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SYNTHESIS AND CHARACTERIZATION OF 4-(4'-METHOXY) BENZYLIDENE AMINO-5-PHENYL-3-MERCAPTO-1, 2, 4-TRIAZOLE AND ITS COMPLEXES WITH Cu(II), Mn(II)

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Abstract: 4-(4'-methoxy) benzylidene amino-5-phenyl-3-mercapto-1,2,4-triazole(PMBPMT) was synthesized by refluxing 4-amino -5-phenyl-3-mercapto-1,2,4-triazole with p-anisaldehyde in 1:1 molar ratio in acidified ethanol medium for 30-60mins. The crystals of PMTPBT were developed by slow evaporation diffusion method in ether and the structure was confirmed by IR, NMR, Mass and X-Ray Diffraction studies. The solid metal complexes of PMBPMT with metals Copper(II) and Manganese(II) were synthesized and characterized by various spectro-analytical techniques i.e. IR, TGA-DT, ICPMS and ESR. The formation of metal complexes in solution was studied by Irving –Rossoti technique.

KEYWORDS: 4-(4'-methoxy) benzylidene amino-5-phenyl-3-mercapto-1, 2, 4-triazole, X-Ray Diffraction, Metal complexes, Spectro-analytical techniques, Computational studies and H-bonding

INTRODUCTION:

A large number of 1H-1,2,4 triazole derivatives have been reported to possess activities such as fungicidal, herbicidal, anticonvulsant and plant growth regulators¹⁻³. The disubstituted 1,2,4- triazole derivatives were also reported to show antifungal, insecticidal and herbicidal properties which were similar to 1H-1,2,4-triazole derivatives⁴⁻⁶. The interest in these compounds further enhanced when it was shown that the 1,2,4-triazole nucleus has been incorporated into a wide variety of therapeutically interesting drugs including H1/H2 histamine receptor blockers, cholinesterase active agents, CNS stimulants, anti-anxiety agents, sedatives⁷, anti-convulsant^{8,9} and anti-inflammatory¹⁰ agents. They have also been used in the gravimetric estimations of silver, copper and gold¹¹. The 4-amino-3-mercapto-1,2,4-triazole which possessed activity as weed killer¹² is the starting material for the synthesis of a wide variety of heterocyclic derivatives which are of great importance in medicinal chemistry^{13,14}. The metal complexes of transition elements with heterocyclic ligands especially those containing nitrogen and sulphur have diverse application in various fields including biology. The antimicrobial¹⁵, antiviral¹⁶, antifungal¹⁷, anticonvulsant¹⁸, anti-carcinogenic and anti-herbicidal activities¹⁹ of thioamide ligands and their metal complexes are well known and have drawn attention recently. The sulphur and nitrogen donor chelating agents are also used as powerful pesticides²⁰. The transition metal complexes of substituted triazole derivatives find extensive application as chemical transducers for optical pH sensing²¹. Ashok Sen et al reported that two types of complexes of Co(II), Ni(II) and Cu(II) were formed with Schiff's bases derived from furfuraldehyde condensed with 4-amino-5-mercapto-triazole and 4-amino-5-mercapto-3-alkyl-s-triazole²². Keeping in view the applications of triazole metal complexes, in the present study, the synthesis and characterization of PMBPMT metal complexes in solution and solid state have been carried out.

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Articles

- | | |
|--|-----|
| Praveen Nayak, Preeti Patil
Corporate Social Responsibility through Women's Self-Help Groups | 1 |
| Sony Kumari, L.N.Bhagat
Demographic Factors in Determining Job Satisfaction: An Empirical Study | 25 |
| Ritu Saxena, Santosh Dhar
Determinants of Teacher Effectiveness: A Study of Professional Institutes | 42 |
| R. Anita, Fr. D. Sunder Reddy
Digital Leadership for Industry 4.0 Transformation: The Conceptual Framework | 55 |
| Apoorva Palkar, K.S. Hari
How to Succeed as Startups: A Study on Mumbai-Pune Region, Maharashtra, India | 62 |
| Mallika Srivastava, Semila Fernandes
Influence of Xenocentric Tendency on Brand Preference among Millennials | 82 |
| Abraham Mutluri, Upinder Dhar
Predictors and Consequences of Resilience: An In-depth Review | 98 |
| Tooba Modassir, Ramesh B
Women Director Representation in India: A Study | 114 |
| Anita Pareek, Sujata Mangaraj
Workplace Spirituality as Mantra for Engaged Employees | 131 |

