



KARNATAK LINGAYAT EDUCATION SOCIETY'S
COLLEGE OF SCIENCE & COMMERCE

Plot No. 29, Sector 1, Kalamkoli, Navi Mumbai- 410218, Maharashtra

**PROCEEDINGS OF THE FIRST NATIONAL
CONFERENCE**

ON

"FOSTERING OF INNOVATION IN COMMERCE, TECHNOLOGY
AND MEDIA"

(MARCH TOWARDS INCLUSION)

Published in Part I,II,III/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII,
ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Karnatak Lingayat Education Society's

College of Science and Commerce, Kalamboli

**Commerce Department in collaboration with
Departments of English, Maths, Accountancy,
Economics, Professionals and IT**

organised

A One Day Inter-Disciplinary National Conference

on

***"Fostering of Innovation in Commerce, Technology
and Media"***

(March towards Inclusion)

at KLE College, Kalamboli

16th March 2019

National Conference Crew

PATRONS

1) Dr. Prabhakar Korz (MP)

(Chairman, KLE Society, Belagavi)

2) Shri . Mahantesh M. Kavatagimath (MLC)

(Director, Board of Management, KLE Society, Belagavi; Governing Body, Chairman, KLE College, Kalamboli)

3) Dr. S. N. Shetti

(Director and Administrator, KLE College, Kalamboli)

ADVISORY BOARD COMMITTEE

1) Dr. S. T. Gadage

(Principal RTC, Kharghar, Former Dean, Faculty of Commerce & Management, University of Mumbai)

2) Dr. Ajay Bhamare

(Dean, Faculty of Commerce, University of Mumbai)

3) Dr. V. S. Adigal

(Principal, Manjunatha College of Commerce, Dombivali)

4) Dr. Allan D'souza

(Vice-Principal, G.N. Khalsa College)

5) Dr. Sunder Rajdepp

(Chairman, BOS in Mass Media, University of Mumbai)

6) Dr. Pradepp Kamthekar

(HOD - Accountancy, Poddar College, Member, BOS Accountancy)

PANEL DISCUSSION MEMBERS

Dr. Kishori Jagdish Bhagat

(Member, BOS, Faculty of Commerce, University of Mumbai)

CMA Dr. Kinnarry Thakkar

(Prof. & Head, Faculty of Commerce, University of Mumbai)

Dr. S. R. Keshava

(Professor of Economics, Bengaluru University, Bengaluru)

Prof. Rani D'Souza

(Course Coordinator, BMM, Don Bosco College, Kurla)

REVIEWERS

Dr. V. S. Adigal

(Principal, Manjunatha College of Commerce, Dombivali)

Dr. Allan D'Souza

(Vice-Principal, G.N. Khalsa College)

C.A. Dr. Sanjay Sonawane

(HOD & Associate Professor, Accountancy Sathaye College, Vile Parle, Mumbai)

Shraddha Singh

(Manjunatha College, Dombivali)

ORGANISING COMMITTEE

- 1) Chairperson : Principal, Dr. Chandra B. Maurya
- 2) Convenor : Dr. Snehal Patil Birje
- 3) Co-convenor : Dr. Fatima Shaikh

MEMBERS

- 1) Dr. Shikha Gaur
- 2) Yogendra Dalvi
- 3) Milind Gurchal
- 4) Dr. Geeta Kohade
- 5) Channam Patil
- 6) Dipali Kadam
- 7) Trushant Wadkar
- 8) Amir Khan
- 9) Gauravi Khedekar



This Very First National Conference organized by Commerce Department in collaboration with various other departments is a thing of pride for KLE College, Kalamboli. I wish all the best for this conference and wish to be a great success.

“Anyone who stops learning is old, whether at 20 or 80. Anyone who keeps learning stays young”

Dr. Prabhakar Kore (MP)

(Chairman, KLE Society, Belagavi)



“The true spirit of service to society has enabled KLE to spread its essence far and wide through a century allowing us to recommit ourselves to a great purpose and effectiveness as we take guard to embrace the challenges of the 21st century”

All the very best for this National Conference organized at KLE College, Kalamboli

Shri . Mahantesh M. Kavatagimath (MLC)

(Director, Board of Management, KLE Society, Belagavi)

(Governing Body, Chairman, KLE College, Kalamboli)

Principal's Desk



Dr. Chandra B. Maurya

Principal

KLE College of Science & Commerce, Kalamboli

Dear All,

It was an honour to be a part of the very first National Conference that was being organised by Commerce Department in collaboration with other Departments on the topic, **“Fostering of Innovation in Commerce, Technology and Media”** on 16th March 2019. KLE College, Kalamboli has always encouraged young minds to quench their thirst of gaining more and more knowledge. This National Conference has witnessed a large participation of students, Research Delegates and Faculty members from within Mumbai and outside Mumbai.

The National Conference was the result of a well thought theme that brought various subjects like Commerce, English, Maths, Accountancy, Economics, Professionals and IT under one roof. It was a successful **‘March towards Inclusion’**. The conference invited eminent dignitaries in order to share knowledge and their valuable expertise on the conference theme. The Panel Discussion

was a great platform for Research Delegates to get their doubts cleared and get answers to numerous questions. Technical sessions provided the needed add on to the existing knowledge of the delegates. The dignitaries were amazed to see the enthusiasm of the young delegates and were willing to guide them throughout the conference. This National level activity shall continue to be organized at KLE College, Kalamboli.

As the Chairman of this National Conference, I express my sincere gratitude towards our ever supporting Management for conducting these kinds of events that promotes quality education and research ambience. I thank our KLE Society chairman, Dr. Prabhakar Kore; our College's Governing Body Chairman, Shri. Mahantesh Kavatagimath; our Director, Dr. S. N. Shetti; Advisory Board Members, Chief Guest, Keynote Speaker, Panel Discussion Members, Vaedictory Chairman, Reviewers, Research Delegates, Organizing Committee, Supporting Staff and Students for working towards making this National Conference a grand success.

Best Wishes!!!

AGENDA IN A NUTSHELL

Programme Schedule	Timing
Registration and Breakfast	08.00-09.00 A.M
Inauguration , Welcome and President's Address	09.30-10.00 A.M
Chief guest's address- Shri. Ravinder Kumar Thapa	10.00-10.10 A.M
Keynote Speaker - Dr. Umashankar Pandey (Assistant Professor and Head, Department of Journalism and Mass Communication, Surendranath College for Women, Kolkata, India), IAMCR AMBASSADOR IN INDIA	10.10-11.30 A.M
Panel Discussion Session : 1) Dr. Kishori Bhagat (Member on the Board of Studies (BoS) in Commerce, University of Mumbai.) 2) Dr. S. R. Keshava (Professor of Economics, Bengaluru University, Bengaluru) 3) CMA Dr. Kinnarry V Thakkar (Professor and Head, Department of Commerce, University of Mumbai) 4) Prof. Rani D'souza (BMM Course Coordinator, Don Bosco College, Kurla)	11.30 A.M-12.50 P.M
Interaction Session	12.50-01.00 P.M
Presentation of Moderator's Summary	01.00-01.05 P.M
Lunch	01.05-02.05 P.M
Parallel Technical Session (Room Nos. 101, 102, 103, 104)	02.05-04.05 P.M
Tea Break	04.05-04.15 P.M
Valedictory Function- Chief Guest- Dr. V. S. Adigal (Principal, Manjunatha College of Commerce, Dombivli)	04.15-04.55 P.M
National Anthem	04.55 P.M

TABLE OF CONTENT

Sr. No.	Title and Authors	Page No.
1	Tug of War between Credit-Saving-Investment Economies: Astonishing Economic Fundas: Myth or Reality Dr. V. S. Adigal¹, Shraddha Singh²	1
2	Cyber Security in India Anjali Ambadas Gaikwad	2
3	An Analytical Study on the Impact of Social Network Gaming on Teenagers Arushi Roy¹, Jainika Patel² Guide: Dr. Snehal Patil Birje	3
4	A Preventive Study of Terrorist Attack among India on the Basis of Technologies Chhanam Patil¹, Birundha Thevar², Monica Silach³	4
5	Goods and Services Tax Reform with Challenges Dr. Devidas R. Raundal	5
6	Cyber Security Threats to E-commerce in India Dinesh B. Kolte	6
7	Manipulation of Consumer Behaviour- A Study on the Impact of Persuasive Communication on the Young and Adult Consumers of Navi Mumbai Dr. Fatima S. Shaikh¹, Divyanshu Singh², Ayaskant Parija³	7
8	A comprehensive study of Public Grievance on Potholes in Navi Mumbai Dr. Geeta Kohade¹, Deepak Gaikwad², Swapnil Patil³	8
9	Awareness about Ayushman Bharat-National Health Protection mission among vulnerable of Kharghar and Kalamboli Himani Agarwal¹, Akansha Mishra², MihirWalanj³	9
10	Product Preference and Determinants of Consumer Satisfaction in E-Retailing Dr. Hina Khan¹, Sandipa Chatterjee²	10
11	Impact of Economic Liberalisation on Agricultural Credit: An Analysis of Regional Rural Banks in India Dr. Jagadeesh S Hanamashetti	11
12	Impact of GST on Restaurants Business in Kalamboli Kavita V. Rao Dangeti¹, Shukla Sarita Siddhnath²	12
13	Impact of Digital Media on Consumer Spending Habits in Panvel Municipal Corporation Lekha J. Varma¹, Vandana Mupparti²	13

14	A Study on the Impact of LPG Policy on Indian Trade and Commerce Manju R. Nair	14
15	Smart Phone and Young Generation Milind Gautam Gurchal1, Mahendra Vaviya², Ravi Gajora³	15
16	GST on fuel.....Will it control INFLATION in India? Dr. V.S. Adigal¹, Jyoti Chand², Namita Sonar³	16
17	A Study of Young Consumer Behaviour towards Buying Branded Mobile Phones in Navi Mumbai Muskan Arun Singh¹, Devashree Kale² Guide: Yogendra Dalvi	17
18	Relationship of Corporate Social Responsibility and Corporate Governance N. A. Sakate	18
19	Financial Markets' Participation and Literacy in India Dr. Navnath Sopanrao Gaikwad	19
20	Social Media and its Pros and Cons on Society Nisha Nair	20
21	Cloud Based Smart Ration Card System Using RFID Nisha Talekar¹, Mansi Thakur² Guide: Pralhad Singh	21
22	Non-Performing Assets of State Bank of India: An Analytical Study Nitin R.Wadhvande	22
23	Crypto currencies: A Study on Rise of Unregulated Digital Currency Parth S. Joshi	23
24	Academic Research Ethics and Plagiarism Pilgulwar Purushottam Balaji	24
25	The Role of Social Media in Society Pooja T. Teckchandani	25
26	Innovations in Indian Banking System: Current Scenario Prakash Kumar	26
27	Role of Media in Learning Language and Literature Dr. Pramod T. Kharate	27
28	Consumers Behaviour towards Online Food Delivery Services Prashik Tayade¹, Khushbu Patel², Nimisha Ravariya³	28

