undertake ecologically balanced strategies to tackle water scarcity situations. The sustainability of water resources is of the paramount importance for sound economic and social development of India. Therefore, in the present paper the author dealt with the scenario of water resources of India and their management for sustainable development.

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Introduction:

Water is the most important of all resources as most living things are made up mostly of water. The planet we live in is covered by about 71% of water. This film of water helps to maintain the climate, dilutes the pollutants and is essential for all living things. Even though most of this water is saline, a fraction of fresh water is constantly recycled and purified by the hydrological cycle. This fresh water (3%) is the lifeline for agriculture, manufacturing and numerous other activities. Water is scarce resource and it is becoming more scarce as time passes. With increasing population and economic development, the demand for water has also increased in domestic, industry, agriculture and energy sector.

In the international conference on water security at the Hague, Netherlands (March 2000), it was stressed that access to safe and sufficient water and sanitation are the basic human needs and are essential to help, wellbeing and empowerment of people. And estimated 1.1 billion people lack access to safe drinking water, 2.5 billion people has no access to proper sanitation. It is estimated that by the 2025 two thirds of the world's population is likely to live in countries with moderate or severe water shortages. Many scientists had identified water shortage and global warming as the two most worrying problems for the new millennium. Thus, keeping in view of the above facts, the main aim of this paper is to understand quantitative limits, temporal and spatial

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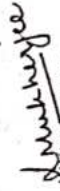
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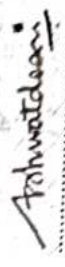
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IMPACT OF CONSUMER BEHAVIOUR ON ONLINE PURCHASE OF ELECTRONIC GOODS

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Abstract

The surge in online shopping has significantly transformed consumer behavior, particularly in the realm of electrical goods. This abstract provides an in-depth analysis of the factors influencing consumers' online purchasing decisions in the context of electrical products, shedding light on emerging trends and implications for e-retailers. The proliferation of e-commerce platforms has reshaped the way consumers engage with and procure electrical goods. Cultural factors, such as technological acceptance and trust in online transactions, play a pivotal role in shaping consumers' attitudes toward online shopping for electrical products. Social influences, including online reviews and recommendations, exert considerable impact on decision-making processes as individuals seek validation and insights from their virtual networks.

Personal factors, such as digital literacy, age, and prior online shopping experience, contribute to the varying degrees of consumer comfort with purchasing electrical goods online. Psychological factors, including perceived risk and the convenience of online shopping, further shape the evolving landscape of consumer behavior in this domain. As the online market place for electrical goods continues to expand, situational factors such as the availability of detailed product information, secure payment options, and efficient customer service become critical considerations for consumers.

Key words: Online, Digital, Consumer, Behavior, Goods.

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Introduction to Consumer Behaviour:

Consumer behavior is a dynamic and interdisciplinary field that examines the processes individuals or groups undergo when selecting, purchasing, using, and disposing of products, services, ideas, or experiences to satisfy their needs and desires. Understanding consumer behaviour is essential for businesses, marketers, and policymakers as it provides insights into the factors that influence purchasing decisions, helping them formulate effective strategies to meet consumer expectations and demands. The study of consumer behaviour involves a comprehensive analysis of various factors that shape individuals' choices. Cultural

factors, encompassing shared values, beliefs, and customs, influence the way consumers perceive and evaluate products. Social factors, such as reference groups, family, and social class, contribute to the social context in which consumption decisions are made. Personal factors, including age, occupation, and personality, play a crucial role in shaping individual preferences, while psychological factors, such as motivation, perception, and learning, delve into the cognitive processes that drive consumer actions. The situational context, characterized by factors like time constraints, urgency, and the specific environment in which a purchase occurs, adds another layer of



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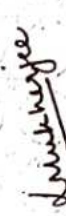
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IMPACT OF E-COMMERCE SITES ON THE CONSUMERS DECISION TO PURCHASE BRANDED CLOTHING WITH REFERENCE TO WESTERN MUMBAI SUBURBAN REGION

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**Mr. Rahul Pandey

* Research Guide, HOD-Commerce, Ghanshyamdas Saraf College of Arts and Commerce.

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Abstract

This study investigates the influence of e-commerce platforms on customer choices while buying branded apparel in the western Mumbai suburban area, with a specific emphasis on Myntra, Meesho, Amazon, and Flipkart. The research seeks to determine the main elements that affect customer decisions and evaluate levels of trust and satisfaction. Although these platforms are becoming more popular, there is a lack of study in knowing detailed customer preferences in this region. The goals include identifying main elements that influence, evaluating trust and satisfaction, and examining hypotheses about customer choices. The research uses a combination of original and existing data, using questionnaires, and examining feedback from 114 people. Results show a strong dependence on product reviews, brand reputation, price, and promotions. There is a connection between customer trust, authenticity, and overall satisfaction. The report ends with suggestions for E-commerce platforms to improve user experience, highlighting the significance of a favourable brand image, competitive pricing, and efficient promotional techniques in the western Mumbai suburban area.

Key words: E-Commerce Platforms, Customer Choices, Internet

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Introduction:

E-commerce is usually associated with buying and selling over the Internet, or conducting any transaction involving the transfer of ownership or rights to use goods or services through a computer-mediated network (Thomas L. Massenburg). E-commerce is one of the enormous sectors of today era. The adoption of e-commerce growing every day. In today almost 90% of companies have a website or even companies that do not offer e-commerce services, (Chadwick, 2011). The increase in internet shopping has altered the way individuals purchase clothing, particularly branded

garments. This alteration is significant and comprises several components that together reshape individuals' perceptions, evaluations, and selections of their attire. As websites alter the typical in-store experience, it significantly impacts people's behaviour while selecting branded clothing. The efficiency of consumers in online shopping increases due to the accessibility of exhaustive product information, intelligent comparisons, and reduction in customer search costs (Bakos, 1997; Johnson, Moe, Fader, Bellman & Lohse, 2004)

This research aims to understand the key factors influencing consumer decisions to purchase branded

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13. Exploring Consumer Challenges in Adopting Fintech Solutions on E-Commerce Platforms: A Comprehensive Study

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Dr. Rupa Shah

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Abstract

This study explores the wide range of consumer issues that arise when FinTech solutions are adopted by e-commerce platforms. This study identifies and focuses on the major challenges faced by customers when incorporating fintech solutions into their online shopping experiences by drawing on a thorough investigation of the body of existing literature. The study aims to provide light on how technology, consumer behavior, and financial transactions interact in complex ways through a combination of qualitative and quantitative approaches. This study leads to the creation of initiatives targeted at boosting user acceptance, trust, and general happiness with fintech by shining light on these difficulties.

Key Words: Fintech, E-commerce, Consumer Challenges, Technology, Online Shopping, Consumer Behavior.

1. Introduction

The term Fintech refers to the synergy between finance and technology to improve business operations and provide financial services. Fintech can take the form of software services or companies. Companies can provide the technologically advanced methods to improve the efficiency of financial processes by disrupting traditional methods. The most prominent Fintech applications are mobile payments, automated investment applications (robot advisors), crypto currencies, online loan companies and crowd funding platforms.

Over the years India has become one of the world's leading countries in adopting financial technology. The large number of digital touch points that the customers use everyday benefits the Fintech companies leading to an increase in the adoption rate of Fintech services towards Fintech products on e-commerce platforms. The growth of digital transactions makes

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BEYOND TEXTBOOKS: BUILDING INVESTORS FOR THE FINANCIAL ECOSYSTEM

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Abstract

Traditional financial education, as seen in textbook theories, falls short of providing people with the flexibility and practical skills needed to navigate the complex and interconnected financial ecosystem. The present study evaluates the drawbacks of the current framework and suggests a comprehensive strategy for investor education that promotes financial literacy, well-informed decision-making, and sustained prosperity. By integrating experiential learning, technology, and a systemic understanding of the financial landscape, educational programs can empower individuals to become self-assured and independent investors.

Keyword: Skill Sets, Financial Ecosystem, Experiential Learning.

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Introduction:

The popularity of traditional financial education is declining. Prospective investors want practical experience over academic theories. They look for a variety of teaching strategies, such as case studies and group discussions, and are aware that emotions affect decision-making. They demand learning that takes these issues straight away as they are aware of the latest developments in technology and complex financial networks. The research paper aims to evaluate traditional financial education methods and their effectiveness in preparing individuals for real-world investing challenges. It seeks to identify key skill sets and knowledge gaps in traditional investor education and proposes practical recommendations for educational institutions, policymakers, and financial service providers. By implementing these recommendations, one can provide prospective investors with the skills and knowledge necessary to

effectively navigate the complexities of the financial world.

Review of Literature:

- Hudson, R. (2022). Banking systems of the world: A comparative survey. Oxford University Press. This book offers a thorough analysis of the financial ecosystem's interconnection, emphasizing the necessity for investors to become acquainted with more complex processes.
- Future of the Indian Education System," authored by educationist and legislator Narendra Jadhav, explores the applicability of the National Education Policy 2020 (NEP). This study examines how the National Education Policy (NEP) may close current gaps in India's educational system and bring it up to date, focusing on skill based education, so it can compete globally. It evaluates the effectiveness of the NEP in addressing problems such as unequal

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Pramila Thokale
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NATIONAL EDUCATION POLICY 2020 AND HIGHER EDUCATION: A BRIEF REVIEW

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Abstract

Well defined and futuristic education policy is essential for a country at school and college levels due to the reason that education leads to economic and social progress. Different countries adopt different education systems by considering the tradition and culture and adopt different stages during their life cycle at school and college education levels to make it effective. The National Education Policy 2020 (NEP 2020), which was approved by the Union Cabinet of India on 29 July 2020, outlines the vision of India's new education system. The new policy replaces the previous National Policy on Education, 1986. The policy is a comprehensive framework for elementary education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2021. Shortly after the release of the policy, the government clarified that no one will be forced to study any particular language and that the medium of instruction will not be shifted from English to any regional language. The language policy in NEP is a broad guideline and advisory in nature; and it is up to the states, institutions, and schools to decide on the implementation. Education in India is a Concurrent List subject.