Case Study 02

Cross Selling Insurance Products*

Background

The Indian Insurance sector is predominantly run by public sector player like LIC in the Life insurance segment. The private players were allowed post-reforms. Bima Shree, an insurance company had its operations in India for over twenty years. It achieved a large base of customers (15 million) spread across the country. It had the base of over 10,000 employees. The company was struggling to capture the market share like its other fellow competitors in private sector. The solution was in the practice of cross-selling. To identify the segment for cross-selling, the company decided to resort to data analytics with the help of machine learning. The company's market analytics team were given the task to come up with a segment where the need of existing product could be found and placed successfully. The team derived a strategy and a cluster to reach and cross-sell. The strategy proved successful and the company was able to achieve the desired level of reach through cross-selling.

Insurance Industry

By the end of 2020, the insurance industry of India included 57 insurance companies, 24 were in the life insurance business, while 33 were non-life insurers. Gross premium collected by life insurance companies in India increased from Rs 2.56 trillion (US\$ 39.7 billion) in FY12 to Rs 7.31 trillion (US\$ 94.7 billion) in FY20. The insurance industry in India is expected to reach US\$ 280 billion by the end of 2020. Life insurance industry in the country is expected to grow 12-15% annually over the next three to five years. Other stakeholders in the Indian Insurance market included agents (individual and corporate), brokers, surveyors and third-party administrators servicing health insurance claims. Demographic factors such as growing middle class, young insurable

** This case was developed by Biswajit Rath (Head, Analytics & CRM, Raymond Ltd, Mumbai), Veenapani (Professor & Director, Department of Business Management, S.N. Vanita Mahavidyalaya, Hyderabad) Dhara Jha (Asst. Professor, VMPIM, Ganpat University, Gujarat), Sridevi Tanuku (Associate Professor, Bhavan's Centre for Communication & Management, Bhubaneswar), B. Satapathy (Asst Professor (HoD), MBA Gandhi Institute of Technology, Bhubaneswar) during the 2nd Online Case Writing Workshop organized by the Association of Indian Management Schools (AIMS) from December 14-16, 2020.*

population, and growing awareness of the need for protection and retirement planning would support the growth of Indian life insurance.

Bima Shree Insurance

Bima Shree Insurance had its operations in India for over twenty years. It achieved a large base of customers (15 million) spread across the country. It had the base of over 10,000 employees. The after-tax profit was Rs.100 Crores in FY 2019-20, and it was one of the major players in the insurance sector. It witnessed around 15% growth in its premium. It offered health insurance, retirement, saving plans and claims handling services for individuals. It provided a wide range of insurance products which include participative, non- participative, ULIP and term policies. ICICI Prudential Life Insurance, SBI life, HDFC life, TATA AIA and Bajaj Allianz were its major competitors.

From the large database on income band, term band (duration of a policy), age band, annual premium, sum assured and number of policies, it was inferred that most of the customers preferred annual single premium payments. Majority of the customers belonged to the age group of 30-40 years and 40-50 years. Among premium bands, 50% of the customers paid less than Rs.20,000 and 14% paid in the range of Rs.30,000 to Rs.50,000. The ratio for gender of the customer was 72% and 28% for male and female, respectively. The product's categorical distribution was having non-participative policy as the highest followed by participative, ULIP and Term plans. The region wise market share had Jammu and Kashmir with 20% share followed by Uttar Pradesh with 14%, Punjab with 7%, Delhi with 6.5%, Tamilnadu with 6%, Karnataka with 5.5% and rest by other states. Till 2018, the company launched limited products across online and offline mode. The company had limited marketing budget and its major business was driven through intermediaries. The company had spent meagrely on digital mediums.