29	Study of Effectiveness of Digital Marketing in Rasayani Prerna R. Satav	29
30	A Study of Innovative Teaching Methods in Educational Institutions with reference to Undergraduate Students in Panvel Region Priti Yamdagni¹, Amir Nawab Shabana Khan², Sharda Gangadhar Radha Kapal³	30
31	Start-up Vision and Innovation Dr. Priyanka	31
32	Impact of Online Advertising on Millennial Regarding Purchase Decision in Navi Mumbai Rajashree. Y. Bhorkade¹, Sejal Hemant Chaturvedi², Rasika Ganesh Bhat³	32
33	Role of German Language in the Economic development of India Rajiv Khombare¹, Rajdeep Singh²	33
34	Startup Plans for Young Entrepreneurs through Mudra Bank Rashmi Sharma¹, Ankita Ballal² Guide: Rishikesh S. Jawarkar	34
35	An Analytical Study of Impact of Demonetization on General Public of Navi Mumbai. Ridhima Thapa¹, Amanpreet Kaur²	35
36	Analytical Study of Auto Rickshaw Drivers in Kamothe Region before and after Development and its Negative Impact on their Livelihood Rishikesh Sanjay Jawarkar¹, Srushti S. Pawar², Nikita R. Jitekar³	36
37	An Analytical Study of Impact of Demonetization on General Public of Kalamboli Anand Sapkal¹, Adarsh Nikam², Tanmay Salvi³	37
38	Analyzing Branding Strategy of Toothpaste Product in Navi Mumbai city Savitri Hemchandra Jha¹, Shreya Sunil Choughule², Pramila Dinkar Lambor³ Guide: Dr. Snehal Patil-Birje	38
39	Analysis of Optimization and Simulation for E-Grocery Dr. Shikha Gaur¹, Khan Shagufta²	39
40	Overview of Artificial Intelligence Technology in Robotics and Medical Field Shrushti Gunjal¹, Mehul Jadhav², Prakash Bhadane³	40
41	Influence of Social Media in Indian Politics Sindhu Ramani	41
42	SWOT Analysis of E-wallet and its Impact on Young Mind Dr.Snehal Patil- Birje¹, Anay Shukla²	42

43	A Study on the Consumer Buying Behaviour for Ayurvedic FMCG Products in Mumbai Subhashini Naikar¹, Madhavi Nighoskar²	43
44	An Analytical Study of Financial Literacy among Undergraduate Students in Kalamboli Suvidha Surve¹, Deepak Jaiswal²	44
45	An Analytical Study on Internet of Things (IOT) in Educational Institutions of Kalamboli Swapnali Kadge¹, Swapnali Nalawade², Prajakta Galave³	45
46	Data Mining Tejaswini S. Parab	46
47	Impact of Skills on Human Development in Higher Education and Vocational Courses Triveni Patil¹, Dr. Snehal Patil²	47
48	Application of Artificial Intelligence in Business Trupti Sandeep Thorat	48
49	An Analytical study of Employee absenteeism in unaided Educational Institute in Panvel region Trushant Wadkar¹, Anay Shukla²	49
50	Indirect Tax Burden on Middle Class People with Respect to Navi Mumbai Yogendra Dalvi¹, Gauravi Khedekar², Sanjana Likhawar³	50
51	A Study on Effects of Demonetisation Nisha Rajendrakumar Chauhan Guide: Rishikesh Jawarkar	51

ABSTRACTS
OF
CONTRIBUTED
RESEARCH REPORTS

Tug of War between Credit-Saving-Investment Economies: Astonishing Economic Fundas: Myth or Reality

Dr. V. S. Adigal¹, Shraddha Singh²

Abstract

Saving refer to a growth in the wealth of an individual or a growth in net worth. On the other hand, savings stand for a single portion of the resources of an individual, normally savings deposit accounts, or to the entire resources of an individual. The economic concepts relating to savings deal with the various economic phenomena that are related to savings and have an effect on it. In practicality there are a lot of economic concepts like taxes, income and others that have an effect on savings. Investment and savings are different. Consumption and savings are opposite too. The term consumption denotes expenditure and by savings we understand the act of preserving money for the future needs. Again, when it comes to giving priority, consumption comes first. Most of us are in the habit of meeting the present needs from our income. But America's future need depends on credit. Japanese people have a lower degree of tendency for consumption in comparison to the people in the United States. This also proves that the people in Japan are more inclined towards savings. Whereas Americans spend more; and save little. Modern economist complains that Japan do not spend so, they do not grow. It is a myth that a country grows whose savings is higher than expenditure. But USA is a contradictory example. Therefore, we say, "saving is sin and spending virtue". In this paper the researcher made a small attempt to peep into the some important dimensions of saving, investment and credit economies in the world. Researcher also analyze the comparative studies of different economies like America, China, Japan and India wherein disagrees that the credit economy is not always stronger than saving and investment economies as socio-economic parameters differs from one country to other country.

Keywords: consumption, saving, investment, credit, growth and development

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Cyber Security in India
Anjali Ambadas Gaikwad

Abstract

As we all know that this is the era where most of the things are done usually over the internet starting from using internet to dealing with the online transaction. Since the web is considered as worldwide stage, anyone can access the resources of the internet from anywhere. The internet technology has been used by few people for criminal activities like unauthorized access to other's private data, network, scams, etc. These criminal activities or the offense/crime related to the internet is termed as cyber crime which, are increasing immensely day-by-day. Various Governments and companies are taking many measures in order to prevent these cyber crimes. To address the issue of cyber security, various frameworks and model has been developed. It also introduces the cyber security in terms of its framework. Besides various measures, cyber security is still very big online security concern to many. Therefore, Cyber Security plays an important role in the field of information technology. Securing the information has become one of the biggest challenges in the present day. This paper mainly focuses on challenges faced by India with respect to securing information on web and also new technology that are helpful to protect the information on web.

Keywords: online, technology, network, cyber security, information

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

An Analytical Study on the Impact of Social Network Gaming on Teenagers

Arushi Roy¹, Jainika Patel²

Guide: Dr. Snehal Patil Birje

Abstract

Social media is one of the most popular ways of communication. Nowadays, usage of social media increases day by day. In India almost 88% of youth uses social media daily and in that 72% of teens plays social network games and it is rising to 84%. Social network game is type of an online game that is played through social networks. There are many types of video games that are played through social networks or online like PubG, free fire, fortnite. The objective of taking this topic is to find out the impact of social network games on teenagers/youth. Like the main thing to study the impact of gaming on the education of the teenagers. A questionnaire study was designed by using sample Size of 300 teenagers and it was selected from Navi Mumbai.

Keywords: social network games, social media, positive or negative impact on youth

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

A Preventive Study of Terrorist Attack among India on the Basis of Technologies

Chhanam Patil¹, Birundha Thevar², Monica Silach³

Abstract: "A citizen of a country will be secured only because of the Indian Army". In the busy digital era, the security has become one of the most important factors for our country. "A system wouldn't be foolproof". In such cases there are number of individuals who feel anxious at airport, not because they were deceived by airline staff, perhaps they have a fear of flying. After research some people popped out with some arguments such as technology does not have three vital qualities that humans are blessed with **experience, values, judgements**. This means that machines may not understand some matters fairly as humans can, so while technology offers exciting possibilities for tracking terrorist communications and predicting attacks, "**It isn't a replacement for human judgement and should be used with caution**". Primary data have been collected using the structured questionnaire with personal interviews and through personal observations. Secondary data was collected through Websites, Research books, Papers. The hypotheses were H0: Current technologies for security in Indian Army have achieved their best level. H1: Current technologies for security in Indian Army still they need to achieve their goal.

Keywords: terrorist attacks, prevention, Indian army, technologies

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Goods and Services Tax Reform with Challenges

Dr. Devidas R. Raundal

Abstract

France was the first country to introduce GST in 1954. The main reason the government to implement or move towards the GST is an indicator of our evolved taxation system. The reform process of the India's indirect tax regime was started in 1986 by Vishwanath Pratap Singh (Finance Minister), with the introduction of the Modified Value Added Tax (MODVAT). In 1999 during the meeting between the Prime Minister Atal Bihari Vajpayee set up a committee headed by the Finance Minister of West Baengal, Asim Dasgupta to design a GST model. To ensure a smooth transition, government and all related nodal agencies. The Goods and Services Tax (GST) has been heralded as the biggest indirect tax reform in India after Independence. The Goods and Services Tax (GST) is another such undertaking that is expected to provide the much needed stimulant for economic growth in India. The GST is a Value added Tax (VAT) is proposed to be a comprehensive indirect tax levy on manufacture, sale and consumption of goods as well as services at the national level. GST started on a positive note for all stakeholders are evident. It is also reported that overpricing of manufactures is the major single cause of price hike of goods. This paper is designed specifically to provide an in-depth knowledge of GST and what challenges the economy faces in implementing with reform process the GST.

Key words: reform GST, Indirect Tax types, rates, challenges, impacts, history

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Cyber Security Threats to E-commerce in India

Dinesh B. Kolte

Abstract

Cyber-security is essential to protect computers, servers, mobile devices, electronic systems, networks, and data from malicious attacks. It's also referred as information technology security or electronic information security. This paper gives an insight of the electronic attacks or the "digital challenges" which prospective customers of E-Commerce are likely to encounter while pursuing e-commerce. The paper gives a brief account of various cyber security threats like client/server security threats as well as cyber identity thefts to E-Commerce transactions. Through this paper an attempt is made to enlighten the users about various cyber security threats which they are exposed to while carrying out e-commerce transactions. This brief analysis may prove to be helpful in formulating an effective security plan for various business entities to combat cyber security threats while practicing e-commerce.

"Nowadays, e-commerce websites are at the top most level in the target list of hackers. Therefore, it becomes more essential to safeguard our business from these criminal minds. From data breach, website blocking, attack on web applications and stealing potential business and customer information to defacing your website, cyber attacks can severely attack retail business."