Keyword: Higher Education, National Education Policy 2020

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Introduction:

The National Education Policy 2020 is a welcome and ambitious re-imagination of India's education system into a modern, progressive and equitable one. Successful execution of this policy calls for dramatic simplification of decision-making structures and re-prioritization of budgetary resources in months and years to come.

Given that there are around 350 million Indians today in school-going or college-going age groups, the NEP calls for a large-scale implementation of a magnitude never before attempted anywhere in the world. This presents substantial execution challenges, both quantitative and qualitative.



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NATIONAL EDUCATION POLICY 2020 AND HIGHER EDUCATION: A BRIEF REVIEW

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AN ANALYSIS OF RELATIONSHIP BETWEEN CAPITAL ADEQUACY RATIO AND PROFITABILITY IN SELECT PUBLIC SECTOR BANKS IN INDIA DURING 2019 - 2023

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* Assistant Professor, GhanshyamDas Saraf College of Commerce & Arts, Malad W, Mumbai-400064

Abstract

Capital acts as a buffer in times of crisis or poor performance by a bank. Sufficiency of capital also instils depositors' confidence. Attainment of regulatory capital standard contribute towards financial stability. Bank's profitability as one of the important parameters has influence on financial health. This research paper will study the relationship between Capital Adequacy Ratio and Profitability of selected Public Sector Banks in India from 2018-19 to 2022-23. The purpose of the research paper to study the impact of Capital Adequacy Ratio on profitability of the banks and its significance with respect to achievement of capital adequacy norms.

Keywords: Capital Adequacy, Profitability, CAR Ratio, Earning Per Share (EPS), Return on Equity (ROE)

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Introduction:

Banks play very important role in the economy. For the smooth flow of credit in an economy, it is essential that banks should be financially sound to meet the various requirements of other fields. Banks play a pivotal role in the shaping up of the economy of a country, given the relationship between the wellbeing of the banking sector and the growth of the economy (Rajan and Zingales 1998). Capital is a source of financing. Banks gets finance from customer deposits, borrowing and share capital. Capital represents shareholders contribution to support the institution and this gives them right to enjoy future earnings of the bank (Athanasoglou, Delis & Staikouras, 2006). For a bank to remain stable and achieve desired level of financial performance it should be adequately capitalised.

The essential function of banks is to receive deposits and grant loans. Deposits can normally be withdrawn without notice or at short notice, while loans generally have considerably longer maturities. It means banks are

using short term sources of funds (Liabilities) to meet the long-term lending (assets) for the banks. There are higher chances of mismatch between assets and liabilities which is risky for the banks. Income from assets needs to be realised on time otherwise bank suffer losses or affects profitability. Generally, banks are expected to absorb the losses from the normal earnings but there may be some unanticipated losses which cannot be absorbed by normal earnings. Capital helps to absorb such losses. It provides the customer, the public and the regulatory authority with confidence in the continued financial viability of the bank. Unlike other business enterprises, Banks are therefore subject to extensive regulation, including capital requirements as an important element.

The Basel Committee - initially named the Committee on Banking Regulations and Supervisory Practices - was established by the central bank Governors of the Group of Ten countries at the end of 1974 in the aftermath of serious disturbances in international

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A STUDY ON THE IMPACT OF FINANCIAL LITERACY ON INDIVIDUAL'S DECISION MAKING IN DERIVATIVES MARKET

* Dr. Lokesh Gupta

** Prof. Mebin Ann Varghese

* Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

Having a fundamental grasp of financial instruments is necessary for making sound financial decisions. In today's complex financial landscape, numerous factors influence individual's decision making in Financial Market. Essentially, possessing financial knowledge empowers individuals to make well-informed decisions regarding their investments. This study aims to analyse how individuals with financial literacy influence the decision-making processes within the complex dynamics of the derivatives market. It also analyses the awareness of derivatives market and risks among the individuals. A well-structured questionnaire was constructed to collect primary data and the survey was conducted among 101 sample respondents in Mumbai.

Key Words: Financial literacy, Derivative Market, Instruments.

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Introduction:

Financial literacy is a crucial topic for investors and in particular is essential for young people. Financial literacy is the cognitive understanding of financial components and skills on financial matters to confidently take effective action that best fulfils an individual's personal, family and global community goals. The absence of such skills is referred to as being financially illiterate. In a country like India, we have close to 80% literacy, but when it comes to financial literacy, we are not that lucky. National Centre for Financial Education did a survey which says that only 27% of Indians are financially literate. When compared to the wealth of studies on stock market participation there appears to have been considerably less focus placed on the determinants of household participation in complex derivatives markets, which are almost redundant assets for individuals.

In India, Traders want maximum gain with minimum risk or no risk, so is the case with derivatives. Derivatives are among the forefront of the innovations in the financial markets and aim to increase returns and reduce risk.

A derivative is a financial product which has been derived from another financial product or commodity. The derivatives do not have independent existence without underlying product and market. Derivatives are contracts which are written between two parties for easily marketable assets. It is derived by the means of a mutual agreement; the types of derivative products are limited only by imagination and so there is no definitive list of derivative products. Some of the common derivative contracts are:

- **Forward Contracts:** A forward contract is an agreement between parties to buy/sell a specified

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A STUDY ON THE IMPACT OF FINANCIAL LITERACY ON INDIVIDUAL'S DECISION MAKING IN DERIVATIVES MARKET

* Dr. Lokesh Gupta

** Prof. Mebin Ann Varghese

* Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

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EXAMINING THE INFLUENCES OF CONSUMER BEHAVIOR ON PURCHASE DECISIONS IN
E-COMMERCE: A COMPREHENSIVE STUDY

* Prof. Ramson Menezes

* Assistant Professor, Department of Commerce, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract:

This study explores the complex factors influencing consumer behavior in the ever-changing e-commerce environment, particularly in light of the changing digital marketing paradigm. In a time when technology is constantly changing the way that consumers shop online, it is critical for businesses to understand the complex aspects that influence customer choices in order to develop tactics that work. Our study takes a broad approach to deciphering the intricacies of the e-commerce industry by looking at social impact, product ratings, and user experience. Our goal is to find insights that help to improve e-commerce strategy through a thorough examination. We investigate the complex relationships that exist between users and digital platforms, illuminating the ways in which conventional consumer behavior and the results of digital marketing campaigns interact.

Keywords: Consumer Behavior, Digital Marketing, E-Commerce, Purchase Decisions.

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Introduction:

Businesses hoping to succeed in the digital marketplace must grasp the complex dynamics of consumer behavior in the quickly changing field of electronic commerce (e-commerce). This thorough analysis explores the various factors that affect consumers' choices in the e-commerce space. With technology redefining the way people purchase, it is critical for businesses to analyze the complex interactions that occur between customers and online platforms in order to develop tactics that appeal to their target market. The purpose of this study is to offer a comprehensive analysis of the variables affecting consumer behavior in e-commerce, illuminating the complexity of purchasing decisions in the context of modern digital marketing. With the rise of digital marketing channels, the traditional paradigms of consumer interaction have undergone a paradigm shift. This study not only aims

to identify the key drivers behind consumer choices in e-commerce but also seeks to elucidate the impact of digital marketing strategies on shaping these decisions. As online platforms continue to introduce innovations, from personalized recommendations to targeted advertisements, the lines between consumer intent and digital influence become increasingly intertwined. In light of this, our study explores the subtleties of how customer behavior appears in the context of online shopping. Through an investigation of the several elements that affect buying decisions—like user experience, product evaluations, and social influence—we hope to offer a thorough understanding that extends beyond transactional analysis. The study's conclusions have the potential to provide businesses with actionable intelligence that will help them adjust their strategies and establish more meaningful connections with their online audience as they negotiate the complexity of the



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13. Exploring Consumer Challenges in Adopting Fintech Solutions on E-Commerce Platforms: A Comprehensive Study

Prof. Ramson Menezes

Assistant Professor, Department of Commerce,
Ghanshyamdas Saraf College of Arts & Commerce.

Dr. Rupa Shah

H. O. D. Commerce, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract

This study explores the wide range of consumer issues that arise when FinTech solutions are adopted by e-commerce platforms. This study identifies and focuses on the major challenges faced by customers when incorporating fintech solutions into their online shopping experiences by drawing on a thorough investigation of the body of existing literature. The study aims to provide light on how technology, consumer behavior, and financial transactions interact in complex ways through a combination of qualitative and quantitative approaches. This study leads to the creation of initiatives targeted at boosting user acceptance, trust, and general happiness with fintech by shining light on these difficulties.

Key Words: Fintech, E-commerce, Consumer Challenges, Technology, Online Shopping, Consumer Behavior.

1. Introduction

The term Fintech refers to the synergy between finance and technology to improve business operations and provide financial services. Fintech can take the form of software services or companies. Companies can provide the technologically advanced methods to improve the efficiency of financial processes by disrupting traditional methods. The most prominent Fintech applications are mobile payments, automated investment applications (robot advisors), crypto currencies, online loan companies and crowd funding platforms.

Over the years India has become one of the world's leading countries in adopting financial technology. The large number of digital touch points that the customers use everyday benefits the Fintech companies leading to an increase in the adoption rate of Fintech services towards Fintech products on e-commerce platforms. The growth of digital transactions makes

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INDIAN EDUCATION SYSTEM - ISSUES AND CHALLENGES OF THEORETICAL EDUCATION ON PRACTICAL LEARNING ASPECTS OF STUDENTS

* Prof. Anita S. Agarwal

* Assistant Professor, Ghanshyamdas Saraf College of Arts and Commerce.

Abstract

Higher education is one of the key drivers of growth performance, prosperity, and competitiveness in national and global economies. The Indian Education system is rigged with many challenges that have recently come to light when the Covid-19 virus crippled the industry. Amongst other things, the lack of practical Knowledge, training, and the option for students to choose from more versatile subjects are the biggest issues and challenges in education today. The present paper highlights the importance of Practical knowledge from the student's career point of view. This research paper explore seven ways in which the higher education impacts society, workforces and graduates.