Issues and Challenges

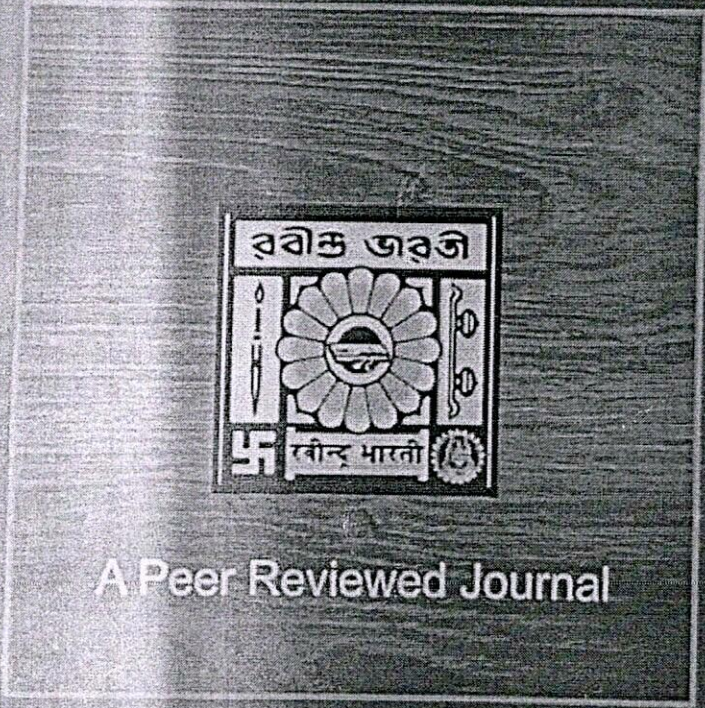
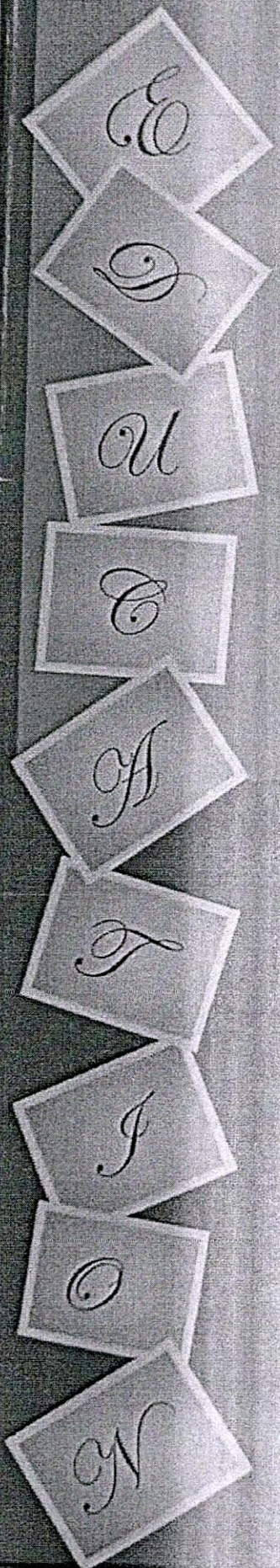
Many insurance companies had gone online for payment and other services. Bima Shree was lagging behind. It knew that the probability of selling an insurance product to a new prospect was 15-20%, and the probability of selling to the existing customer was 60-70%. The company already had a large base of customers; hence, as a growth strategy, it decided to increase its revenues through cross selling and upselling to its existing customers. Bima Shree had to implement an online platform. It wanted to increase its revenue by 18% and provide hyper-personalized products to its online and offline customers. The company wanted to convert offline customers to online.