Pradeep Katyal

Keywords: cyber security, attacks, threats, e-commerce transactions, safeguards

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

**Manipulation of Consumer Behaviour- A Study on the Impact of Persuasive
Communication on the Young and Adult Consumers of Navi Mumbai**

Dr. Fatima S. Shaikh¹, Divyanshu Singh², Ayaskant Parija³

Abstract: Consumer behavior is a unique social behaviour that depicts how consumers choose, purchase utilize and dispose ideas, goods and services to satisfy their major and minor needs and wants. It is the action in the market place that has some underlying motives: sometimes common and at times different from other consumers. Consumer behaviour can be influenced and transformed through written and spoken communication combined with a certain structured techniques and skills. Persuasive communication has the capacity to alter attitude and response of the consumer in favour of purchasing the product. It has the power to manipulate the buyers' entire perspective and behaviour in the direction of choosing and sticking to or abandoning a product. Persuasive communication is a strategy that involves grabbing consumers' attention, generating interest in them, creating a desire and encouraging an action in them. In the present paper, communication through advertisement is considered to be a powerful media of manipulating the decisions of potential consumers in moving into action towards buying a product. This work proposes how there is an attitudinal and behavioural changes that takes place due to persuasive aspects of communication. Persuasion not only makes potential consumers go for the product but it also helps them stay consistently loyal towards the product they are buying. There are lots of existing researches done on the impact of persuasive communication in altering consumer behaviour. This work carries forward the same theme a little further emphasizing the role of persuasion in manipulating consumer behaviour a little differently focusing on the young and adult consumers of Navi Mumbai.

Keywords: consumer, manipulation, persuasive, behaviour, communication, technique, market, product

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

A comprehensive study of Public Grievance on Potholes in Navi Mumbai

Dr. Geeta Kohade¹, Deepak Gaikwad², Swapnil Patil³

Abstract

In India, Society is facing many problems while travelling. Potholes on road have a negative effect on the economy, it causes traffic congestion and it costs some precious lives. Hence, it is important to find out public grievance on Potholes. The Title of this research paper is “**A comprehensive study of Public Grievance on Potholes in Navi Mumbai**”. The objectives of this study were to know public grievances on potholes in Navi Mumbai; to know the maximum number of potholes in different areas; to know about different actions taken; and to suggest some solution on such problems. The Hypothesis was regarding association between two factors that are accidental cases and potholes on road. Primary data have been collected using the structured questionnaire with personal interviews with the public and through personal observations to roads on different areas. Secondary data were collected from various newspapers, magazines, text books and related websites. Simple random sample has been taken as 100 people. The present study is descriptive in nature. The collected data were analysed by using Ms. Office and presented data or information through graphical presentation. This study will help to know different kinds of Public grievance on potholes and expected actions taken by government.

Keywords: public grievance, potholes, societal issues

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730- IMPACT FACTOR-5.5 (www.sjifactor.com)

Awareness about Ayushman Bharat-National Health Protection mission among vulnerable of Kharghar and Kalamboli

Himani Aagarwal¹, Akansha Mishra², MihirWalanj³

Abstract

In the busy and hectic schedule of human life is difficult to have healthy lifestyle. Therefore, to keep an eye and precaution for a healthy life it is necessary one should have the awareness of health protection programmes. The title of this research paper is "Awareness about Ayushman Bharat - National Health Protection Mission among the vulnerable of Kharghar and Kalamboli". Primary Data is collected by the people of certain area (Kharghar and Kalamboli) through structured questionnaire and personal interview. Secondary Data is also used through various sources (internet, papers). This research survey will base on the following assumptions: people if aware and registered get benefit up-to Rs 5, 00,000 or they do not have proper knowledge about the mission.

Keywords: Ayushman Bharat, lifestyle, Health Protection Mission

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Product Preference and Determinants of Consumer Satisfaction in E-Retailing

Dr. Hina Khan¹, Sandipa Chatterjee²

Abstract

The e-retailing business has attracted large number of consumers in the Indian market. Consumers have adapted to this new method of buying several category of products. It's become a usual practice for consumers to look for any desired products on online shopping sites. The current study aimed to find out categories of products that consumer prefers to buy the most through e-retailing. The aim was also to find out whether the determinants of e-retailing lead to customer satisfaction. The selected determinant of e-retailing to bring about customer satisfaction were costs, good and convenient return policy, discounts, timely delivery, delivery of correct product, receiving goods in intact condition and adequate packaging.

Keywords: Product preference, determinants, consumer satisfaction, E-retailing

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Impact of Economic Liberalisation on Agricultural Credit: An Analysis of Regional Rural Banks in India

Dr. Jagadeesh S Hanamashetti

Abstract

The present paper is devoted to analyse impact of economic liberalisation on agricultural credit and role of Regional Rural Banks (RRBs). Performance of RRBs during the period from 1980-81 to 2009-10 in India is analysed in present paper. Efforts are also made to present comparative analysis of performance of RRBs at national level during (i) pre-economic liberalisation (1980-81 to 1990-91) and (ii) post-economic liberalization era (1991-92 to 2009-10) in the present paper.

Keywords: impact, liberalisation, banks, performance, economic

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730- IMPACT FACTOR-5.5 (www.sjifactor.com)

Impact of GST on Restaurants Business in Kalamboli

Kavita V. Rao Dangeti¹, Shukla Sarita Siddhnath²

Abstract

The economy of the country depends on the revenue from the taxes, more taxes, and increase in revenue. India is bearing a burden of direct and indirect taxes, since from a long time where the central and state government share these taxes among themselves. It is not only a burden on businessman but also on customers. Many times they have to pay double taxes knowing and unknowing. GST was introduced has a solution to this problem. GST is a common taxes to everyone businessman and customers. The central and state government will take their share under CGST and SGST respectively. The union territory will take under UGST. The restaurant also has a burden of taxes like VAT, Service tax and Service charges. These are extra burden to the customers, which has be solve by introducing GST. This research is to find out whether the introduction of GST in restaurant i.e. food business has benefited or no. The motive of GST to reduce the tax burden has really been achieved or no. The primary data in this research has been collected by giving questionnaire and the secondary data is collected by the research done in GST. The hypotheses are:

Ho: There is no effect of GST on restaurant business income.

H1: There is an increase in restaurant business income after GST.

Keywords: GST, owners of restaurant business and Indirect Taxes

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Impact of Digital Media on Consumer Spending Habits in Panvel Municipal Corporation

Lekha J. Varma¹, Vandana Mupparti²

Abstract

The trend of digital marketing is growing day-by-day with the concept of Internet Marketing and electronic gadgets like mobiles and smart phones. Success of marketing is solely achieved by digital marketing. Digital marketing includes Social Media marketing, E-mail marketing, Content Marketing, SMS Marketing, Video marketing, etc. It also includes internet marketing techniques and channels that provide digital Medias like e-books, MMS, games, etc. It provides the opportunity to compare, enjoy the right to choose and to order at any time (24*7) at any place.

The purpose of the study is to know the amount of money spend on online purchase by different age group of consumers. It also made efforts to know the influence of digital media in spending pattern and to know their satisfaction of consumers on online shopping. This research is based on survey method, as the questionnaire was distributed to gather data from the public for the research about the impact of digital media on consumer spending habits. Further primary research, secondary data was also collected for further findings from journals. The hypothesis was digital marketing has an impact on consumer spending habits and mainly the age group between 15-40 purchase online.

Keywords: Digital Marketing, Internet Marketing, Consumers spending habits, Consumer satisfaction

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

A Study on the Impact of LPG Policy on Indian Trade and Commerce

Manju R. Nair

Abstract

After independence, India faced a significant problem in developing the economy and for solving those issues. Government had to put several controls and regulations in each and every economic activity. But it created problems of stagnation, inflation, imbalances, etc. Considering the difficulties faced by the government, India took a historic step in 1991 to integrate Indian economy with the world economy through New Economic Policy (NEP). Its three components are **LIBERALISATION, PRIVATISATION AND GLOBALISATION**. NEP is also known as LPG Policy model. The NEP seeks to take effective steps to reduce fiscal deficit to ensure on era of relative price stability. It also reduces the area of operation of the public sector and thus opens up more fields of activity for the private sector. It encourages inflow of foreign capital by granting more concessions to foreign direct investment. The LPG policy used as stabilization measures which were used to correct the inherent drawbacks that has developed in Balance of Payments and control the inflation. This policy also introduced many economic reforms in many fields like agricultural, Industrial and Services etc. This study highlights the positive and negative impacts of LPG policy and the challenges faced by the Indian economy for adopting NEP policies in Indian Trade and Commerce.

Keywords: economic reforms, NEP, Liberalisation, Globalisation, Privatisation, impact of LPG

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Smart Phone and Young Generation

Milind Gautam Gurchal¹, Mahendra Vaviya², Ravi Gajora³

Abstract

Days are gone when mobile phones were the means of only communication. With arrival of smartphones in the 21st century, the smart phones are becoming inevitable part of human being. As we observed that in last one or two decades' smartphones are replacing the traditional means of doing work that is laptops, desktops, tablets etc. The technology is getting updated on day-to-day basis, so that the smartphones trajectory is also widening. Now smartphones are used for various purposes from gaming, social media, entertainment, etc. No one can deny the positive effects of mobile phones. Mobile phones have not only given us the power to talk wirelessly, but also provided us with much highly usable functionality like taking pictures and videos, listening to music, playing games, accessing the Internet and much more. Keeping the entertainment part in mind, all the mobile manufacturing companies have brought some powerful gadgets into the competitive market. All these companies are enjoying significant market share-some because of their user friendliness, the rest for their multimedia features as well as other functionalities. Whatever might be the reason, the current mobile market is a thriving one with enormous opportunities. This research focuses on the impact of mobile phones on young people's lives. The rapid diffusion of mobile phone technology offers exciting developmental potential, but concerns about possible negative impacts on poor people are growing. The research aims to provide a substantial evidence base to show how mobile phone use is impacting on young people aged 10-25years. Primary data has been collected on phone usage (frequency, ownership, purpose; by gender, age, household composition), and associated background material. Methods include questionnaire survey.

Keywords: smart phone, health impact, gender, data analysis, social media, employment

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

GST on fuel.....Will it control INFLATION in India?

Dr. V.S. Adigal¹, Jyoti Chand², Namita Sonar³

Abstract

In the Indian Tax structure heterogeneity is to be considered as one of the salient feature. As a result of heterogeneity in the structure as well as the rates of taxation in different states, it has resulted into the diversification of trade and manufacturing activities from one state to another state. The introduction of GST is to be considered as a milestone in the history of Indian Indirect Taxation system, which is intend to bring single taxation system throughout the country. This tax is imposed on goods and services as a value added tax.GST covered all goods and services but, the petroleum products namely petroleum crude, high speed diesel, natural gas and aviation turbine fuel have been kept out from the purview of GST. Even today also, petroleum products are charged as per the pre-GST tax structure. In the last few days, petroleum prices have reached to the peakiest point. Inflation normally leads to rise in general price level and fall in purchasing power of money. As the fuel has a direct linkage to the cost of production of various goods and services, the prices can be controlled if they are brought under the structure of GST subsequently the inflationary situation can be controlled to the acceptable level. The objective of this paper is to analyse the difference between the prices of Pre and Post GST tax structure on fuel and inflationary trends particularly in Indian economy. Based on the observation researcher made a small attempt to find out the alternative solutions and sketch a road map to control the situation.