Keywords: Indian Education System, Higher Education, Covid-19, Students and Teaching.

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Introduction:

Education is the process of accepting or giving proper information. Education is must, important for future. That's the reason everyone want to take the best education. Our education system provides us two types of knowledge theoretical and practical. Education is the way of a great future and a best life. Education is important and gives an opportunity to learn skills and accept knowledge. A proper education gives best and understanding about the life. Education is the only key that can develop a whole generation and also make responsible human beings who can gain good teachings and can spread it to many others.

Objectives of the Study:

- To study the Problems of Indian Education System.
- To study the Issues and Challenges of Theoretical Education.
- To evaluate the advantages of Practical knowledge.
- To study the Importance of Higher Education on the Economy.

Research Methodology:

The present study is descriptive in nature. The data used for the study is secondary in nature and has been collected from various reputed journals, newspapers and websites.

I Problems in Indian Education System-

1. Lack of a budget

Early schooling required students to physically travel to and attend classes. This entails incurring costs for the facilities and infrastructure that the school would have to offer to its students. Even the students would have to spend money, time, and effort on the daily drive to school. Many students are not been able to get the proper education, due to the lack of budget. The government has launched many schemes to ensure that every child has the right to education. On the other hand, educators have been able to overcome all financial and geographic limitations, owing to advanced technology. Though getting a proper internet



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INDIAN EDUCATION SYSTEM – ISSUES AND CHALLENGES OF THEORETICAL EDUCATION
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A COMPREHENSIVE OVERVIEW OF ARTIFICIAL INTELLIGENCE (AI) IN EDUCATION

* Dr. Pradnya M. Wankhade
** Mrs. Shraddha P. Kokate* Assistant Professor, R.A. Podar College of Commerce & Economics, Data Science & Analytics Department.
** Assistant Professor, Ghanshyamdas Saraf College of Arts & Science, BSc IT Department.**Abstract**

In today's era as Education constitutes an essential development standard for individuals and societies, researchers have been exploring the use of Artificial Intelligence (AI). In this paper we focus on how new trends of AI use in education fields. In order to provide a detailed overview of the efforts, this article pays particular attention to these developments by high-lighting key application areas of data-driven development. In addition to this we also in corporate data analysis for decision making, various learning processes in education where they make use of AI in Education; it also analyses existing tools, research trends, as well as limitations of the role data-driven AI can play in Education. The article also provides detailed analysis to highlight the salient research trends in AI in Education and also provides detailed platforms developed as the outcome of research and development.

Keywords: Personalized Learning, Data Analysis for Decision-Making, Facilitating Collaborative Learning, Professional Development for Teachers, Adaptive Learning Platforms, Sentiment Analysis in Education

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Introduction:

In the modern world, Artificial Intelligence (AI) is revolutionizing the way humans live their lives. Similar to other domains, the field of education is also going through a paradigm shift through the use of AI, which can be used to unleash insights about understanding how students learn, how to personalize the learning experience of students, how to get more information to help in the decision-making process, how to model the complex interaction between student learning, the knowledge domain, and the tools that enable students to interact with the domain. AI can be useful in addressing education-related challenges that are rooted in both the inadequacy of the traditional way of teaching the current generation and the complexity of the educational system itself. Over the past decade, the

role of AI in learning has been on the radar of education institutions, government agencies, funding agencies, and industry. It is expected to grow by more than 47% from 2018 to 2022 in the US Education Sector based on the AI Market. We use the term AI broadly as an umbrella term that subsumes methods, algorithms, and systems that learn from data (data science, statistical learning, machine learning, deep learning) or aim to create machine intelligence that can perform tasks such as perception, reasoning, inference (such as expert systems, probabilistic graphical models).

The AI techniques in education can be broadly divided into two different categories, namely (i) representational/knowledge-based AI, and (ii) data-driven AI. The knowledge-based AI algorithms aim to employ human experts' knowledge in decision making.

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A COMPREHENSIVE OVERVIEW OF ARTIFICIAL INTELLIGENCE (AI) IN EDUCATION

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ALIGNING EDUCATION WITH THE EVOLVING GLOBAL ECONOMY: CONTEMPORARY TRENDS AND STRATEGIES IN HUMAN RESOURCE MANAGEMENT

* Prof. Simmi Mulgaonkar

* Ghanshyamdas Saraf College of Arts & Commerce

Abstract:

The evolving global economy presents challenges and opportunities for educational institutions seeking to prepare individuals for success in the dynamic and competitive job market. This paper explores contemporary trends and strategies in human resource management to align education with the demands of the rapidly changing economic landscape. Key trends include the integration of technology, globalization, and the need for lifelong learning. Strategies in human resource management involve skills mapping, collaboration with industry, and fostering flexibility in learning paths. Curriculum innovation, including interdisciplinary learning and entrepreneurship education, is crucial for equipping students with the skills required in the modern workforce. Assessment methods are evolving toward competency-based approaches, emphasizing continuous evaluation. Policy and regulatory reforms that promote agility and incentives for innovation are essential components of aligning education with the global economy. Additionally, fostering inclusion, diversity, and cultural competence ensures that educational opportunities are accessible to all, preparing individuals for success in diverse and collaborative work environments. This paper underscores the importance of a collaborative approach involving educational institutions, industries, policymakers, and other stakeholders to create an adaptable and responsive education system that meets the needs of the evolving global economy.

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Scope of the Study:

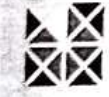
The study aims to comprehensively investigate the relationship between education and the evolving global economy by examining various dimensions like, Educational Levels, Industry Sectors, Innovation in curriculum and teaching methods, Technological Integration etc. By considering these dimensions, the study aims to provide a comprehensive understanding of the relationship between education and the evolving global economy, offering practical recommendations for improving alignment strategies in human resource management.

Objectives:

- To assess current education alignment
- To identify contemporary trends in Human Resource Management
- To explore Global economic dynamics.

Introduction:

In the face of a rapidly changing global economy, the alignment of education with the evolving needs of the workforce is a critical imperative. The dynamics of today's job market, characterized by technological advancements, globalization, and shifting industry landscapes, necessitate a strategic approach to education that fosters the development of relevant



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ANALYSIS OF ROLE OF TECHNOLOGY IN HIGHER EDUCATION with Ref. TO
NEP 2020

* Prof. Aradhana Jha

*Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract:

This study focuses on the importance of technology in the teaching learning process and provides an overview about the role of Technology in education, New Education Policy. It gives an Idea about how Technology is affecting education and explains briefly the changes that technology is going to bring in the field of education.

In the ever-evolving landscape of education and technology, the National Education Policy (NEP) of 2020 stands as a pivotal document that charts the course for the future of learning in India. Envisioned to transform the country's education system, the NEP 2020 recognizes the integral role of technology in shaping a modern, inclusive, and globally competitive educational framework.

The NEP 2020, aligned with the transformative potential of technology, seeks to harness its capabilities to revolutionize the teaching-learning process and bridge socio-economic gaps in education.

The NEP has been warmly received by educators around the country, who believe it has been long overdue. In recent years, India has transformed itself into an information-focused nation, and it has become imperative to embrace technology within the field of schooling. According to the NEP 2020, one of the key drivers of the schooling system will be the broad use of technology in learning and teaching the removal of language barriers, increased access, and education planning and oversight. The NEP 2020 is unquestionably a significant move toward future education, with innovation playing a vital role in supporting teaching and learning.

Keywords: Higher Education, NEP 2020, Technology, Learner, Vision...

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Introduction:

The Department of Human Resource Development's National Education Policy, 2020, is groundbreaking in every way. While the Recent issue on a variety of issues, such as the necessity of early childhood education and care, inclusive education, and curriculum reform, an underlying theme that runs throughout the Policy is the interaction between education and technology. Over the last decade, India has evolved into a 'information-intensive intensive society,' with an increasing need to embrace the use of

technology in the field of education. In this connection, the Policy states that "extensive use of technologies in teaching, reducing linguistic barriers, improving access, as well as educational management and planning would be one of the core ideas guiding the education system. The Policy's introduction at such a vital moment is noteworthy because it describes the education vision for succeeding generations and it will be a crucial instrument in developing a self-reliant India.

ATMOSPHERIC POLLEN GRAINS SCENARIO IN AMBAJOGAI AND NEARBY VILLAGE AREA FROM 2016-2023

* Dr. A. D. Dhindhime

* Department of Environmental Studies, Ghanshyamdas Saraf College of Arts & Commerce, Malad (W), Mumbai-400064

Abstract:

Continuous pollen monitoring was undertaken from 2016-2023 near Ambajogai city by using individual pollen collector (Leuschner and Boehm 1977). Although more than 50 different pollen types were recorded, emphasis has been given to the most prevalent and most important pollen types from the point of view of allergy. The invasion of Ambajogai city and nearby village area by weeds and cultivated plants is reflected in the atmospheric pollen. This paper documents the details of the total count of pollen grains, the pollen counts of allergenically significant taxa.

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Introduction:

Since the extensive aerobiological work was carried out and continuous monitoring of the airspora undertaken in different parts of Ambajogai and nearby area to get the qualitative and quantitative data on day today variation in the concentration of different pollen types. This data enabled compilation of the pollen calendar, which depicts the duration and quantity of various pollen types in the atmosphere. From the earlier work, it is quite clear that the magnitude and quality of the annual pollen load in the atmosphere vary significantly. Therefore, aerobiological survey of an area is conducted continuously over the years and pollen calendars compiled and updated at regular intervals.

Climate and Average Weather Year-Round in Ambajogai:

In Ambajogai, the wet season is muggy/ sticky/sultry unpleasantly warm and the air contains a lot of water and overcast, the dry season is mostly clear, and it is hot year-round. Over the course of the year, the

temperature typically varies from 14°C to 38°C and is rarely below 11°C or above 41°C.

Topography:

For the purposes of this report, the geographical coordinates of Ambajogai are 18.733 deg latitude, 76.386 deg longitude, and 2,077 ft elevation.