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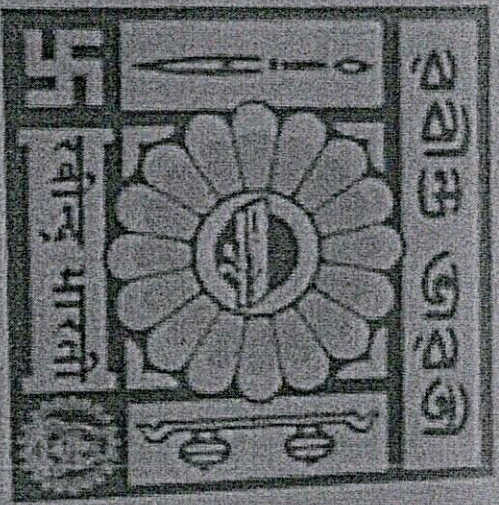
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18

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81

Sl. No.	Title	Page
1	UNSEEN ROLE OF ADVERTISING IN EMPOWERING WOMEN	
2	CRITICAL ANALYSIS OF POLICY GAPS IN THE INDIAN HEALTHCARE DELIVERY	
3	AN IMPACT OF COVID-19 SECOND WAVE ON INDIAN ECONOMY	
4	METHODS AND APPROACHES IN SELECTION OF TEXTS FOR ELITE AN OVERVIEW	
5	LONGING FOR NEW SPACE IN THE SELECT NOVEL OF MANJUKAPUR'S (STUDY)	
6	EXISTENTIAL AND EMOTIONAL ANXIETIES IN JODI PICCOLI'S CHANGE OF HEART	
7	ECOLOGICAL VISION IN AMITAV GHOSH'S HUNGRY TIDE	
8	THEORY CRITICAL PEDAGOGY IMPLEMENTING THROUGH ENGLISH TEACHING METHODS ON IRLAS TREE STUDENTS AROUND THE AGE OF 13-16 IN ANNAKATTI VILLAGE, MASINAGUDI, NILGIRIS DISTRICT OF TAMILNADU	
9	POST-ORIENTAL DISCOURSE IN ORHAN PAMUK'S THE WHITE CASTLE	
10	INVESTOR'S PERCEPTION TOWARDS MUTUAL FUND DOES GENDER MATTER?	
11	EXPERIENTIAL LEARNING PRACTICES AND THE SCIENTIFIC ATTITUDE OF PARTICULARLY VULNERABLE TRIBAL GROUP CHILDREN OF KERALA	
12	INFLUENCE OF CONTEXTUAL FACTORS ON THE ENTREPRENEURIAL INTENTIONS: LITERATURE REVIEW IN CONTEXT OF UNIVERSITY STUDENT	
13	MARRIAGE AS DIASPORA FOR A WOMAN: A CRITICAL STUDY OF JHUMPA LAHIRI'S THE NAMESAKE	
14	IMAGES OF WOMEN IN ANITA DESAI'S CLEAR LIGHT OF DAY: AN ANALYTICAL STUDY	
15	DECODING HEGEMONY IN ARYND ADIGA NOVEL "THE WHITE TIGER"	

56

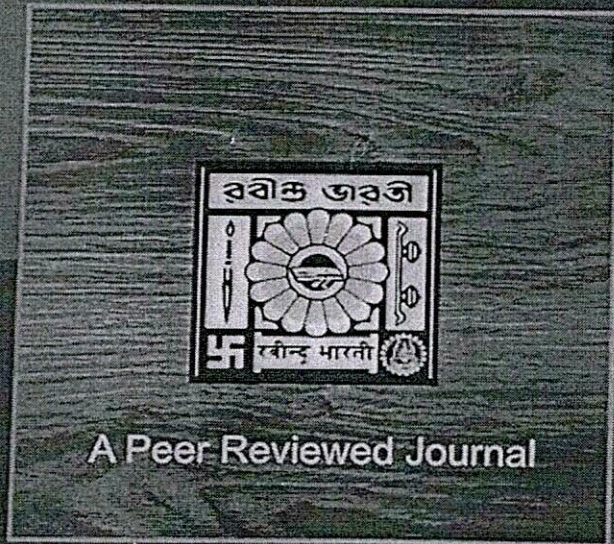
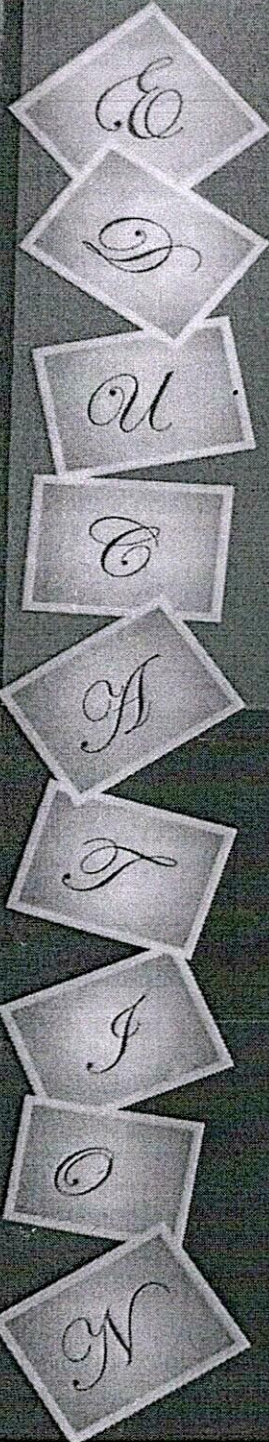
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List of Content