Keywords: heterogeneity, taxation, manufacturing, products, inflation, structure

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

**A Study of Young Consumer Behaviour towards Buying Branded Mobile Phones in Navi
Mumbai**

Muskan Arun Singh¹, Devashree Kale²

Guide: Yogendra Dalvi

Abstract

A brand is in spirit, a guarantee to its customers of what they can hope from the product 'brand name' form a type of 'trademark'. Buying behaviour of today's youth is influenced by their desire to have what they want. Buying Behaviour is the sum total of a consumer's behaviour in the marketplace when purchasing a product or services. The objective of this study is to know the influence of branded mobile phones on youth's mind, to know the demand for branded mobile phones. Primary Data have been collected using the structured questionnaire with the help of online and offline process. Secondary Data is being collected from various magazines, paper books and related websites. Sample has been taken as 100 respondents. It is observed that the buying behaviour of the youth depends upon the brand price or brand name including other factors that shall be further discussed in this research work.

Keywords: perspective, buying behaviour, brand name, youth, purchasing, product

Published in Part I/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Relationship of Corporate Social Responsibility and Corporate Governance

N. A. Sakate

Abstract Corporate social responsibility (CSR) and corporate governance shows remarkable contribution in sustainable development of business organization. Corporate governance directly and indirectly controls business activities as well as social initiatives of business. In this research paper the concept of corporate social responsibility and corporate governance illustrated with showing theoretical correlation between the both concepts.

Keywords: CSR, Corporate governance, Social commitment

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Financial Markets' Participation and Literacy in India

Dr. Navnath Sopanrao Gaikwad

Abstract

The effects of education, financial literacy and cognitive ability on financial market participation are the highlights of this paper. Individuals face an increasingly difficult menu of financial product choices. The shift from defined benefit to defined contribution pension plans, and the growing importance of private retirement accounts, requires individuals to choose the amount they save, as well as the mix of assets in which they invest. Participation in financial markets is far from universal in India. It is necessary to use information regarding limited understanding of what factors cause participation. The relationship between education and savings is difficult to measure, because both are affected by many factors like motivation, ability, etc.. This paper documents an important causal relationship between education and financial market participation. A set of financial literacy education programs, mandated by the governments, did not have an effect on individual savings decisions.

Keywords: financial literacy, cognitive ability, financial market, participation

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Social Media and its Pros and Cons on Society

Nisha Nair

Abstract

Social media is the platform to discuss, share, the idea, opinions and issues of all over the world. Before understanding its impact on society we should first understand what do we mean by social media? It is a term used to describe interaction of groups where people share, produce their ideas, views, opinions, and various issues. This is being widely used between all age groups. Previously children used to grow playing with toys, comparatively present sop called I- Generation are surrounded by mobile device and social media network like WhatsApp, Instagram, Facebook, twitter etc. Social media has played an integral role in expansion of democratic space. It helped to reach more number of people for purpose of business, education and health. Also has been useful in reducing travelling coast, helps as reference. Social media has its tremendous positive effects on society, but its negative impact can't be avoided. Due to social media youth in the society are the one those who are adversely affected. Attention has been shifted from real world to virtual world, from visible friend to invisible friend. This paper highlights the pros and cons of social media among the people in society.

Keywords: Social media, pros, cons, impact

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730- IMPACT FACTOR-5.5 (www.sjifactor.com)

Cloud Based Smart Ration Card System Using RFID

Nisha Talekar¹, Mansi Thakur²

Guide: Pralhad Singh

Abstract

Ration card is an important document which provides information related to a consumer. The purpose of ration card is to provide ration to poor families as allocated by the government at low cost. The ration products include rice, wheat, sugar, kerosene, etc. It can also be used to apply for gas connection. In this paper, Radio Frequency Identification (RFID) tags are used to replace the current ration card. A unique RFID tag is allocated to every consumer; it will help in authentication of consumer information. The information of the consumer is stored in a database which is connected to Amazon Web Services (AWS). To achieve a more secure authentication, a One Time Password (OTP) is used. When a purchase request is initiated on the system, an OTP is received by the consumer on their registered mobile number. After consumer enters the received OTP, the system sends it to the database for authentication. If the OTP entered by the consumer is correct, the system accepts the request and then ration content is allocated to the consumer. After the allocation, the ration the system updates the database. The consumer will also receive an SMS regarding the ration purchase.

Keywords: RFID, SRC, AWS, OTP

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Non-Performing Assets of State Bank of India: An Analytical Study

Nitin R.Wadhvande

Abstract

Development of any country mostly depends on the development of the banking system in that country. Banking system of any country provides capital formation in the economy. Banking system has provided a great deal of help for the smooth functioning of the business entity. But there are some difficulties too, in the smooth functioning of the banking business of the country. One of the problems the banks are always facing is recovery of outstanding dues / loans. Generally bank never faces any problem while sanctioning loans to the masses but, recovery of such loans becomes a headache for the financial institutions. The present paper attempts to focus as to see the reasons and make suggestions for reducing non-performing assets of the State Bank of India, being the largest financial institution in India.

Keywords: Banking system, Banking business, and Non-performing assets (NPA)

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Crypto currencies: A Study on Rise of Unregulated Digital Currency

Parth S. Joshi

Abstract

In recent years crypto currencies such as Bitcoin have been subject to global discussions and may have risen up as formidable competition to existing payment mechanism. The blockchain technology has also been a subject of keen interest of researchers, IT experts and even to some extent of laymen too. In this backdrop the initial soaring prices of bitcoin generated speculative interest and in India also many people started blindly investing in these pseudo currencies. Various central banks of world democracies including RBI have been issuing cautions on such sudden surge in the investments of highly volatile digital currencies. Recently the great fall in the market prices of Bitcoin caused a panic in Indian as well as other financial markets all over the world. But at the same time world has seen rise of other cryptocurrencies such as Ripple, Ethereum, Litecoin, Zcash, Dash etc. The revolutionary blockchain technology has paved a way for a currency system which doesn't require intermediation to manage the exchange rates and enables decentralization and the transactions carried out in this way are highly secured. In these contexts this research paper aims to study the cryptocurrencies so as to enable a simpler understanding of the gradual rise of cryptocurrencies, blockchain technology, market volatility and capitalisation of some cryptocurrencies, central bank's role, and the future of this unconventional phenomenon.

Keywords: Cryptocurrency, Bitcoin, Blockchain Technology, Market Capitalization, Peer-to-Peer Network

**Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)**

Academic Research Ethics and Plagiarism

Pilgulwar Purushottam Balaji

Abstract

The goal of academic research is fostering the subject knowledge and contributes something to the subject. But now a day's some unethical practices has use in the academic research i.e. plagiarism and other unethical means that not compatible with this goal. Today's unethical research not only harmful for the academicians but also does not contribute anything to the subject knowledge of the researcher. Most of the scholars agree that plagiarism is a serious violation of publishing ethics. In recent days, the academic community has become really concerned about the fast growth of plagiarism. Although plagiarism is widespread, it isn't consistent with the principles of good academic research. In today's world some publisher are worried about the plagiarism and unethical in the academic research, publication, data manipulation by well known academicians. The prevalence rate of plagiarism has been reported in different academic research turns out to be different in various fields, educational levels and times. The goal of this study is to review the concepts related to plagiarism and unethical practices in the academic research, its factors and roots and methods of detecting it in order to improve the awareness of instructors and students of plagiarism.

Keywords: academic research, plagiarism, unethical practices, media

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

The Role of Social Media in Society

Pooja T. Teckchandani

Abstract

Social media has gained its popularity over the years in an immense way. The whole world has developed because of social media which has given the power to connect with one another. Ideas, views, opinions can be easily shared with the world. The trade has become very easy to do. A lot of time savings is done with the help of social media. But the present paper helps us to understand whether social media is really helping us or it is overpowering us.

Keywords: Social Media, world, ideas, opinions, trade

**Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)**

Innovations in Indian Banking System: Current Scenario

Prakash Kumar

Abstract

In this twenty-first century, every sector has great challenges i.e. customer satisfaction, and being a part of the society, banks also face these challenges. They are accepting challenges very nicely for the improvement of their working by providing innovative services to the customer so that they can get proper benefit in this sector. In the first quarter of this century, the Indian banking system is in the midst of a technological revolution and phase of innovations. Banks have realised that innovations alone could enable them to trim costs, achieve efficiency and survive in a highly competitive environment. Competition is compelling everyone to move ahead and faster. Now, the working in Indian banks has been changing and customers are sensing the wave of innovation. Indian banks are going through a vital transformation. Makeovers in banking products are vigorously transforming the face of banking. The focus is shifting from mass Banking to Class banking with introduction of value added and customized products. Banking sector has been changing rapidly. Now technology has made tremendous impact in banking. In Indian Banking scenario dreams become reality. No one can get banking services anytime and anywhere, wherever and whenever one wants. This paper studies the impact of innovative technology on customer satisfaction vis-à-vis public sector and private sector banks in India. It examines the services provided by banks, and observes that how innovative and new services they are giving to the society, and to know that how much these facilities or services are beneficial for the society and as well as banks.

Keywords: innovations, banks in India, technology, customer Service, ICT, satisfaction.

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Role of Media in Learning Language and Literature

Dr. Pramod T. Kharate

Abstract

In today's knowledge-driven society, technology enabled learning has proved a boon to the modern learners and pedagogues alike. Media has been playing a great role in making learning quite easy through the applications of the modern gadgets. Media or computer assisted language and literature learning has undergone a drastic change which has not only ensured learner autonomy but also has made learning a pleasure. It has also enriched modern classroom learning experiences and further enhanced the employability of the job seekers too. Technology has also helped develop communication competence of the students. Multi-media aids having appeal to the sense of learning and vision have increased the effectiveness of teaching in the present academic scenario. Effective utilization of technology enabled teaching can give good results and optimized learning process of the learners however; there are some drawbacks of it as well. The present paper aims at underlining the role and importance of the media assisted language and literature learning and also discusses its various shortcomings to be taken into account.

Keywords: Media, Technology-enabled learning, learnability, language and literature, process

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-
IMPACT FACTOR-5.5 (www.sjifactor.com)

Consumers Behaviour towards Online Food Delivery Services

Prashik Tayade¹, Khushbu Patel², Nimisha Ravariya³

Abstract

Technology has connected each other like never before, it has touched every aspect of life, making it easier, better and different. Technology helps us to “work smarter”, it provides us Services at our door step in just a click i.e. from getting electronics , clothing , accessories , groceries, to the food of our choice from our favourite restaurant. Consumers Behaviour is the study of how they select and use the product and services it also includes how they think about different alternatives, how consumers reason and select between different alternatives. This research paper aims to study “Consumer Behaviour towards Online Food Delivery Services in Navi Mumbai”. This research is focused on the study and analysis of data collected from all the respondents from different part of Navi Mumbai who are already using this services. The purpose is to find out 1.The most used online services, 2.why do they use online food services 3.how often they order food 4.how much they spend on it 5. What method they use of payment. This research is done in Navi Mumbai it shall not be applicable all over the India. There are many online food delivery service providers such as:- Zomato, Swiggy , Uber eats , Food Panda , etc.