The topography within 2 miles of Ambajogai contains only modest variations in elevation, with a maximum elevation change of 417 feet and an average elevation above sea level of 2,080 feet. Within 10 miles contains only modest variations in elevation (883 feet). Within 50 miles also contains very significant variations in elevation (1,516 feet).

The area within 2 miles of Ambajogai is covered by cropland (56%), artificial surfaces (15%), and grassland (13%), within 10 miles by cropland (72%) and grassland (11%), and within 50 miles by cropland (72%) and grassland (10%).

Precipitation:

A wet day is one with at least 0.04 inches of liquid or



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ATMOSPHERIC POLLEN GRAINS SCENARIO IN AMBAJOGAI AND NEARBY VILLAGE AREA FROM 2016-2023

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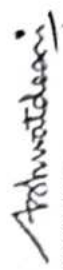
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CORPORATE SOCIAL RESPONSIBILITY IN INDIA – A WAY TO ACHIEVE SUSTAINABLE DEVELOPMENT GOAL

* Prof. Ruddhi Rajendra Wadadekar

* Ghanshyamdas Saraf College of Arts & Commerce, Malad (W), Mumbai-400064

Abstract:

CSR has become a popular word in today's world. With the Companies Act 2013, the Indian government adopted a legislative approach to reconfigure the business-society nexus in form of mandatory CSR activities. Indian businesses have realized that they must look not only at the economic dimension of their companies, but also at its ecological and social impact to move towards sustainable development. The present research paper attempts to analyse several such aspects of the CSR law in India. Enactment of Companies Act, 2013 by the Ministry of Corporate Affairs and Government of India was one of the world's largest experiments of introducing the CSR as a mandatory provision by imposing statutory obligation on Companies to take up CSR projects towards social welfare activities. This CSR initiative will push the nation towards achievement of sustainable development goals and public-private partnership in transforming India.

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Introduction:

According to William Clay Ford Jr. Chairman of the board and CEO of Ford Motor Company, "There is difference between a good company and great company. A good company offers excellent products and services. A great company also offers excellent product and services but also strives to make the world a better place. It is no longer enough for businesses to simply buy and sell their products and services without considering the world in which they operate. Now it has become inescapable to achieve sustainable goal to survive in long run and to serve the society at large. The concept of CSR is based on the ideology of give and take. Corporate responsibility is based on three pillars: environmental, social and economic. It is an immense term that encompasses the efforts of a company to improve society in a significant manner. Below reasons reflect why CSR is important:

CSR improves the public image by publicising the efforts towards a better society and increasing their chance of becoming favourable in the eyes of consumers.

CSR increases media coverage as media visibility throws a positive light on the organisation.

CSR enhances the company's brand value by building a socially strong relationship with customers.

CSR helps companies to stand out from the competition when companies are involved in any kind of community.

Objectives:

1. To develop an understanding of concept of CSR.
2. To study the potential benefits of CSR to organizations.
3. To analyse the contribution of CSR in achieving sustainable development goal.

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A STUDY ON CORPORATE SOCIAL RESPONSIBILITY IN INDIA

* Prof. Seema Hanchate

* Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce, Malad (W), Mumbai-400064

Abstract:

CSR (Corporate Social Responsibility) is the process by which an organization thinks about and evolves its relationships with stakeholders for the betterment of the society. Society and Business go hand in hand. It demonstrates its commitment in this regard by adoption of the appropriate business processes and strategies. Socially responsible companies use CSR to integrate economic, environmental and social objectives with the company's operations and growth. In the recent decade CSR activities have taken a great upsurge. Many Indian companies have shown remarkable initiative in carrying out these activities in various areas like environment, health care, child education and many more.

The study reflects about how top companies in India have led to emerge several CSR initiatives which show a different image of today's corporate as a contributor to the society. They have come a long way from earning profits from the society to becoming generous and giving towards the underprivileged and deprived. The aim is to reduce inequalities in the Indian society.

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Introduction:

Corporate Social Responsibility (CSR) assumes significance as it permits companies to engage in projects or programs related to activities with regard to social welfare and improvement enlisted under the terms of Companies Act. The New Companies Act, 2013 had given a new insight to corporates to move socially and responsibly. Therefore, this study tries to analyses which are major CSR activities contributed Indian companies, and also highlights the CSR activities followed by the companies as per New Companies Act, 2013.

India has created a sturdy framework for CSR activities making it mandatory for companies to allocate a portion of their profits towards the development of society. Various companies have accepted these responsibilities and contributed actively

to reduce these inequalities. All qualifying company required to have a CSR committee are required to spend at least 2% of its average net profit for the directly preceding 3 financial years on CSR activities. The activities are carried out with the obligations like eradicating extreme hunger and poverty, promotion of education, improving health, cleanliness drive and many more.

Review of Literature:

A. K. Singh (2018), states that the external environment of business has undergone revolutionary changes which generated far-reaching impact on organizational performance and their management strategies. He also says that the management experts recommend that business organizations must devote resources to socially desirable objectives besides making profits to maintain the confidence and support

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A STUDY ON CORPORATE SOCIAL RESPONSIBILITY IN INDIA

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FINANCIAL LITERACY AS CHANGING LANDSCAPE IN GLOBAL ECONOMY: A STUDY OF FINANCIAL LITERACY INDEX OF UNIVERSITY STUDENTS

* Dr. Anju Shyam Bohra

Assistant Professor, Department of Accountancy, Ghanshyamdas Saraf College of Arts and Commerce.

Abstract: Financial literacy is referred to as Personal Financial Management which includes budgeting and investing. Capacity to comprehend and apply abilities efficiently in personal finance is a lifetime learning path which leads to a strong foundation of person's relationships. Being financially literate is knowing how to handle your finances. Learning how and why to invest, how to allocate funds wisely, as well as how to get ready for retirement. A person's intellectual understanding of financial notions and skills, such as spending, investing, financing, taxing, and handling one's own money, is known as financial literacy. One of the causes of Financial Crisis is identified as lack of Financial Literacy. Integration of our economy with world economy will increase further and so the risk of world crisis impacting Indian economy. In India there is large unorganized sector. It is widely recognized in both academic and professional circles that financial literacy plays a pivotal role in driving the nation's financial inclusion strategy. This Study takes a literature review of the concept and assessment of financial literacy. It aims to define and quantify financial literacy in the Indian context by highlighting the several elements that are involved. It also reviews the steps being taken nationwide to promote financial literacy. It also aims to evaluate in the financial literacy index of university students.

Keywords: Financial Literacy, Financial Behavior, Behavioral Biases, Financial Education, Financial Crisis.

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Introduction:

A sufficient level of financial literacy is necessary for both the individual's and the family's financial well-being. It affects both short-term needs, like managing money on a daily basis, and long-term needs, like purchasing a home, funding a child's education, and ensuring a comfortable retirement. In order to guarantee security in retirement, insurance and pension plans are crucial. Understanding financial products and markets, along with having the right mindset and behavioral abilities, are necessary for this. These tasks require planning, budgeting, and savings as well as investments. First, the term 'Financial literacy' began to appear in education journals and popular financial self-

help books as early as the late 1990s. Financial literacy is the ability to make effective decisions regarding the use of money). It empowers people to craft their finances. It is an essential factor for making comprehensive financial decisions regarding financial issues it equips an individual to effectively and efficiently utilize limited financial resources.

A sizable portion of the population in India works in the unorganized sector. The researchers conclude that one of the main factors contributing to financial exclusion is a lack of financial literacy. Therefore, it follows that having a solid understanding of finance will help people become more financially included and enter the formal sector. When it comes to financial

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FINANCIAL LITERACY AS CHANGING LANDSCAPE IN GLOBAL ECONOMY: A STUDY OF FINANCIAL

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A STUDY OF THE NEW ROLE OF BLOCKCHAIN IN THE INDIAN EDUCATION SYSTEM

* Prof. Laxman chaudhary

* Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

Blockchain is the foundational technology that allows cryptocurrencies like bitcoin to exist. Blockchain technology has been used in numerous domains such as banking, justice, and commerce as part of the fourth industrial revolution since the invention of the steam engine, electricity, and computer technology. People's willingness to adopt technology has been influenced by rapid technological improvement. The traditional education system in developing nations has lately been improved through the implementation of distributed ledger technology.

Keywords: Blockchain in Education, Disruptive Technology, E-Learning, Edtech

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Introduction:

The global education sector has shifted from hardcopy learning materials and textbooks to online resources through the use of e-learning modules over the previous few decades. The considerable transformation in the education industry has been influenced by digitization. With a population growth rate of 1.5 percent, offering high-quality, advanced education is a difficulty in India. (Ramachandran, 2020) Due to the more efficient, transparent, and secure database solutions that blockchain technology provides, there is a growing awareness of blockchain solutions across India.

Background of the Study:

On Dec 2021, when Mr. Narendra Modi, Prime Minister of India at IIT Kanpur awarded the graduating IITians, the degrees based on Digital format of Blockchain, it unveiled a new revolution and facet of Blockchain technology in education industry. Benefits of Blockchain technology are often referred to cryptocurrency which enable Ethereum and Bitcoins trading at the crypto exchanges. During the Covid 19 Pandemic, digital technologies played a critical role

across the globe where colleges and universities made shift to online teaching modes in short span of time. Flipped classrooms and blended learning in education will continue even the students join, when the universities are opened.

Case Studies from Globe - On Line Teaching Learning Initiatives

BYJU'S - was founded in 2011 as an online tutoring and educational technology firm based at Bangalore and became the world's highly valued edutech company. The company has experienced a 200 percent growth in the number of students using its services from live classes on Think and Learn application.

In China about 75% of the users in 2020 used Tencent classroom - online education platform, when China's government ordered a quarter-billion full-time students to restart their studies via internet platforms.

Swayam (Study Webs of Active Learning for Young Aspiring Minds) Portal launched by Government of India in 2017 and created by MHRD and AICTE with the help of Microsoft. Online courses from class 9th to Post Graduation are taught online through video

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A COMPARATIVE STUDY OF ONLINE LEARNING V/S OFFLINE LEARNING

* Dr. Mittal Shah

* Ghanshyamdas Saraf College of Arts and Commerce.