S.No.	Title of Article	Page No.
1	UNSEEN ROLE OF ADVERTISING IN EMPOWERING WOMEN <i>Apoorva Sharma, Dr. Gayatri Rai, Sandeep Kumar</i>	1
2	CRITICAL ANALYSIS OF POLICY GAPS IN THE INDIAN HEALTHCARE DELIVERY <i>Sandeep Sarkale, Dr. Girish Bodhankar, Dr. Ravindra Vaidya</i>	16
3	AN IMPACT OF COVID-19 SECOND WAVE ON INDIAN ECONOMY <i>Venu Kesireddy</i>	21
4	METHODS AND APPROACHES IN SELECTION OF TEXTS FOR ELT: AN OVERVIEW <i>Dr. Sadashiv C Mane</i>	26
5	LONGING FOR NEW SPACE IN THE SELECT NOVEL OF MANJU KAPUR'S – CUSTODY <i>K. Usha Savithri, Dr. S. Jeyalakshmi</i>	30
6	EXISTENTIAL AND EMOTIONAL ANXIETIES IN JODI PICOULT'S CHANGE OF HEART <i>Adappatu Ancy Antony, Dr. C. Leena</i>	34
7	ECOLOGICAL VISION IN AMITAV GHOSH'S HUNGRY TIDE <i>Mrs. M. Mercy, Dr. S. Jeyalakshmi</i>	37
8	THEORY CRITICAL PEDAGOGY IMPLEMENTING THROUGH ENGLISH TEACHING METHODS ON IRULAS TRIBE STUDENTS AROUND THE AGE OF 13-16 IN ANNAKATI VILLAGE, MASINAGUDI, NILGIRIS DISTRICT OF TAMIL NADU <i>K. Kurugnanagowtham, Dr. S. Jayalakshmi</i>	41
9	POST-ORIENTAL DISCOURSE IN ORHAN PAMUK'S <i>THE WHITE CASTLE</i> <i>J JEBARAJ KINGSLEY ZECHARIAH, Dr V RANI PRIYADHARSHINI</i>	45
10	INVESTOR'S PERCEPTION TOWARDS MUTUAL FUND: DOES GENDER MATTER? <i>Dr. Veenapani</i>	48
11	EXPERIENTIAL LEARNING PRACTICES AND THE SCIENTIFIC ATTITUDE OF PARTICULARLY VULNERABLE TRIBAL GROUP CHILDREN OF KERALA <i>Sandhya Kumar, Dr. H. Indu</i>	55
12	INFLUENCE OF CONTEXTUAL FACTORS ON THE ENTREPRENEURIAL INTENTIONS: LITERATURE REVIEW IN CONTEXT OF UNIVERSITY STUDENT <i>Gurjeet Kaur, Dr. Hardaman Singh Bhinder</i>	61
13	MARRIAGE AS DIASPORA FOR A WOMAN: A CRITICAL STUDY OF JHUMPA LAHIRI'S <i>THE NAMESAKE</i> <i>Garima Joshi, Dr. Nilofar Akhtar</i>	67
14	IMAGES OF WOMEN IN ANITA DESAI'S <i>CLEAR LIGHT OF DAY</i> : AN ANALYTICAL STUDY <i>MOINA SABRI, DR NILOFAR AKHTAR</i>	70
15	DECODING HEGEMONY IN ARVIND ADIGA NOVEL " <i>THE WHITE TIGER</i> " <i>Nikita Bisht, Dr. Nazish Khan</i>	76