Keywords: technology, work smarter, Consumers behaviour, research in Navi Mumbai not applicable all over India

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Study of Effectiveness of Digital Marketing in Rasayani

Purna R. Satav

Abstract

Digital marketing is the marketing of products or services using digital technologies, mainly the Internet, but it also includes the use of mobile phones, display advertising, and any other digital medium. Effective digital marketing helps businesses gain competitive ability and share in the marketplace. This paper scrutinizes the effectiveness of digital marketing in Rasayani area.

Keywords: Digital marketing, Digital Technologies

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

A Study of Innovative Teaching Methods in Educational Institutions with reference to Undergraduate Students in Panvel Region

Priti Yamdagni ¹, Amir Nawab Shabana Khan ², Sharda Gangadhar Radha Kapal ³

Abstract

Education is the process which facilitates learning or the acquisition of knowledge, skills, self-discipline, value, beliefs and habits. The purpose of education is not just making a student literate but adds rational thinking, knowledgeably and self-sufficiency. Basically, teaching must include major components like skills, information, knowledge, ideas and creativeness and so on. Ultimately, so a teacher tries their best to impart the knowledge as the way they understood it so, any communication method that serve this kind of purpose without destroying the objective would be considered as innovative methods of teaching. The purpose of this study is to highlight what innovative teaching learning practices are carried for imparting the knowledge of the undergraduate students in various fields or activities. The data of undergraduate students on innovative methods of teaching has been collected through primary and secondary data.

Through this study it has been observed that innovative teaching methods helps to understand the teaching in a more easy and interesting way. It is concluded that innovative teaching methods are strength to the education institutions

Keywords: Innovative teaching methods, educational systems, undergraduate students, learning

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Start-up Vision and Innovation

Dr. Priyanka

Abstract

A start-up is an emerged business venture by launching of a new product or might be modifications done to old products or services. It means new business for solving market problems with unique ideas not yet tackle by big companies. Start-ups are highly innovative and the main aim to make new things which are revolutionary. The finance is not the ultimate agenda and has a very idealistic motive in most situations. Although it faces high uncertainty of existence and do have high rates of failures, some of them go on to be successful companies have the potential to become large and influential. India is becoming a start-up hub for the whole world. Opportunities for growth are enormous. The challenge for any start-up is to transform itself with newest technology. This paper presents current status and future prospects of start-ups in India. Furthermost this study is also examining issues and challenges of start-ups. The study is also focusing on the initiatives taken by government of India to flourish start-up companies. The study concludes that start-up ecosystem in India in terms of raising capital and expansion has limited to few metro cities, but the positive assumptions of the investors and support from legislature will make the start-up ecosystem of India achieve new heights in the near future.

Keywords: Start-up, potential, growth, initiatives, expansion, challenges

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

**Impact of Online Advertising on Millennial Regarding Purchase Decision in Navi
Mumbai**

Rajashree. Y. Bhorkade¹, Sejal Hemant Chaturvedi², Rasika Ganesh Bhat³

Abstract

Online advertising is internet advertising where business uses internet technologies to deliver promotional advertisements to consumer. Nowadays every brand or companies use online advertising by providing different offers to promote their products. Online advertising has become the most effective tool to promote the business activities on a large scale. The title of this paper is "Impact of online advertising on millennial regarding purchase decision with special reference to Navi Mumbai." Primary data has been collected by using a structured questionnaire with the help of Google form. Secondary data has been collected through various websites. Simple random samples have been taken as 30 -50 respondents. The objective of the study is to know about the preference of the customers towards online media for purchasing electronic products in Navi Mumbai and also to know the reasons for their choice. The hypothesis is H0 : Personal factors of customers are not associated with purchasing decision of electronic product. H1: Personal factors of customers are associated with purchasing decision of electronic products.

Keywords: Online advertising, millennial, purchasing decision of electronic products

**Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)**

Role of German Language in the Economic development of India

Rajiv Khombare¹, Rajdeep Singh²

Abstracts

In the era of Modernization, it is very useful for the people in our Country to learn the languages of their neighbouring countries for the reasons of economic development of their own country as well as for themselves. Learning languages of neighbouring countries by the people of one nation can promote Globalization, through which more people can do trade beyond the boundaries. The technology and commodities could be imported and exported. Primary data have been collected using the structural questionnaire that was circulated to many students, teachers and employees and through personal observation too. Secondary data was collected from various websites, papers and magazines. The objective of this study is to know the importance and need of learning German language for Indian students.

Keywords: Economic development, Technology, Commodity, Language

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Startup Plans for Young Entrepreneurs through Mudra Bank

Rashmi Sharma¹, Ankita Ballal²

Guide: Rishikesh S. Jawarkar

Abstract

The purpose of this study is to determine the awareness in young entrepreneurs related to loan schemes of MUDRA bank. This work describes how undergraduates can start their business after graduation. It shows how a graduate person can start his/her own business. This paper covers a special reference to MUDRA bank. MUDRA bank is a public sector financial institution. Every citizen of India who is pursuing a business in non forming sector is eligible to take loans up to 10 lakhs. Primary data has been collected and secondary data has been referred from research articles, journals and other website contents. This survey has been carried on undergraduates students belonging to Third Year. The survey is done in kamothe region. The research is going to help those people who are planning to start their businesses after graduation. This paper is an attempt to know how much people know about MUDRA bank.

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

An Analytical Study of Impact of Demonetization on General Public of Navi Mumbai.

Ridhima Thapa¹, Amanpreet Kaur²

Abstract

Demonetization is the most critical concept; it is when there is a change of national currency. The old unit of currency is replaced with new currency to combat various economic and social problems. On 8 November 2016 our prime minister Shri. Narendra Modi government brought a prominent reform, Demonetization to eliminate the black money from the economy. Our study will focus on impact of demonetization on general public with special reference to Navi Mumbai. The government of India confess the demonetization of all Rs 500 and Rs 1000 bank note on 8th November 2016. It announced the new issue of Rs 500 and Rs 2000 bank notes in exchange for the demonetised bank notes. The government said that the main objective of this was curbing black money which included illegal activities. The study will focus on the problem faced by the general public of Indian economy after demonetization. This study will help us to know about the positive and negative impact of demonetization on general public. From the analytical study we found that the general public suffered shortage of money which leads to mismanagement in the day to day activities. We also found out about the about the financial crisis which was faced by many sections of the society including the employed, unemployed and self employed. We found a remarkable change in the taxation policies followed by the people after demonetization.

Keywords: demonetization, general public, impact

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

**Analytical Study of Auto Rickshaw Drivers in Kamothe Region before and after
Development and its Negative Impact on their Livelihood**

Rishikesh Sanjay Jawarkar¹, Srushti S. Pawar², Nikita R. Jitekar³

Abstract

Auto rickshaw plays an important role in rural as well as in urban area. Auto rickshaw drivers face considerable criticism from the public. The auto rickshaws are one of the chief modes of transportation in many Asian countries and in India it is most important means of transport. Since there is heavy congestion on the roads of India, the small size and compact size vehicle is perfectly suited to navigate the roads. The main object of this research is to find out auto rickshaws driver's financial condition before and after development and its negative impact on their livelihood. It is possible at their end to provide fast and cheap transportation facility to people but in Kamothe region of Panvel, the case is different. After the development of this particular region, number of auto rickshaws has increased because of absence of any income source and illiteracy. This survey is conducted on auto rickshaw drivers, as they face many issues and challenges. The primary data has been collected using the structured questionnaire with personal interview. The hypothesis H_0 indicates that the financial condition of auto rickshaw drivers was good before and after development. H_1 shows that the financial condition of auto rickshaw driver was good before development and worsened drastically after development.

Keywords: Auto rickshaw, development, financial, challenges, urban, rural, transport

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

An Analytical Study of Impact of Demonetization on General Public of Kalamboli

Anand Sapkal¹, Adarsh Nikam², Tanmay Salvi³

Abstract

The contention placed for demonetisation is that the money that would be quenched would be "black money" and thus, ought to be legitimately quenched to set right the unreasonable motivating force structure in the Indian economy while the truths are not accessible to anyone, it would be irresponsible to contend this is the only possibility. In this way, it is basic to assess the short run and medium-term impacts that serves as a shock to the economy. Demonetization can be said as a Surgical Strike on Black Money, war and Terrorism, Fake Currency notes, Real Estate and so forth. This work shall discuss about the Indian business in a more extensive way highlighting the three classifications: Manufacturing, segment Service area and farming segment. Further, the effect of such a move would executive depending on the degree to which the government chooses to remonetise. This paper elucidates the impact of such a move on the availability of credit spending level of activity and government finances.

Keywords: demonetization, cashless transactions, credit, finances, segment, money, effect

Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Analyzing Branding Strategy of Toothpaste Product in Navi Mumbai city

Savitri Hemchandra Jha¹, Shreya Sunil Choughule², Pramila Dinkar Lambor³

Guide: Dr. Snehal Patil-Birje

Abstract

Toothpaste is used in the form of paste or gel with the help of toothbrush we maintain the aesthetics and health of teeth the toothpaste is used to maintain the mouth hygiene the main use of toothpaste is to removing dirt and plaque which is formed by eating food on your teeth. Its help to prevent teeth from the dental care and the gum disease toothpaste are useful. Ingredients in toothpaste are sodium bicarbonate i.e. baking soda also. Toothpaste is used for teeth whitening and fleshing mouth. Toothpaste brand are attract more in market according to the use of consumer. Nowadays toothpaste has the huge amount of demands in the marketing. Purchasing power of the toothpaste by consumers is identified and recommends with various brands that are using. Brands persuade by the innovative themes and executive features. The value of particular toothpaste is an important factor as customer point of view. Prices fluctuate as per the demand changes. As the technology updated new products are launched in the market, is a greater advantage to seller for their profitability. Competitions are raised more for the production factor. Consumer can switches their products with another brands because for the competition. Packaging of the toothpaste makes an attention to purchase the product, Design, Colorful print and themes etc.