Abstract:

The objective of this study is to compare online and offline modes of learning. During Covid-19 almost everyone has shifted from offline to online mode. Students are facing many problems to cop up with an online mode but now both options are available in the market. The objective of the study is to study the effectiveness of online and offline learning.

Keywords: *Offline mode of learning and online mode of learning.*

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Introduction:

Nowadays, the education system is developing in many ways to provide the best education to the students and to expand study material for the students to study. The oldest way of teaching is an offline mode that is face-to-face. There are some limitations of online learning are a technical issue, and limited internet access and the advantages of offline learning like time management, motivation, face to face interaction is the major contributors to the offline mode of learning. In offline learning, students have to attend the physical classroom with the other students from the teacher personally. After technological advancement, there is not only an offline mode of learning but the online mode of learning is also available for students.

In online learning, students take classes using the internet connection from their room like distance learning. There is no physical classroom but there is a virtual classroom. Apart from the limitation of the online mode of learning it is expanding day by day to give benefit to the students. When offline or face-to-face learning was not possible all over the world due to Covid 19 pandemic then everyone had to shift from offline to online mode of learning to continue their study. The Covid-19 pandemic has changed the process

of teaching and learning in education and interaction between the student and teachers.

Indeed, the education landscape has undergone significant transformations in recent years, and the COVID-19 pandemic has accelerated the adoption of online learning worldwide. Both offline (traditional face-to-face) and online learning modes have their advantages and limitations, and the choice between them often depends on various factors, including individual preferences, accessibility, and external circumstances.

Advantages of Offline Learning (Face-to-Face):

Face-to-Face Interaction: In traditional classrooms, students have direct, in-person interaction with teachers and peers. This can foster a sense of community and engagement, making it easier for students to ask questions and receive immediate feedback.

Motivation and Discipline: The physical presence of a teacher and peers can contribute to a more structured and disciplined learning environment. Students may find it easier to stay motivated and focused in a classroom setting.

Immediate Clarification: In offline learning, students can seek immediate clarification from teachers, leading

SUSTAINABLE FINANCE IN INDIA: NAVIGATING THE PATH TO ENVIRONMENTAL AND SOCIAL RESPONSIBILITY

* Prof. Sonali Khade

* Assistant Professor, Ghanashyambdas Saraf College of Arts and Commerce.

Abstract:

Sustainable finance in India has gained significant momentum as the country grapples with environmental and social challenges while striving for economic growth. The integration of environmental, social, and governance (ESG) factors into financial decision-making processes is a key aspect of sustainable finance. India has taken noteworthy steps to promote sustainable finance, aligning with global trends. In 2019, the Securities and Exchange Board of India (SEBI) mandated the top 1,000 listed companies to disclose their ESG-related activities, encouraging transparency and accountability. This move has prompted businesses to evaluate and enhance their sustainability practices. Socially responsible investing (SRI) has gained traction in India, with investors showing interest in companies that prioritize ethical practices and social impact. This trend has led to the development of green bonds and other sustainable investment instruments in the Indian financial market. Challenges persist, including the need for standardized ESG reporting frameworks and increased awareness among investors. However, the momentum towards sustainable finance in India is evident, driven by regulatory initiatives, investor preferences, and the recognition of the long-term benefits of integrating sustainability into financial strategies.

Key words: Sustainable Finance, ESG, Sustainability.

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Introduction:

Sustainable finance has emerged as a crucial aspect of global economic development. In India, Sustainable finance has evolved against the backdrop of increasing environmental awareness and the need for responsible economic development. Beginning in the early 21st century, the Indian government implemented policies promoting green investments and corporate sustainability. The introduction of the Sustainable Development Goals (SDGs) further catalysed efforts to integrate environmental, social, and governance (ESG) factors into financial decision-making. The Reserve Bank of India (RBI) and Securities and Exchange Board of India (SEBI) have issued guidelines to encourage sustainable finance practices, fostering a

growing trend of green bonds, social impact investing, and sustainability reporting among financial institutions and corporations in the country.

India has embraced regulatory initiatives to promote sustainable finance, aligning with global environmental and social priorities. The Securities and Exchange Board of India (SEBI) introduced a disclosure framework for listed entities on environmental, social, and governance (ESG) aspects. The Reserve Bank of India (RBI) has also urged banks to integrate ESG considerations into their risk management processes. The National Stock Exchange (NSE) launched an ESG index to encourage responsible investment. Additionally, the Ministry of Corporate Affairs has mandated certain companies to spend a percentage of

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THE INTEGRATION OF SUSTAINABILITY EDUCATION IN CURRICULUM DESIGN

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* Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract:

The integration of sustainability education in curriculum design is a topic of growing importance. Integrating sustainability education into curriculum design helps students develop critical thinking, problem-solving, and creativity skills, as well as a sense of responsibility and empathy for the environment and society. The ideal approach to design and provide curriculum related to sustainability is to embed the values and principles of sustainability through a whole school approach that reorients existing curriculum rather than an "add-on" approach. Technology can be used to make sustainability education more interactive and engaging for students, such as through multimedia, gamification, simulations, virtual reality, etc.

Keywords: Sustainability Education, Curriculum Design

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Introduction

Sustainability education refers to a broad category of educational approaches and practices that aim to foster an understanding of sustainability and its principles. It encompasses a range of topics related to environmental, social, and economic sustainability. The primary goal of sustainability education is to empower individuals with the knowledge, skills, and values needed to contribute to a more sustainable and equitable world.

Key elements of sustainability education include:

1. **Interdisciplinary Approach:** Sustainability education often involves an interdisciplinary approach, integrating concepts from various fields such as environmental science, social sciences, economics, and ethics.
2. **Systems Thinking:** It encourages a systems thinking perspective, where learners understand the interconnectedness of social, economic, and environmental issues and how they influence each other.
3. **Critical Thinking:** Sustainability education promotes critical thinking skills, encouraging learners to analyze complex problems, evaluate information, and develop solutions that consider long-term consequences.
4. **Global Perspective:** Given the global nature of many sustainability challenges, education in this field often emphasizes a global perspective, helping individuals understand the interconnectedness of the world and their role in it.
5. **Experiential Learning:** Hands-on and experiential learning activities, such as field trips, projects, and community engagement, are often incorporated to provide practical experiences and deepen understanding.
6. **Values and Ethics:** Sustainability education often explores ethical considerations and values associated with responsible environmental and social behavior, promoting a sense of responsibility and stewardship.

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PERSONAL FINANCIAL PLANNING ONLINE EDUCATION IN THE TIMES OF FIN TECH WITH
RESPECT TO INDIA- CASE STUDY APPROACH

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Abstract:

Personal Financial Planning Education is in its nascent stage in India. It broadly covers all the areas of individual financial planning. Like Investment Planning, Tax Planning, Risk Planning (Insurance Planning), Retirement Planning, Estate Planning and Goal based financial planning.

Today due to the advent of Financial Technology (Fin Tech), online education of financial planning has become easy, understandable and do it yourself for the with the guidance of AI.

Financial Technology played a crucial role by simplifying the education of financial planning and made it verifiable.

Keywords: Personal financial Planning, Goal based financial Planning & Fin Tech.

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Objective of Study:

- To understand relationship between Personal Financial Planning Education & Fintech.
- To analyze the relationship between Personal Financial Planning Education & Fintech.
- To give solution for Personal Financial Planning Education through Fintech.

Methodology:

- Secondary Data

Introduction:

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

Goals-based planning is the process of helping clients prioritize their financial goals and determine the optimal plan to fund them. Goals-based planning expands your focus into all aspects of your clients financial life like retirement, children's education,

children's marriage, purchase of an asset, debt management, insurance requirement analysis, transfer of estate and other such goals.

Financial Technology refers to use of new technology to provide financial services more efficiently. Online financial education incorporating new technologies to provide comprehensive education.

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

1. A person aged 30 plans for his Retirement. He earns ₹ 18 lakhs p.a. and has a living expenses of ₹ 50 thousands p.m. His longevity is 90 years and retirement age is 60. Inflation of country based on RBI projection is 6% for long term.

EA MoneyControl

and Get Guaranteed 300 Cash Reward

You need to make a monthly investment of

2,032.42

to build a corpus of

62,02,970.47

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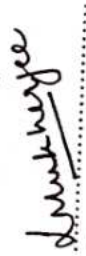
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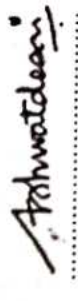
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A STUDY ON MODERN TREND IN TRADING WITH RESPECT TO EDUCATION

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Abstract

E-commerce is not only a way to support existing business operations, but it has brought a paradigm shift in the world for trading. E-commerce involves an online transaction. E-commerce provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice and saves time. Online shopping is a part of e-commerce. E-commerce stands for electronic commerce. E-commerce is the exertion electronically buying or dealing of products or online services or over the internet. The E-Commerce market is thriving and poised for robust growth in India which is done mostly by the users due to e-commerce websites in India which allows us to buy and sell the products according to our choice at affordable price. The basic services like competitive pricing, wide range of products availability and deliveries in time coupled with trust and loyalty factors are the main purpose which not only changes the perception of retailers but it also changes their buying behaviour. E-commerce companies should understand the psychology and buying behaviour of retailers before launching any new products, new campaign and schemes etc.

Keywords: E-commerce, Online-Retailing.

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Introduction:

With the emergence of internet and its commercialization, a new form of commerce which is popularly known as "E-Commerce" has emerged in modern global economy. E-commerce is the use of internet and other networking technologies for conducting business transactions. Unlike physical exchange or direct physical contact such kind of business encourages business transactions electronically. Online-Retailing is a sub-part of e-commerce. It consists of the buying and selling of products or services over electronic systems such as the internet and other computer networks. It gives transformation from traditional piling up of stock system in big warehouses, godowns to classic non-store formats resulting into successes for business now a days. It is used as an easy means to transact business

without any hurdles. Electronic retailing will set a new platform for the expansion of the business. The rapid growth of online-retailing in India is being driven by greater customer choice and improved convenience.