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Prevalence of Pollen Allergy in Rural Telangana (Bhongir) and the Need for Continuous Monitoring of Allergens - A Pilot Study

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Abstract: Prevalence of pollen allergies in the rural population of Telangana is under-studied. The objective of this work was to estimate the prevalence of pollen allergy in the rural town of Bhongir, Telangana and to evaluate the need for further investigation of environmental effects on the onset of pollen allergies. A pilot survey was conducted among fifty randomly selected individuals of Kisan nagar area in Bhongir, Telangana (India) and its nearby localities using a questionnaire. Patients with known allergies were further asked to provide information about their allergic conditions and treatment. Six out of the fifty participants (CI: 1.5-10.5) were found to be allergic to pollen. The allergic participants did not have symptoms from birth but rather developed them during the later stages of life. The study also identified the potential pollen allergens in the locality which might be the cause of the allergies in the affected individuals. Furthermore, the study revealed that the commonly recommended medications were neither the preventive measures nor the permanent cure against the symptoms of pollen allergy. The results suggest a trend of rural youth with no genetic predisposition, developing pollen allergies due to environmental sensitization. The study highlights the need for the establishment of regional monitoring stations, and future studies with larger samples to understand the sensitization pathways to help the locals take preventative measures.

Keywords: Pollen, Allergy, Immunology, Telangana, India

I. INTRODUCTION

Even though 25% of the India's population is affected by at least one kind of allergen [1], limited data is available on the prevalence of allergies in the rural parts of the country. Pollen is one of the major source of allergens in the sub-continent [2]. However, the prevalence of pollen allergens in the air is not recorded in most parts of the country. Pollen allergy induces severe rhinitis, also called hay fever [3] and asthma [4]. Atopic diseases present differently in different individuals with symptoms affecting not just the nasal regions but also oral and gastrointestinal systems [5]. The socio-economic implications of the disease are severe. In 2003, allergic rhinitis costed the US \$2-\$5 billion USD in direct costs [6]. Quantification of economic impact of healthcare costs associated with allergic rhinitis in India is quite limited and does not consider the severe indirect costs incurred due to loss of productivity [7]. Previous studies on the prevalence of atopic diseases have been heavily done in urban centers [5], [8]-[10] with very few studies looking into the rural populations [7]. Owing to India's varied climatic conditions and geographical features, there is a need to characterize pollen sensitization in different regions across the country. With global temperatures on the rise, the pollination cycles are being altered and the cases of allergies in the country's population are also on the rise [4]. India's worsened air pollution with elevated PM2.5, PM10 and carbon dioxide levels, known co-morbidities for allergic rhinitis, is also one of the major factors in the rise of cases in the country [4], [11].

Bhongir is a town in the Indian state of Telangana and is located about 50km from the closet metropolitan city of Hyderabad. Only about 53,339 people live in this region compared to the 6.9 million in Hyderabad [12]. The aim of the current study was to gather pilot data to estimate the prevalence of pollen allergies in towns and villages surrounding the city and evaluate the need for local monitoring stations in rural centres to help residents take preventative measures accordingly. Also, the study aims to identify the allergens in the region affecting the patients to identify the source of the allergen wherever possible.

Miracle Tree: An Overview on Multipurpose Properties of *Moringa Oleifera*.