Keywords: pricing strategy, brand positioning, customer satisfaction

**Published in Part II/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)**

Analysis of Optimization and Simulation for E-Grocery

Dr. Shikha Gaur¹, Khan Shagufta²

Abstract

In this paper, an analytical study is presented on the optimization and Simulation techniques on E-grocery. More precisely we introduce analysis that estimate the optimized application of E-grocery in Raigad areas. Moreover, an appraisal of scenarios is proposed in order to study how these delivery services impact on the overall grocery distribution. We introduce more realistic scenarios in order to find a suitable combination of delivery strategies. All the scenarios are simulated using the analysed framework, and the main feasibility issues related to E-grocery distribution channel are discussed. The best realistic combination promotes the joint usage of home deliveries and proximity reception points and allows a reduction of the road occupancy rates in Raigad areas.

Keywords: E-grocery, shopping trips, optimization, simulation, feasibility

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Overview of Artificial Intelligence Technology in Robotics and Medical Field

Shrushti Gunjal¹, Mehul Jadhav², Prakash Bhadane³

Abstract

Artificial Intelligence has the wide application in different types of fields. Scientists and researchers all over the world are very excited about advancements in innovation that have arisen from an innate desire to create newer and better technologies that facilitate mankind to extend beyond their own physical calibre. Today's most prominent field of AI is robotics and medical field for making different types of appliances. The promise of AI concept has always been on the horizon from realistic science to the imagination in movies and literature. AI largely enables the capacity to store and process huge amounts of data in an intelligent manner, and more specifically translate that information into functional tools. In this field, vast research is going on. This paper gives an overview of AI, its uses in Robotics and medical field. It also provides information about its future uses.

Keywords: wide application, physical calibre, imagination, realistic science

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Influence of Social Media in Indian Politics

Sindhu Ramani

Abstract

Social Media is a collection of online communication channels which helps in communication interaction, sharing of contents and collaboration. Social media tools exponentially affect society in different ways. Social media sites have transcended any other media for news dissemination and transmission and have been a threat to the traditional media. Just like the popularity of newspapers got a decline after the popularisation of television, social media is slowly having its impact on both. The role of media in opinion formation which was proved by the prominent theories are now applicable for social media too. The opinions can be political, social, economic, religious etc. Especially the youth who are considered as the digital natives are the main beneficiaries. It determines the opinion formation of a large section of people through the incessant messages it spreads. It sometimes regulates the country's future by influencing the voters' opinion. The immense power of it can crown and dethrone governments. India is having a large number of young voters and it is a country having a huge population and an exorbitant volume of social media users. It can be sometimes detrimental to the country itself owing to the extreme influence it exerts through bad propaganda which attracts the youth to terrorist activities. It also makes a generation which is highly informative but deprived of social skills. The ultimate result of which is Slacktivism than activism. However, this paper focusses the social media influence on politics of India.

Keywords: Social Media, politics, news dissemination, opinion formation

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

SWOT Analysis of E-wallet and its Impact on Young Mind

Dr.Snehal Patil- Birje¹, Anay Shukla²

Abstract

E wallets are the electronic Wallet which helps to do the transaction with another person with the help of Internet Facility. An e-wallet refers to an automated device or online facility that allows an individual to make Electronic transactions. It includes purchasing items from Internet with a computer or using a smartphone to purchase something at a store. An individual's bank account can also be linked to the digital wallet. In this Research we are going to do SWOT analysis and impact of e-wallet on young Mind along with that we will compare e-wallet with the physical wallet and also going to find out impact on young minds. E-wallet is a sort of pre-paid account wherein a person can keep her cash for any future on line transaction with the help of an e-wallet, you possibly can make bills for groceries, on line purchases, and flight tickets, among others. E-wallets have in particular components, software program and information. In this project we are going to do Research on the SWOT (Strength, Weakness, Opportunity and Threats) of E-wallet and its Impact on the Young minds. For this we have selected a particular region i.e. Navi Mumbai and particular age group for research i.e. Youth or college going students this research is based on certain objectives that are:

- 1) SWOT Analysis of e-wallet
- 2) Find out impact of e-wallet on young mind
- 3) Comparison with physical and e-wallet

Basically, an E-wallet i.e. electronic wallet is any device or software which allows a user to store manipulate and pay with various types of payment instrument e.g. Paytm, phone pay, citrus etc.

Keywords: E-wallet payment, SWOT Analysis, Physical Wallet

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

A Study on the Consumer Buying Behaviour for Ayurvedic FMCG Products in Mumbai
Subhashini Naikar¹, Madhavi Nighoskar²

Abstract

India's natural products segment comprised of 41 percent of the personal care products market in 2017, contributing to US\$2.5 billion worth of Revenue; Tier 2 and 3 cities grew the fastest at nine percent followed by eight percent growth in value in major metro cities. Patanjali has around 30 products in its pipeline including a health drink, energy bar, cow milk powder, digestive biscuits, anti-ageing cream and moisturizing cream. In addition to this, they will also look to aggressively market their products through their e-commerce website, which has not been adopted by major FMCG giants. In recent time Dabur a 133-year-old Indian Ayurveda company is tapping Amazon to reach even more customers around the world due to the emergence of Patanjali. Colgate-Palmolive India has reported its worst sales growth in the last 44 quarters. Hindustan Unilever has also seen its revenue expand at a weak pace since the last six years. This trend is likely to continue in the future and estimates indicate that by 2020, FMCG giant can lose 3%-8% of their market share to Patanjali. In the toothpaste market, Colgate still remains the market leader but its market share has declined over the last two years. Ramdev led Patanjali has tied up with Future Group to increase the penetration of its products and this venture results in intense competition between the two companies. While Patanjali way into the FMCG segment, other FMCG companies have not remained silent during the process. HUL has restructured its herbal brand "Ayush" by launching it online. Colgate has also responded back to Patanjali's entry with its aggressive marketing of the company's active salt neem toothpaste. Himalaya has launched its new range of wellness products which aim to provide the end consumers with the therapeutic solutions.

Keyword: Ayurvedic FMCG products , consumer buying behaviour

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

An Analytical Study of Financial Literacy among Undergraduate Students in Kalamboli

Suvidha Surve¹, Deepak Jaiswal²

Abstract

Financial literacy has become most buzzing word in developing countries. Yes, it should be, because recently in many developing countries financial reforms took place in large scale. All countries are trying to develop their financial system to achieve the goal of economic development through financial inclusion but success of this financial inclusion depends on financial literacy among the people. There is direct relationship between financial literacy and financial inclusion. In a broader perspective, financial literacy can be stated as "understanding of economics and how economic conditions and circumstances affect household decisions" (Worthington, 2006) and these decisions directly and indirectly affect the financial system. People of the country must have knowledge of different financial concepts so they can understand implications of various changes in different economic policies and they can take proper financial decisions. A sample of 200 students from two commerce degree colleges of the Kalamboli area was studied to understand the financial literacy among commerce undergraduate students. The objectives of this study were to know the level of financial literacy among undergraduate students and provide some suggestions for the same.

Keywords: financial literacy, financial inclusion, financial system, economic development

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

**An Analytical Study on Internet of Things (IOT) in Educational Institutions of
Kalamboli**

Swapnali Kadge¹, Swapnali Nalawade², Prajakta Galave³

Abstract

The world is moving forward at a fast pace and the credit goes to ever growing technology. One such a concept is IOT (Internet of Things). The IOT is connecting various non-living objects through the internet and enable them share information with their community network to automate processors for human and make the lives easier. However, in most of the countries internet access is available to people on system and their mobile devices. This makes the transferring of information much easier and less costly through the Internet. IOT application is widely used in Healthcare, energy, industrial automation etc. The paper presents the impact of application of IOT higher education system in Kalamboli.

Keywords: IOT applications, healthcare, energy, industrial automation

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Data Mining

Tejaswini S. Parab

Abstract

The development of technology and business has generated large amount of databases and huge data in various areas. Nowadays, companies also agree that data is important asset to organization and given rise to approach to store and manipulate this precious data for further decision making. Data mining is the process of extraction of useful information and patterns from large amount of data; it is also called as knowledge extraction. It is a powerful new technology with great potential to help companies focus on the most important information in their data warehouses. In data mining different algorithms and techniques like Neural Networks, Association Rules, Decision Trees, Classifications, Clustering, Artificial intelligence etc are used for extraction of knowledge from database. This paper focused on scope of data mining and few data mining techniques, algorithms for organizations to improve their business.

Keywords: development, database, manipulate, knowledge, potential, techniques

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Impact of Skills on Human Development in Higher Education and Vocational Courses

Triveni Patil¹, Dr. Snehal Patil²

Abstract

Human Development is about the real freedom. Career possibilities with a Human Development are wide-ranging. In human service, there are many options of business, and educational settings. The Human Development depends upon the capabilities. Capabilities means what people can do, what they can become viz. access to knowledge, a decent standard of living. Other capabilities include ability to participate in various activities, to have control over one's living environment, to enjoy freedom from violence, and to have societal respect. Our capabilities are expanded by our efforts. The capability approach is normative framework. The core factor of the capability approach is how people actually undertake the opportunities that they desire and their freedom of whom they would like to be. One such formal freedom is an area of opportunity to provide skills. KLE Society's Science and Commerce College, Navi Mumbai provides an opportunity to develop learners skills such as Technical Skills, Extra-curricular activities, Social service, Communication Skills, Industry Exposure, Professional Skills, Thinking Skills, Writing Skills, Research Skills, and Personal Skills etc. Primary data was collected from learners and analysis done on the basis of collected data. The learners are satisfied with the skills provided by the college and they have achieved some credentials and hands-on experience. They have started to focus on the whole life span. Skill development taught learners the most up-to-date information.

Keywords: Human Development, Skill Development, Higher Education, Vocational Courses

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.: 40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Application of Artificial Intelligence in Business

Trupti Sandeep Thorat

Abstract

In our daily routine life we use the GPS navigation and travel, smart home devices, smart cars, smart phones it means there is artificial intelligence. AI starts to integrate even into the various activities of business. It contributes to the potentiality of various areas of business such as customer service, finance, sales and marketing, administration and technical processes in various sectors. No doubt, over the next few years, digital efforts will not be segregated from companies. But the implementation of technologies such as AI at all levels or in all processes of companies will be a reality to boost their competitiveness. It is important to think about that it has not arrived to replace human tasks, but to complement them and allocate people to develop their maximum potential and creativity. Introduction of new technologies is a tool for minimizing risks, the traceability of electronic actions, and safety and security measures. The article presents the comparison of human intelligence with artificial intelligence technology and how artificial intelligence can improve efficiency of people, help create jobs, and begin to develop our society. To the ultimate future of AI technology, if we will continuously applied in business.