Need of the Study:

Electronic retailing has emerged as a new avenue to consumers for shopping. Internet penetration spread across India at a faster rate, gaining attractiveness for online buying. E-retailers intend to take advantage on it in spite of impediment and escalated competition of e-tailing. Thus, this study is undertaken to access the factors for growth and barriers of e-tailing in India.

Objective of the Study:

- To study the present trends and opportunities in education for e-commerce in India.
- To analyse the challenges and possible

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A STUDY ON EMOTIONAL INTELLIGENCE AND LEADERSHIP EFFECTIVENESS

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Abstract

Effective leadership is critical for today's rapidly changing organizations. Emotional intelligence has been identified as that crucial element needed for this effective leadership. The study outlined in this research paper explored the relationships between emotional intelligence, leadership style, and leadership effectiveness.

Key Words: Emotional, Intelligence, Leadership, Organizations, Effectiveness

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Introduction:

Emotional intelligence is individual's capacity to recognize, understand and manage one's own emotions as well as the emotions of others such as peers, co-workers and customers. A key aspect of emotional intelligence is to recognise that no two persons are same with respect to their sensitivities, needs and expectations.

Today workplace leadership roles requires maximizing people's capacity and drive them to give their best. This requires them to motivate their people, identify strengths and weaknesses and help them through their challenges to deliver superior performance. And in this process, a leader has to wade through a variety of "emotional energies" both of his own and his team. It is how he manages this, creates and channelizes the positive emotions and resolves conflicts determines how effective his leadership style is.

Emotional intelligence comes with experience, sense of empathy, wider interactions and observations.

Literature Review:

1. Emotional Intelligence: An effective group leader,

a successful negotiator, an excellent team member, a high flier go- getter have one thing common among them. They have a higher level of Emotional Intelligence than their peers. —Dr. JM Ovasdi

Salovey and Mayer (1990) defined EI as "the ability to monitor one's own and others' feelings and emotions, to discriminate among them and to use this information to guide one's thinking and actions" (p. 186). EI was subsequently promoted by Goleman (1995) in his book entitled, Emotional Intelligence. In his investigation, Goleman found that while it is true that the qualities conventionally associated with leadership, such as cognitive intelligence, decisiveness, determination, and vision are indeed a requisite for success, they are nevertheless inadequate by themselves. Real leaders, according to Goleman (1998), have a high degree of emotional intelligence which includes self-awareness, self-regulation, motivation, empathy, and social skill. Goleman (1998) observed that "The components of emotional intelligence - self-awareness, self-regulation, motivation, empathy, and social skill-can sound un-business like. But displaying emotional

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EXAMINING THE EXODUS: UNDERSTANDING THE FACTORS BEHIND INDIAN STUDENTS' MIGRATION FOR HIGHER EDUCATION AND PROPOSING STRATEGIES FOR DOMESTIC EDUCATIONAL ENHANCEMENT

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Abstract

This research paper is trying to find out reasons behind the increasing trend of Indian students opting for higher education abroad and aims to propose actionable strategies to align the Indian education system and universities with international standards. The primary objectives include identifying the key drivers behind Indian students' choice to study abroad and formulating strategies to elevate the domestic education system to international standards. Initial findings reveal that perceptions of superior programs, advanced facilities, and increased career opportunities contribute to the attractiveness of foreign universities. Moreover, the reputation of prestigious institutions abroad, coupled with the possession of valuable skills by their graduates, is a significant factor influencing the decision-making process. The proposed actionable strategies for domestic educational enhancement encompass curriculum reformation, teacher training, infrastructure development, quality assurance mechanisms, promotion of research and innovation, international collaboration, inclusive education practices, entrepreneurship, community engagement, and supportive government policies.

Through these strategies, the research aims to address the root causes of student migration and foster excellence within the Indian education system. The study contributes valuable insights for educators, policymakers, and stakeholders to collectively work towards a comprehensive and sustainable approach to enhance the quality of education domestically, reducing the reliance on foreign institutions.

Keyword: *Migration drivers, International Collaboration, Quality Assurance Mechanisms*

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Objectives:

- To Identify and Analyze Migration Drivers
- To Propose Actionable Strategies for Enhancement
- To Curb Migration and Foster Domestic Excellence

Scope of the study:

This study aims to provide a comprehensive understanding of migration drivers, propose realistic and actionable strategies, and create a roadmap for enhancing the Indian education system to reduce the trend of students pursuing higher education abroad.

Introduction: Indians now study in 240 countries

around the world, the Ministry of External Affairs informed in Rajya Sabha last year. Canada, Australia, the UK, and the US remain the top choices. The numbers have only risen after the pandemic, the data suggest. Indians going abroad for higher education touched a six-year high in 2022 at over 7.5 lakh, the Education Ministry told Parliament last year. India surpassed China to become the country with the most international students in the US in 2022. In fact, the number of Indians choosing to study abroad rose from 4.5 lakh in 2017 to 5.2 lakh in 2018 to around 5.86 lakh

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FOR HIGHER EDUCATION AND PROPOSING STRATEGIES FOR DOMESTIC EDUCATIONAL ENHANCEMENT**

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APPLICABILITY OF GREEN ACCOUNTING IN EDUCATION SECTOR

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Abstract

The education sector in India, like many others, is increasingly recognizing the importance of sustainable practices and environmental responsibility. This paper explores the application of Green Accounting in the Indian education sector, aiming to align institutional practices with ecological concerns. Green Accounting, synonymous with environmental accounting, offers a comprehensive framework for measuring, reporting, and managing the environmental impact of educational activities. The study delineates the scope of Green Accounting within educational institutions, covering both internal and external dimensions.

Internally, the focus is on resource utilization, waste management, and sustainable infrastructure development within educational campuses. External considerations encompass the broader environmental impact of educational processes, including curriculum development, transportation, and community engagement. The paper also classifies the types of Green Accounting relevant to the education sector, such as segment accounting for specific campus activities and eco-balance accounting for overall environmental impact assessments.

Furthermore, the study delves into the challenges and opportunities associated with the application of Green Accounting in the education sector in India. As a developing country with a growing emphasis on environmental sustainability, India faces the dual challenge of balancing economic development and ecological conservation. The paper highlights the potential benefits of adopting Green Accounting practices, such as informed decision-making, resource efficiency, and long-term sustainability.

While acknowledging the developmental stage of Green Accounting and reporting in India's education sector, the abstract underscores the transformative role this approach can play. By incorporating Green Accounting principles, educational institutions can contribute significantly to environmental conservation, promote eco-friendly practices among students, and align themselves with global sustainability goals. The paper concludes by emphasizing the need for further research and collaborative efforts to enhance the implementation of Green Accounting in the educational landscape of India.

Key Words: Green accounting, Educational sector, Green Accounting in India..

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Introduction:

In essence, human development is a product of nature. They genuinely understand that they are inextricably linked to nature. They acquire the skills necessary to live, take what they require without endangering the ecosystem, and recognize that the environment they live in is made up of many smaller subsystems.

People start to disregard nature when the industrial revolution gets underway in the eighteenth century. They appear to have discovered a "new god" who will ease their lives and increase their practice. The people no longer view nature as a friend; in fact, they see it as a barrier to the advancement of civilization. Hence, to solve this issue there was a need to introduce something

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APPLICABILITY OF GREEN ACCOUNTING IN EDUCATION SECTOR

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(Managing Editor)

A STUDY ON THE EMERGING TRENDS IN THE INDIAN EDUCATION SYSTEM AND ITS IMPACT & AWARENESS AMONG STUDENTS

* Prof. Shweta Singh

** Prof. Shilpa Sharma

* Ghanshyamdas Saraf College of Arts & Commerce

** Ghanshyamdas Saraf College of Arts & Commerce

Abstract

Education is important for a country like India for its development and economic growth along with social development. It typically comprises undergraduate, post graduate degrees as well as pre - doctoral and doctoral programmes. It also plays a key role in producing teachers for the field of education. Therefore it is essential for survival hence, this article gives an insight into the recent trends in the Indian education system, challenges faced by it, and methods to improve it. The study setting is a review and the information is obtained Emerging trends in the Indian Education System and its awareness to the college Students. Through search engines like google scholar by searching for keywords and the study was made. In Spite of the significant growth of higher education in the past few years, it is still in a danger zone due to several challenges like the quota system, privatization, etc. Hence, various methods need to be found to improve the higher education system in India.

Keywords: Technology Integration, Skill-Based Education, Interdisciplinary Studies, Entrepreneurship Education.

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Education plays a pivotal role in the social transformation and development of a country like India, necessitating acceptance of new innovations and current trends. Quality and quantity are equally crucial, highlighted by the 1948 university education commission's critical evaluation. Educational innovations aim to boost economic growth, fortify democratic values, and achieve equality, human rights, and women's rights. The shift from teacher-dominated classrooms to a partnership approach emphasizes the responsibility of educators in realizing students' dreams and potential. The educational system faces challenges outlined in the 11th and 5th year plans, urging a focus on individual intelligence and self-financing courses.

India, known for producing outstanding professionals, faces emerging issues such as low teaching quality, higher education financing, privatization, and political interference. While growth has occurred, especially in technical education, challenges persist. The study explores barriers to emerging education trends and proposes solutions to enhance the educational landscape.

Literature Review:

1. Sir Ken Robinson:

View on Emerging Trends: Sir Ken Robinson, an international advisor on education in the arts, has emphasized the need for a shift in education paradigms. He advocates for a more personalized and creative approach to education, highlighting the

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IMPACT OF ONLINE GAMES & OTT PLATFORMS ON BEHAVIOUR & STUDY PATTERNS OF STUDENTS

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** Prof. Prasanna Choudhari

* Asst. Prof. & BMS Coordinator, Ghanshyamdas Saraf College of Arts & Commerce, Mumbai- Maharashtra
** Asst. Prof. & BFM Coordinator, Ghanshyamdas Saraf College of Arts & Commerce, Mumbai- Maharashtra

Abstract

The COVID-19 pandemic has brought the entire world to a relative halt, affecting people worldwide. Schools, colleges and universities across the country have started shifting to virtual classes and online platforms to provide the study material online to minimize academic loss of students. The Internet has become one of the necessities for people. Many students started studying online from their homes. Students had a lot of time to entertain themselves like playing online games and watching online contents on OTT platforms on a routine basis. Addiction of Online games and use of OTT platforms had an adverse impact on the social behavior, physical health and academic performance of students.