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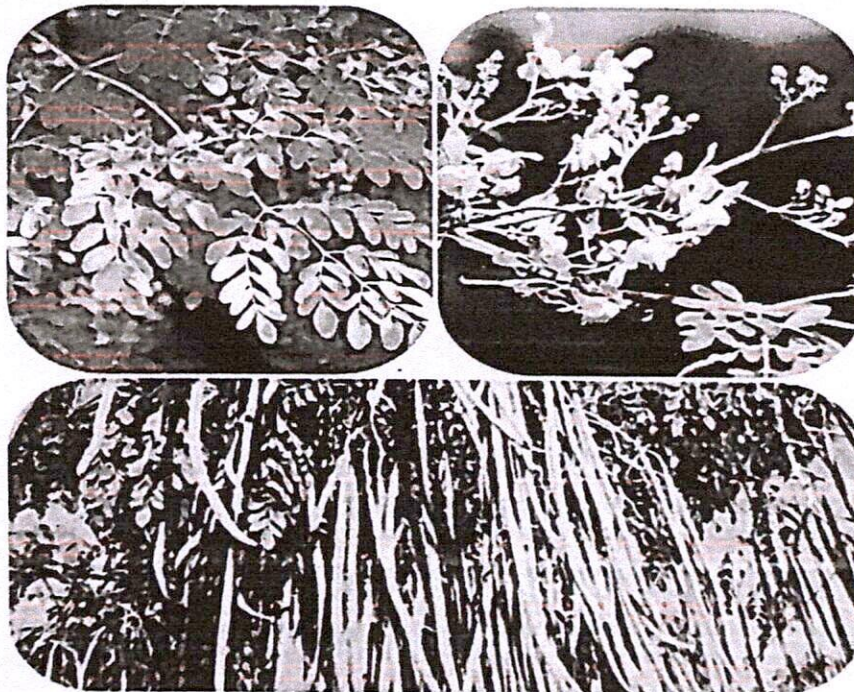
Abstract

Moringa is a genus of trees and shrubs with 13 species found in Africa and Asia. *Moringa* species are used in a wide range of applications, including medicinal, food, cosmetics, and oil production. Various components have a wide range of therapeutic applications, pharmacological actions, and medicinal chemical sources. *M. oleifera* has also been promoted and lobbied for as a "miracle tree" by several organisations, resulting in increased international attention. Although *M. oleifera* has a lot of promise in terms of contributing to medicine and easing malnutrition around the world, there are a lot of other species in the genus that are nearly unexplored and demand additional research. This study provides an overview about nutritional properties, medicinal properties and highlights its commercial application.

Keywords: *Moringa oleifera*, Moringaceae, anti-diabetic, anti-microbial, anti-cancerous.

Introduction:

Moringaceae is a monogeneric family that includes 13 species of dicotyledonous tropical and subtropical flowering trees under the genus *Moringa*. *Moringa oleifera* also known as the miracle tree, drumstick tree, the ben oil tree, or the horseradish tree. The tree is native to India, although it can also be found in Asia, Africa, and South America. *Moringa* has a high protein, vitamin, and mineral content. Because of its therapeutic characteristics and health advantages, *moringa* has been utilised for generations. Antifungal, antiviral, antidepressant, and anti-inflammatory activities are also present. It is now well recognised as a multi-purpose tree since it is grown for its nutritious pods, tasty leaves, and blossoms, as well as for its numerous useful features such as food, medicine, cosmetic oil, cattle fodder, and water coagulant (Paliwal et al., 2011).



Plantation and Soil Condition.

Moringa Oleifera is a fast growing drought-resistant country of the family Moringaceae. Native to the Indian subcontinent common names include *moringa*, drumstick tree, Horse radish tree, ben oil tree, and miracle tree. Major varieties cultivated exclusively include PKM 1, PKM 2, KKM 1. *Moringa* can

Biodiversity-Threats and Conservation-A Review

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Abstract:

Biodiversity is the variety of divergent life forms which are present on the earth, including different plants, animals, micro-organisms, the ecosystems they forms. More than half of the habitable surface of the earth has been disturbed by human activities. Therefore, this review highlights threats to biodiversity and conservation measures of biodiversity for future sustainability. Many scientists suggested that this planet's species are on the edge of mass extinction. Human activities affect biodiversity by: (1) Habitat destruction, conversion, (2) Over-exploitation of natural resources, (3) Introduction of invasive or exotic species, (4) Pollution of soil, water and atmosphere, (5) Global environmental change. This review also provides the information about in-situ conservation-protecting species in their natural habitats, ex-situ conservation-protecting species outside their natural habitats. The conservation of biodiversity has become global challenge due to rapid destruction of ecosystems and wild life.