Keywords: artificial intelligence, human intelligence, role of artificial intelligence

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

An Analytical study of Employee absenteeism in unaided Educational Institute in Panvel region

Trushant Wadkar¹, Anay Shukla²

Abstract

Absenteeism is the practice or the habit of being an absentee and an absentee is one who habitually stays away. A study on Employee absenteeism is intended to know the problems of employees. Absenteeism is a form of withdrawal behavior apart from turnover. This study aims to identify working condition, leaves granted, discipline or facilities provided by unaided educational institution to their employee. This study will be beneficial to unaided educational institution to decrease their employee's turnover as absenteeism is one of the obstacles to productivity and competitiveness. It contributes towards employee's performance improvement and turnover. Employee's absenteeism is a worldwide phenomenon which is an important subject at national level. The information needed for the research has been gathered from primary as well as secondary data. The paper consists of objectives, findings, limitations, research methodology, suggestions and conclusions.

Keywords: absenteeism, employee's turnover, educational institutions

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Indirect Tax Burden on Middle Class People with Respect to Navi Mumbai

Yogendra Dalvi¹, Gauravi Khedekar², Sanjana Likhawar³

Abstract

As we all know most of the revenue of the government is generated by the tax paid by the public. Tax is mandatory financial charge. Tax is divided into two parts i.e. Direct and Indirect tax. Direct tax is the tax which is paid directly by the individual and burden of which is not transferred. Indirect tax is a tax which is levied on goods and services and the burden of it is passed to final consumer. Our study aims at estimating the burden of indirect tax on middle class income group. Our study considers the middle class group whose income range from Rs 2 lakhs-Rs6 lakhs. Middle class suffers from the tax prices of product and thus purchasing power shrinks. Indirect tax has a major reform on 1st JULY, 2017 that all other indirect tax were abolished from most of the product and replaced by GST. One thing that has become the talking point is the mechanism of Input Tax Credit (ITC) under GST. ITC means at the time of paying tax on sale, buyer can reduce the tax they have already paid on purchase. ITC is availed only when the consumption of goods and services is for commercial purpose and not for personal use, due to this reason the burden of it is borne by final consumer. The primary data is collected through questionnaire and the secondary data is collected from newspaper and related websites. If the tax burden will be reduced then the standard of living will be increased.

Keywords: Indirect tax, tax burden, middle class people, mechanism, product, services, purchase

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

A Study on Effects of Demonetisation

Nisha Rajendrakumar Chauhan

Guide: Rishikesh Jawarkar

Abstract

People faced various problems due to demonetization. The people who had various occasions majorly had problem due to this step taken by government. People were cashless due to which any kind of expenses was unable to do. There were people who were standing in queue and couldn't go for their jobs. The people in all parts of the country faced various problems which was not countable. The ATMs were out of cash due to which they got frustrated and started showing their anger on the banks and their ATMs. It was an unplanned step taken by the government which was like a surprise for the general public and they didn't print sufficient notes before taking the step which created negative impact of this step towards the public.

Keywords: Demonetization, expenses, effects, sufficient

Published in Part III/Peer Reviewed Refereed and UGC Listed Journal NO.:
40776/VOLUME-VIII, ISSUE-I-JANUARY-MARCH-2019/AJANTA- ISSN 2277-
5730-IMPACT FACTOR-5.5 (www.sjifactor.com)

Visitors' Remarks

Keynote Speaker

"There's a discernible sense of positivity in the campus. Dr. Maurya and his team are doing a fabulous job. The National Conference is a major landmark in the history of this college. The infrastructure of this college and the dedicated commitment of the faculty members is very admirable. KLE College, Kalamboli has a great future. Would love to come back"

**Dr. Uma Shankar
Pandey**

IAMCR Ambassador,

Associate Prof. & Head,

Faculty of Journalism & Mass Communication,

Surendranath College, Kolkatta

Advisory Board Member

"Very informative and educative...Enjoyed the intellectual discourse"

Dr. Allan D'Souza,

Vice-Principal, G. N. Khalsa College,

Matunga, Mumbai

Panel Discussion Members

"The conference was well and meaningfully organized. The academic ambience could be easily felt and sensed. I congratulate the principal, seminar coordinators and the entire faculty. The physical and mental infrastructure of this college is also noteworthy. The students' active involvement made it much more positive. Keep it up the good work. Will be happy to associate with this institute academically"

Dr. S. R. Keshava,

Professor of Economics,

Bengaluru University, Bengaluru

Advisory Board Member

"Excellent arrangements right from welcome, organization, time management, resource persons from diverse universities. Very apt choice of topic for the conference. Arrangement of delicious lunch. It requires lot of zeal, enthusiasm, patience and willingness to work and can

be seen in each and every friendly staff and students. Excellent infrastructure is icing on the cake...All the very best"

Dr. Kishori Jagdish Bhagat

Member, BOS, Faculty of Commerce,
University of Mumbai

Advisory Board Member

"Awesome moment spent in the college with faculties and students. The team working for this conference with the support and guidance of Management, Principal and everyone has provided excellent opportunities and facilities for expression and interchange of ideas. Facilities and infrastructure are all so awesome- a place for new mind and new thoughts. It is a platform for innovation. We are privileged to be part of this conference and are happy that we got opportunity to interact with beautiful people. Thank you and all the best"

Prof. Rani D'Souza,

Course Coordinator, BMM,
Don Bosco College, Kurla

Advisory Board Member

"Excellent young team working with full zeal for the betterment of the institution"

CMA. Dr. Kinnarry Thakkar,

Prof. & Head, Faculty of Commerce,
University of Mumbai

A Report on a One Day Interdisciplinary National Conference held at KLE College of Science & Commerce, Kalamboli

A one day Interdisciplinary National Conference entitled “**Fostering of Innovation in Commerce, Technology & Media**” was organised on Saturday, 16th March 2019 at KLE College of Science & Commerce, Kalamboli. It was a blessed and privileged moment for the institution to organise its First National Conference. This Interdisciplinary National Conference was organised by the Department of Commerce in collaboration with Departments of Accountancy, Economics, Media, English, Mathematics and IT. The conference aimed at bringing together innovative academicians, researchers and industry experts in the field of Commerce, Technology and Media for a constructive discussion on theoretical concepts and practical ideas to promote an innovation. The National Conference comprised of Paper presentation, Panel discussion and interactive dialogues.

The college especially invited Shri. Ravinder Kumar Thapa, an Ex- Indian Army Captain as the Chief Guest for the Conference to pay tribute for his selfless love and supreme sacrifice towards our Nation. The National Conference was inaugurated by the Chief Guest, Shri. Ravinder Kumar Thapa, an Ex- Indian Army Captain and the Keynote Speaker Dr. Uma Shankar Pandey, Associate Professor and Head, Dept. of Journalism and Mass Communication, Surendranath College for Women, Kolkata. KLE Society, under the leadership of our dynamic and charismatic Chairman, Dr. Prabhakar Kore whose vision of providing education to all who have a desire to learn was being taken into consideration while initiating National Conference. This conference would definitely not have been possible without the support and initiative of Shri. Mahantesh M. Kavatagimath (MLC), Director, Board of Management, KLE Society, Belgavi and Governing Body Chairman, KLE College, Kalamboli. The Conference was encouraged and supported by the Director of KLE College, S. N. Shetti; the Principal and the Chairman of the National Conference Dr. Chandra B. Maurya.



Inauguration of the National Conference by the Chief Guest, Shri. Ravinder Kumar Thapa Retd. Captain- Indian Army.

Eminent Academicians from various colleges in Maharashtra and outside Maharashtra were the part of Advisory Board Committee and Chairpersons of Panel Discussion. The Advisory

Board Members were Dr. S. T. Gadade (Principal, RTC, Kharghar, Former Dean, Faculty of Commerce & Management, University of Mumbai), Dr. Ajay Bhamare (Dean, Faculty of Commerce, University of Mumbai), Dr. V. S. Adigal(Principal, Manjunatha College of Commerce, Dombivali), Dr. Allan D'souza (Vice-Principal, G. N. Khalsa College), Dr. Sunder Rajdeep (Chairman, BOS in Mass Media, University of Mumbai). Chairpersons of Panel Discussion were, Dr.Kishori Bhagat(Chairperson for Commerce), Member, BOS, Faculty of Commerce, University of Mumbai, Dr. S. R. Keshava (Chairperson for Economics), Professor of Economics, Bengaluru University, Bengaluru, CMA. Dr. Kinnarry Thakkar (Chairperson for Accountancy), Professor and Head, Faculty of Commerce, University of Mumbai and Prof. Rani D'souza (Chairperson for Media, Law & Technology), Course Coordinator, BMM, Don Bosco College, Kurla.

Principal, Dr. Chandra B. Maurya as the Chairman of National Conference, felicitated Chief Guest, Shri. Ravinder Kumar Thapa. He also felicitated the Keynote Speaker Dr. Uma Shankar Pandey as well as other dignitaries on the dais. Chief Guest, Shri. Ravinder Kumar Thapa, an Ex- Indian Army Captain, wished the conference to be successful and said that the innovative ideas, research, recommendations, suggestions should be used for better understanding and improving the future of India.



Principal Dr. Chandra B. Maurya felicitates the Chief Guest Retd. Captain Indian Army, Shri. Ravinder Kumar Thapa and the Keynote Speaker Dr. Uma Shankar Pandey

Principal Dr. Chandra B. Maurya also felicitated all the Chairpersons of Panel Discussion; Dr.Kishori Bhagat(Chairperson for Commerce), CMA. Dr. Kinnarry Thakkar (Chairperson for Accountancy), Dr. S. R. Keshava (Chairperson for Economics) and Prof. Rani D'souza (Chairperson for Media, Law and Technology) respectively.



Felicitation of Chairpersons of Panel Discussion

Delivering the Keynote address on the topic **“Media Innovation and Disruption”** Dr. Uma Shankar Pandey said that **‘Digital media is the future of India’**. India has the world’s second highest number of internet users after China. He also talked about the sustainability and drawbacks of digital media.



Dr. Uma Shankar Pandey while addressing the audience on the topic “Media Innovation and Disruption”

Continuing on the theme the panellists Dr. Kishori Bhagat, Dr. S. R.Keshva, CMA Dr. Kinnary Thakkar, Prof. Rani D’souza discussed on how emerging trends like internet of

things, artificial intelligence, e-commerce, cyber security and voice technology are reshaping the fields of Commerce, Accountancy, Economics, Media and IT. The session of panel discussion was informative, interactive and brain storming.



Chairpersons of Panel Discussion while discussing on Innovation in Commerce, Accountancy, Economics and Media

Conference invited the papers from Academicians, Students and Corporates across various states in India. More than 92 researchers from across different states of India participated in this conference by submitting their research papers. Researchers presented their research papers under the given themes of Commerce, Accountancy, Economics, and Media, Law & Technology. Theme-wise, all research papers were reviewed by the eminent academicians from various colleges.