Keywords: Online Games, OTT, Addiction, Academic performance

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Introduction:

Online games are used for entertainment and socialization by students. Online Games have become big business in India due to improvement in technology. Young students get introduced to online games through Advertisements, friends, family, and peer groups. Games are played on many platforms with multiplayer options around the world with the use of internet connectivity.

Online games affect the young students in both positive and negative ways.

Positive Effects of Online games:

- Improves cognitive thinking, visual processing, memory, reasoning, and perception; improvement in thinking in different dimensions.
- Improvement in hand and eye coordination with quick processing of data by brain.

- Develops problem-solving skills, quick thinking and accuracy in decision making resulting in timely analysis and decisions.
- Improves teamwork and cooperation among team members.

Negative Effects of Online games:

- Increase in aggressive behavior, thoughts in students
- Many students face attention problems affecting their academic performance
- Online games can result in depression, anxiety, or social phobia leading to addiction to games.
- Spending more time playing online games adversely affects health, resulting in obesity, problems with eyesight, muscular disorders.

OTT Platforms:

OTT stands for "over-the-top" and refers to technology that delivers streamed content via the internet. OTT



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MODERN TRENDS AND APPROACHES IN EDUCATION IN RESPONSE TO THE CHANGING LANDSCAPE IN GLOBAL ECONOMY

* CA Gurunathan Pillai

** Dr. Urvi Jain

* Vice Principal – BCOM, Ghanshyamdas Saraf College of Arts & Commerce, Mumbai- Maharashtra

** Ghanshyamdas Saraf College of Arts & Commerce, Mumbai- Maharashtra

Abstract

In today's fast-paced and ever-changing global economy, the education system plays a crucial role in preparing individuals to thrive in the modern workforce. With advancements in technology and the increasing interconnectedness of the world, it is essential for educational institutions to adapt their approaches to ensure students are equipped with the skills and knowledge necessary for success.

One of the key trends in modern education is a shift towards a more holistic and interdisciplinary approach. Traditional education systems often focused on teaching subjects in isolation, with little emphasis on how they relate to one another or their practical application in the real world. However, modern trends recognize the importance of integrating different disciplines and providing students with a broader understanding of how knowledge and skills can be applied across multiple fields. This interdisciplinary approach not only fosters a more well-rounded education but also encourages critical thinking, problem-solving, and creativity. It helps students develop a deeper understanding of complex issues and equips them with the skills to apply their knowledge in innovative ways. By breaking down the silos between subjects, students are better prepared for the diverse and interconnected nature of the global economy.

Keywords: *financial landscape, International Chamber of Commerce's, Social-emotional Learning, Science, Technology, Engineering, Arts, and Math (STEAM)*

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Introduction:

Today's global financial landscape is almost unrecognisable compared to that of 10 years ago: trading power has rapidly shifted from west to east, and we have seen partnerships form between a greater range of countries and companies. Countless new business practices, regulations and compliance procedures have also emerged, while technological innovation has rapidly changed business models and operational processes.

Business education – something that is vital for

individual and corporate progress in this new landscape – has faced a challenge trying to keep pace. Clearly, the next generation of business educators should be closely aligned with the world in which they educate. In our view, this means that business education must be arranged by industry practitioners with first-hand experience. Moreover, it must be global and digital.

But keeping pace alone is not enough: while globalisation and technology have provided significant opportunities, they have also presented challenges and

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RECENT TRENDS IN EDUCATION AND SMART LEARNING PROCESS

* Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce, Mumbai- Maharashtra

* Kunjan J Nansi

Abstract

Institutions of higher learning have become increasingly important to a nation's social and economic development. There has been a change recently from the traditional to the contemporary in a fresh way. In this changing context, universities have to respond to the needs of the business community, the government, and students in addition to their regular responsibilities for teaching and research. Understanding these trends is crucial for universities to progress, as the globalisation and several other pertinent international trends have largely transformed the environment in which higher education is conducted. In order to prepare their students for a new world, institutions should be informed about any new developments in the field of education during the transformation process. Numerous people, publications and newspapers have made reference to transformation process in educational sector. Due to the size and inertia of the educational system, changes in it have historically been extremely gradual. However, as life and modern society evolve, these requirements are being met at a rapid pace. The main goal of the higher education system is to improve the standard and increase teaching and learning by utilising and implementing new technological trends and IT enabled education. Any educational programme that makes use of information and communication technology to improve the learning process is considered electronic-based education.

Keywords: E- learning, Information Technology, Educational Institute, Traditional education, Smart learning, developments and trends.

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Introduction:

Education was considered a luxury for a very long time, not a need. Many believed that attending college was optional and an activity reserved for the elite. As people became increasingly aware of the value of a college degree over time, the demand for and if post secondary education rose in time. We have benefited from technology in every area of our lives, including communication and education. Teachers used to instruct students in gurukuls, where the gurus themselves taught. The modernised culture has left this gurukul tradition behind. A novel approach to instruction has been made available to the public. Referred to as clever class. With the use of digital teaching resources, 3D animated modules, and films,

this prestigious school is setting the standard for implementing this idea in education. The idea of an inventive and participatory learning experience is now exciting the students. The idea of a digital classroom has not only improved instruction but also given students the ability to improve their knowledge. Smart class is an Educomp digital project. Students view incredibly captivating images and animations to understand challenging and abstract curriculum ideas. Students' overall academic performance in school is improved and studying becomes more fun as a result. Consequently, it is evident that a smart classroom is one that has a computer and audiovisual equipment installed at the instructor station. The following tools



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RECENT TRENDS IN EDUCATION AND SMART LEARNING PROCESS

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Phoxis

Poonika Thakur

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AI ON LEARNING ENGLISH: APPLICATION, BENEFIT AND THREAT

* Prof. Amit Bansode

* Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract

Depending on how technology is applied and employed, artificial intelligence (AI) in English language teaching (ELT) can be viewed as both a potential advantage and a threat. On the one hand, artificial intelligence (AI) technology could make language. By giving each student individualized feedback and practice tasks catered to their unique requirements and learning preferences, we can make learning more effective and efficient. Through a comprehensive examination of the extant literature on this subject, the authors hope to acquire a more profound comprehension of the ways in which artificial intelligence is being applied to improve English as a foreign language acquisition. Additionally, a thorough search was conducted for pertinent scholarly books, papers, and other materials that examine the junction.

Key Words: Artificial Intelligence, ELT, Application, Education Technology.

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Introduction:

Artificial intelligence, or AI, is the term used to describe the development of computer systems that are capable of performing activities that would typically require human intelligence, such as pattern recognition, natural language comprehension, methodical decision-making, and replying issues, etc. The foundation of artificial intelligence (AI) technology is the notion of building human-intelligence-capable computers that can process, analyze, and apply data to enhance their performance over time. These days, artificial intelligence (AI) is applied to many different fields, such as language translation, speech recognition, picture processing, and self-driving cars. Developing systems that can carry out human-like tasks with a high degree of precision and efficiency is the ultimate goal of AI research.

AI has the potential to enhance many facets of modern life, including healthcare, education, entertainment, and transportation. To be more precise, AI-powered platforms or apps are typically utilized in education to

deliver personalized instruction and instantaneous student response. They are learning more efficiently and independently thanks to this. By analyzing student data, artificial intelligence (AI) can pinpoint areas in which students require additional support and tailor resources and instruction accordingly.

Using AI technology to study English is known as "implementation of AI in English Language Teaching" (ELT). Chatbots, individualized study plans, language-learning games, and virtual instructors are a few examples of this deployment. Until now, the origins of AI in ELT can be found in the early stages of computing. The 1970s and 1980s saw the introduction of computer technology to enhance language training, leading to the development of aided language learning (CALL). The plan at the time was to create a grammar-checking machine. Later, efforts were directed toward creating language-learning software that allowed pupils to practice their grammar and vocabulary. Natural language processing (NLP) began to emerge and flourish in the 1990s and 2000s, and developments

A STUDY ON LACK OF EMOTIONAL INTELLIGENCE AMONG STUDENTS

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Abstract

Classrooms are always filled with youngsters displaying a wide range of concerns and behavioural problems that often make learning in the classroom difficult and ineffective. Students are often found to suffer from poor self-awareness, low self-esteem, lack of motivation, little self-discipline, poor peer interaction, an inability to express feelings effectively, and sometimes, a significant amount of emotional pain such as feeling sad, unhappy, anxious, frustrated, and angry. EQ examines students' overall level of relationship between students' level of EQ and their level of negative affect (anxiety, anger, and frustration) towards specific college tasks and academic achievement. The present study was designed to study the extent of awareness about emotional intelligence among college students. In order to conduct the study, 50-degree college students of Mumbai city were selected randomly. Further it was found that the emotional intelligence of students has a significant effect on their academic stress. The students with low emotional intelligence reported high academic stress as compared to the students with high emotional intelligence.

Keywords: Emotional Intelligence, Emotional control, Depression, Emotional Development, Academic Achievement, Success, Workshops, Training, Work Environment.

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Problem Statement:

Now a days it has been observed that many students are becoming more and more violent, depressed, no active participation in class, regular medical issues, more attracted towards lime light and leisurely life. This paper tries to get to the root cause of these commonly faced problems of the students.

Introduction:

Emotional Intelligence (EI or EQ for "emotional quotient") is the ability to perceive, interpret, demonstrate, control, evaluate, and use emotions to communicate with and relate to others effectively and constructively. This ability to express and control emotions is essential, but so is the ability to understand, interpret, and respond to the emotions of others. Some experts suggest that emotional

intelligence is more important than IQ for success in life.

Some key examples of emotional intelligence include:

- An ability to identify and describe what people are feeling
- An awareness of personal strengths and limitations
- Self-confidence and self-acceptance
- The ability to let go of mistakes
- An ability to accept and embrace change
- Feelings of empathy and concern for others
- Accepting responsibility for mistakes
- The ability to manage emotions in difficult situations

Four Components of Emotional Intelligence:

Emotional intelligence can be broken down into four key components:



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AN OVERVIEW ON CRYPTOCURRENCY- THE NEW AGE TRANSACTION

* Triveni Sharma

* Assistant Professor, Bms Department, GSCC, Malad -west

Abstract

Cryptocurrencies like Bitcoin have matured from being associated exclusively with techies and radicals to being considered by central banks as a technology to implement digital money. Cryptocurrencies exist only in digital form and can be transferred completely between digital addresses. This is both unlike conventional electronic money as understood by laypersons which acts as a debt claim on a deposit with a trusted financial institution such as a private bank and unlike conventional corporeal money which may be physically possessed. This means that any legal rights associated with holding cryptocurrencies must be different despite it being remaining open to interpretation. In this chapter, we look at the various treatments of money in the legal sense and discuss the risks associated with each by drawing on real life examples. We conclude that fraud through hacking could potentially pose a problem to widespread adoption of cryptocurrencies as the absence of recourse against a third party such as a bank concentrates risk in holders of cryptocurrencies. Users should thus exercise caution and understand the risks before investing in cryptocurrencies. This warning requires emphasis as many parties misapprehend the cryptography within the technology as protecting them from such fraud when in fact it does no such thing.

Keywords : Fiat money, digital currency

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Introduction:



Cryptocurrency, sometimes called crypto-currency or crypto, is any form of currency that exists digitally or virtually and uses cryptography to secure transactions.

Cryptocurrencies don't have a central issuing or regulating authority, instead using a decentralized system to record transactions and issue new units.

IMPACT OF ADAPTIVE AI IN EDUCATION ON OPTIMIZING STUDENT ENGAGEMENT

* Alok Hardikar

** Dr. Rajendra Patil

* Assistant Professor, Ghanshyamdas Saraf College of Arts & Commerce.

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Abstract

The rapid evolution of e-learning platforms, driven by advances in artificial intelligence (AI) and machine learning (ML), holds transformative promise for education. This changing landscape needs investigating AI/ML integration in adaptive learning systems to improve educational outcomes. The purpose of this study is to map the present use of AI/ML in e-learning for adaptive learning, elucidate the benefits and challenges of such integration, and analyze its influence on student engagement, retention, and performance.

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Introduction:

The integration of AI into adaptive learning systems is transforming education by offering individualized and adaptive classroom experiences. Adaptive learning has emerged as a viable alternative to traditional, one-size-fits-all techniques. Artificial intelligence (AI) uses machine learning, predictive analytics, and natural language processing to examine big datasets.

Adaptive learning systems can tailor information, techniques, and feedbacks to meet individual learners' requirements. AI-powered adaptive learning platforms have demonstrated promising results in improving engagement and learning outcomes. However, ethical issues and effective implementation are still necessary.

This article explores the relationship between adaptive learning and AI, including its benefits, problems, and ramifications. The "learning analysis" process involves collecting and analyzing data to identify learning and education patterns, which can then be used to enhance student performance. Our analysis of AI's principles, role, and viewpoints from learners, educators, and institutions contributes to the ongoing discussion about the future of education in an ever-changing setting. AI-

powered adaptive learning equips learners with the necessary abilities to flourish in the digital age.

Adaptive learning uses technology to create personalized learning experiences based on students' needs, preferences, and progress. The system uses data-driven algorithms and artificial intelligence to adapt content, delivery, and pace of training based on learner performance and engagement. Adaptive learning helps students learn more effectively, engage more, and achieve better educational outcomes by tailoring to their unique needs. We discuss the importance of adaptive learning in e-learning and emphasize its benefits.

Adaptive Learning in the Context of e- Learning:

Adaptive learning in e-learning involves incorporating adaptive technology and methodologies into online courses. These systems use algorithms and AI to analyze learners' data, including interactions, assessment outcomes, and progress. The system customizes the content, scheduling, and presentation of learning materials to meet each learner's unique needs. The effectiveness of e-learning can be measured by a student's ability to retain relevant knowledge or skills

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CURRENT STATE OF FORENSIC ACCOUNTING EDUCATION IN THE LIGHT OF MEETING INCREASED DEMAND OF FORENSIC ACCOUNTING PROFESSIONALS IN INDIA AND ABROAD

* Prof. Mamta Chhajjer

** Dr. Lipi Mukherjee

* Assistant Professor and Course Coordinator, Ghanshyamdas Saraf College of Arts & Commerce.

** Vice Principal, Self - Finance Department, Ghanshyamdas Saraf College of Arts & Commerce.

Abstract

The recent increase in corporate frauds have created the demand for trained and skilled forensic accounting professionals worldwide. However, the current education system has not been able to respond to meet this growing demand as there is dearth of formal forensic accounting qualifications globally. The present research aims to analyse the increase in frauds viz a viz current state of forensic accounting education in India and worldwide. The findings of the study suggest that fraud cases investigated by Serious Fraud Investigation Office and RD are increasing in India and demand for trained forensic accounting professional will be increasing in the near future. Therefore, the study recommends to introduce forensic accounting as a subject at the UG/PG level as currently the education is not provided by majority of the universities

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Introduction:

In early 1940s, American sociologist Edwin Sutherland coined the term "white-collar crime," describing it as "a crime committed by a person of respectability and high social status in the course of his occupation." Since then, the perception and understanding of white-collar crime has changed in the business ecosystem. Today, the understanding of white-collar crime is far wider and covers fraud, bribery, corruption, embezzlement, forgery, insider trading, kickbacks, money laundering, racketeering, larceny, diversion of funds, counterfeiting and cyber threats such as ransomware, spear phishing, to name a few. (E Y ' s Forensic & Integrity Services White Paper, 2016)

The instances of frauds have increased in the last two decades in India and around the world. Frauds involving Enron, WorldCom, Lehman Brothers, Satyam Computers, Saradha Chit Fund, Kingfisher, Punjab National Bank etc. have caused huge losses in

billions of dollars.

As a rapidly growing area within the accounting profession, forensic accounting has emerged to investigate incidents of financial reporting frauds.

The present research is an attempt to understand the current state of forensic accounting education and practices.

Review of Literature:

Rezaee and Burton (1997), asserted that current initiatives in accounting education emphasize continuous lifelong learning and outcome-based assessment and the public interest in forensic accounting has made the accounting profession to consider issuing new standards on fraud detection. The study examined current coverage and future direction and role of forensic accounting education by undertaking a survey of both academicians and certified fraud examiner (CFE) practitioners. The researchers concluded that: the demand for forensic

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MILLENNIALS AND THEIR ONLINE SHOPPING BEHAVIOUR TOWARDS ELECTRONICS IN MUMBAI REGION - A STUDY ON PURCHASING PATTERNS OF ONLINE SHOPPING TRENDS**Swati Nitin Chandak and Rashmi Bhattacharya**

Ghanshyamdas Saraf College of Commerce and Arts

ABSTRACT

Digital marketing is the synergy between Information and Communication Technology (ICT) and marketing strategies geared towards promoting goods and services. Among the millennial demographic, one-click shopping has become a cornerstone of consumer behaviour. The entry of Amazon and Flipkart into the Indian market has catalysed a notable evolution in online retail, fostering rapid sales expansion. This study is focused on analysing the transition of millennials from conventional shopping practices to online purchasing behaviours.

Keywords: Millennial generation, online shopping, electronic shopping, one-click shopping

INTRODUCTION

India has emerged as one of the swiftest and most extensive markets for digital users, boasting nearly half a billion Internet subscribers. Nevertheless, the adoption of digital technologies remains uneven across different business segments (Company, March 27, 2019). India's digital economy is anticipated to surpass other nations in both growth and volume. Consumers nationwide are actively embracing digital technologies, with internet services proving to be a pivotal platform in various sectors, facilitating the creation of a globally interconnected network for business and information. A growing number of individuals are gravitating towards extensive internet use, driven by the increasing availability of information, improved interactive capabilities, and easier access to technology through internet services. The heightened capabilities of internet technology and services have ushered in a transformation in business models, expanding the array of shopping options.

The surge in demand for online shopping is primarily fuelled by a new generation of users who prioritize enhanced convenience, diverse options, and value. Emerging players are actively expanding their customer base by adopting customer-centric models and strategies. The online industry as a whole is poised for changes based on the nature of the products being purchased. Factors such as swift delivery, unparalleled convenience, and competitive pricing play pivotal roles in propelling the growth of online shopping. Additionally, considerations like reviews, ratings, and previews of product quality and value are anticipated to influence customers' decisions to shop online, both positively and negatively. The increasing number of smartphone users, coupled with improved network connectivity, encourages customers to effortlessly shop from any location, manufacturer, or brand across the country. Hence the minimal effort of travelling to the shop and saving time, online shopping tends to witness an increase in demand. With the rising competition and changing environmental scenario, it is thereby becoming essential for the retailers to strategize and plan their business models accordingly, to enhance the overall consumer shopping experience.

Consumer behaviour is a study of consumer-based activities that include purchase decisions, consumer preferences, and the satisfaction of consumers post the purchase of a product. Consumer behaviour can be classified into actions and decisions that are expected to impact their purchasing power. It basically refers to the purchase, selection, and consumption of goods and services to cater to their needs and requirements.

A few of the major factors revolving around the buying decisions include:

- Need for consumers to purchase the product.
- Factors impacting/influencing consumer purchases.
- Convenience, brand image, product attributes, or other criteria that are important for consumers to make their purchases.
- Strategies implemented by vendors to enable consumers to purchase the products.

By understanding the factors that are impacting consumer decisions, brands are expected to develop their products and strategies accordingly, thereby catering to the changing consumer needs and requirements.

MILLENNIAL CONSUMER Millennial, also known as Generation Y or the Net Generation, are the demographic cohort that follows Generation X. The term Millennial is applied to individuals who reached adulthood at the turn of the 21st century. Millennial grew up in an electronics-filled and increasingly online and



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