Participants attending the Conference



Faculty participant and Students participant while presenting their research papers

Valedictory function was graced by the Chairman, Dr. V. S. Adigal, Principal, Manjunatha College of Commerce, Dombivali. Principal Dr. Chandra B. Maurya felicitated the Valedictory Chairman. He also felicitated the Advisory Board members; Dr. Allen D'souza, Vice- Principal, G. N. Khalsa and Dr. Pradeep Kamthekar, HOD- Accountancy, Poddar College, Member BOS Accountancy, University of Mumbai.



**Felicitations of the Valedictory
Chairman Dr. V. S. Adigal**



**Felicitations of the Advisory Board
Member Dr. Allen D'souza**

The Valedictory Chairman, in his speech, congratulated all researchers for participating in the conference and emphasised on the need of research attitude in education field. He appreciated the topic and outcome of the conference.



Valedictory Chairman Dr. V. S. Adigal while addressing the participants at the Conference

The participants of the Conference were awarded with the title of "Best Faculty Research Paper Presentation", "Best Student Research Paper Presentation" and "Outstanding Research paper". They were given a trophy and a certificate. Every single participant was given the Participation certificate. The award for the title "**Outstanding Research Paper**" was given to Dr. V. S. Adigal and Prof. Jyoti Chand , Namita Sonar (Economics), Dr. Snehal Birje-Patil and Anay Shukla (Commerce). The award for the "**Best Faculty Research Paper Presentation**" was given to Dr. Heena Khan (Commerce), Ridhima Thapa and Amirpreet Kaur (Economics), Mr. Parth Joshi (Accountancy), Prof. Tajaswini Parab (Media, Law and Technology) respectively. The award for the "**Best Student Research Paper Presentation**" was given to Mihir Walunj and Akanksha Mishra (Commerce), Ms. Nisha Choudhari (Economics), Ms. Sanjana Likhawar and Gaurvai Khedekar (Accountancy), Ms. Muskan Shaikh and Devashree Kale (Media, Law and Technology), respectively.



Felicitation of participants for the title “Outstanding Research Paper” at the hands of Dignitaries



Valedictory Chairman felicitates the participants for the title “Best Research Paper Presentation” (Commerce and Accountancy)



Valedictory Chairman Felicitates the participants for the title “Best Research Paper Presentation” (Economics and Media, Law and Technology)



Felicitations of Student Participants for the title “Best Student Research Paper Presentation” (Commerce, Accountancy and Media, Law and Technology)



All the winners with their Trophies and certificates

The organising committee members of this conference were the Principal Dr. Chandra B. Maurya as the Chairman, Dr. Snehal Patil-Birje (Convenor) and Dr. Fatima Shaikh (Co-Convenor). Committee members for the National Conference were; Dr. Shikha Gaur, Mr. Yogendra Dalvi, Mr. Milind Guruchal, Dr. Geeta Kohade, Mrs. Chhanam Patil, Mrs. Dipali Kadam, Mr. Trushant Wadkar and Mr. Eknath Pokharkar and Mrs. Anju Choubey for the Hospitality Committee.

The Conference created a lot of excitement in the research fraternity which was reflected in the form of research papers received from all over India. The institution's **First National Conference was a huge success**. The National Conference was concluded with a vote of thanks proposed by Dr. Fatima Shaikh followed by National Anthem.

- Business Intelligence
- Current trends in IT
- IOT- Internet of things
- Robotics & Artificial Intelligence
- Cyber security
- Augmented reality
- Public Relation
- WTO
- Crypto currency
- Opportunity in ICT
- Micro finance and SHG
- FDI
- FMCG
- Consumer behaviour
- Digital advertising
- Portfolio management
- Media Conversion
- Language and advertising

SUBMISSION GUIDELINES

- The abstract of paper/ full paper has to be typed in Times New Roman, font size 12 with 1.5 line spacing and 1" margin on all size.
- The abstract should not contain more than 250 words and whole paper should contain maximum 2500 words.
- The cover page of the manuscript must contain the title of paper, author's and co-author's name, mailing address and acknowledgement if any.
- The reference should be given at the end of the paper with full URL.
- The soft copy of the paper should be sent by email to nationalconferencek@k@gmail.com
- The authors would be wholly responsible for the plagiarism.

IMPORTANT DATES/ CALL FOR PAPERS

Abstract submission last date	25 th February 2019
Full paper submission last date	05 th March 2019
Notification of accepted paper	10 th March 2019
Session Date	16 th March 2019

REGISTRATION GUIDELINES

- Maximum two co-authors are allowed with the main author for each paper.
- Author and co-author should register and pay separately.
- Selected papers will be published in "AJANTA" - a peer reviewed referred and University Grants Commission listed journal with impact factor 5.5 (ISSN no.2277-5730).
- **For Registration, please contact :**
 - 1) Milind Gurchal - 8369073062
 - 2) Lekha J. Varma - 99200065979
- **For online registration:**
<http://www.klc Mumbai college.com/nationalconference>

REGISTRATION FEES

DELEGATES CATEGORY	RS.
Students	600/-
Faculty	1000/-
In Absentia	1500/-
Industrial delegates	2000/-

MODE OF PAYMENT

- The registration amount can be paid through cash/DD/online as given below:
- Online payment can be done through NEFT/RTGS (online payee should intimate transaction ID and mail a copy of it on the official email ID provided in the brochure) Account number : 913010032164305
- IFSC Code : UTIB0001965
- Branch : Kalambohi
- DD in favour of -
 "PRINCIPAL KLE SOCIETY'S COLLEGE OF SCIENCE AND COMMERCE"
- Cash can be paid at the time of registration, but not without prior intimation.

ACCOMMODATION

- For arrangements which can be done with prior intimation (one week) with additional charges, please contact:
 Mr.Yogendra Dalvi - 9819915777

KLE SOCIETY'S

COLLEGE OF SCIENCE & COMMERCE, KALAMBOLI

Plot No.29, Sector-1, Kalambohi, Navi Mumbai - 410 218,
 022-27428300 nationalconferencek@k@gmail.com

www.klc Mumbai college.com



KLE SOCIETY'S
COLLEGE OF SCIENCE & COMMERCE
KALAMBOLI

Commerce Department in Collaboration with
 Department of English, Maths, Accounts,
 Economics, Professionals and IT
ORGANIZES

A One Day Inter-Disciplinary
NATIONAL CONFERENCE
ON
"FOSTERING OF INNOVATION IN
COMMERCE, TECHNOLOGY AND MEDIA"

at KLE College, Kalambohi
ON

16th March 2019



ABOUT KLE SOCIETY

Karnataka Lingayat Education Society was established on 13th November 1916 by seven dedicated teachers called "Saptarshis" who were determined to serve and sacrifice their lives for the upliftment of the community through education which is one of the essential constituent of life. This vibrant 102 years' old KLE society led by Chairman, Dr. Prabhakar Kore has taken the institution to an unimaginable height of success during his tenure of over 3 decades. The student fraternity happens to be well over 1.5 lakhs, ably guided and supported by more than 15,000 care takers, are very much part and parcel of KLE PARIVAR. This society emphasizes on the sound mind and healthy body for spiritual enlightenment and social transformation. Despite of this gigantic achievement, KLE Society is never complacent with its present achievements.

ABOUT COLLEGE

KLE college of Science and Commerce, Kalamboli is one of the proud branches of KLE Society situated in Karnataka. The college has been emerging into a strong educational institution since its time of inception in 2013. It is committed to provide excellent educational service through the union of Truth, Love, Service and Sacrifice which are the ideals of the KLE Society. KLE College, Kalamboli comprises of graduation courses in Science and commerce as well as the professional courses like B.Sc.IT, BAF, BMM, BMS, BBL. The college always aspires towards providing quality education through its highly qualified and dedicated staff and various resources. 'TO BE A LEARNER FOREVER' is the vision to be achieved.

ABOUT CONFERENCE

The conference is organised by the Department of Commerce in association with Departments of Accountancy, Language, Economics and IT. It focuses on the present shift of happening all over the world as well as brings together different personalities of the society like academicians, consultants and research scholars to express their views and findings.

EXECUTIVE COMMITTEE

PATRONS

- 1) Dr. Prabhakar Kore *msc*
Chairman, KLE Society, Belagavi
- 2) Shri . Mahantesh M. Kavatajmath *msc*
Director, Board of Management, KLE Society, Belagavi
Governing Body, Chairman, KLE College, Kalamboli
- 3) Dr. S. N. Shetti
Director and Administrator, KLE College, Kalamboli

ADVISORY BOARD COMMITTEE

- 1) Dr. S. T. Gadade
Principal, KTC, Karghar, Former Dean, Commerce Dept., University of Mumbai
- 2) Dr. Ajay Bhamare
Dean, Commerce Dept, University of Mumbai
- 3) Dr. V. S. Adigal
Principal Marjjanatha College of Commerce, Dandewadi
- 4) Dr. Allan D'Souza
(Vice-Principal G.N. Khale College)
- 5) Dr. Sunder Rajdeop
(HOD - Dept. of Communication & Journalism University of Mumbai)
- 6) Dr. P.Kantekar
(HOD - Accountancy, Poddar College, BOS Accountancy)

ORGANISING COMMITTEE

- 1) **Chairperson** : Dr. Chandra B. Maurya - Principal
- 2) **Convener** : Dr. Snehal Patil Birje -9819064674
- 3) **Co-convener** : Dr. Fatima Shaikh -9699938319

MEMBERS

- 1) Dr. Shikha Gaur
- 2) Yogendra Dalvi
- 3) Milind Gurchal
- 4) Dr. Geeta Kohade
- 5) Channam Patil
- 6) Dipali Kadam
- 7) Trushant Wadkar
- 8) Eknath Pokharkar

STUDENT CO-ORDINATOR

- 1) Mst. Amir Khan
- 2) Ms. Gauravi Khedekar

OBJECTIVES OF CONFERENCE

"March towards inclusion"

The Conference seeks towards including the multidimensional aspects of Commerce, Technology, Media, Economics and Environment

TITLE OF THE CONFERENCE

A One Day Inter- Disciplinary National Conference on
"Fostering of Innovation in Commerce, Technology and Media"

SUB-THEMES OF CONFERENCE

- G.S.T. Reforms
- Financial Inclusion
- Islamic Banking
- Law and Finance
- Foreign Trade
- CSR ethics and Accountability
- Green marketing
- E-commerce
- HRM
- Liberalization, Privatization, Globalization
- Sectoral Development
- RBI Reforms
- SEBI
- Demonetisation
- Start ups –Skill India
- Emerging Challenges and growth and development
- ERP
- Social Media and Society
- Effects of digital media
- Free media and informal learning
- Data analytics
- Data mining



K. J. Somaiya
INSTITUTE OF
SCIENCE & COMMERCE
COLLEGE

K. J. Somaiya Institute of Science & Commerce (Pune)

K. J. Somaiya
INSTITUTE OF
SCIENCE & COMMERCE