Keywords: *Biodiversity, Threats, Habitat destruction, Conservation, Ecosystem.*

Introduction:

The term biodiversity (Bio means life, Diversity means variation) combination of two Greek words. It is a complex and balanced network of diverse species, which are interconnected each other. We, the human beings are completely dependent on the biodiversity for breathing air, food, fodder, fuel, fiber, shelter and medicine. Because man becomes an important component of biodiversity. United Nations Earth Summit in Rio De Janerio defined biodiversity as the variety and variability among the living organisms at all levels of biological systems i.e. terrestrial, marine and other aquatic ecosystems. The term biodiversity first coined by Walter Rosen in the year 1985. Biodiversity contains three different levels (1) Genetic diversity, (2) Species diversity, (3) Ecosystem diversity. Biological diversity has been greatly reduced by human activities such as destruction of forest ecosystem, polluting the air, soil and water through random using of chemicals such as herbicides, pesticides and insecticides, habitat loss are greatly affect biodiversity.

Threats to Biodiversity: Biodiversity is facing drastic threats from numerous factors that may be human induced and natural. The well known threats to biodiversity are listed below.

- 1) Habitat destruction:** Habitat destruction is a wide-ranging category that can constitute most considerable threat to biodiversity as conservation. Over the past 100 Years billions of hectors of forests, grass lands and wood lands converted into commercial forests, crop lands and grazing lands. Tropical dry forests, tropical rain forests, wetlands, mangroves and grass lands are examples of threatened habitats.
- 2) Habitat fragmentation:** It is also a serious problem. Roads, canals, fields, power lines divide habitat into small fragments. Habitat fragmentation also cleaves populations in to isolated groups. These isolated groups may not have enough breeding adults to be possible even under normal circumstances.
- 3) Over Exploitation:** The over utilization of plants, animals or natural resources threatens biodiversity. Billions of people depend on biological resources for food, medicine and other economic & daily needs. Over exploitation include hunting, logging, fishing reduce species numbers to the verge of disappearance.
- 4) Pollution:** Pollution is a critical problem which impact ecosystems by causing diseases, other health and environmental problems in organisms and ecosystems. Thermal pollution is also another important threat to biodiversity. An organic pollutant in fresh water ecosystem gives rise to eutrophication, nitrous oxide emissions gives rise to global climate change. A large volume of pollution leads to environmental damage.
- 5) Species Invasion:** Another threat to biodiversity is introduction of exotic/Aliens species (non-native) into an ecosystem. These Invasive species poses great threat to native flora, fauna and also causes biodiversity loss. The native species fail to compete with exotic species for recourses. Exotic species may turn into aggressive weedy invaders in anew habitat and change the genetic composition of the population. A few of the well known examples are Eupatorium, Lantana, Parthenium (congress grass) etc.
- 6) Climate Change:** Due to the burning of fossil fuels, deforestation causes global warming. Global warming leads to climate change. Due to this climate change snow caps are receding, summer

temperature are increasing many coastal areas are going underwater. Scientists estimate that global warming has the potential to damage 35% of world's existing terrestrial habitat.

- 7) **Other Threats:** There are incalculable other threats that can effect biodiversity at different levels. They include over population, civilization, industrialization, deforestation, poaching, predator, usage of pesticides, insecticides are impact on biodiversity loss. Human activities are destroying the biodiversity.

Conservation of Biodiversity: The biodiversity conservation has become global concern. Conservation means saving life on earth in all its forms and also keeping natural ecosystems functioning and healthy. This encircles the preservation, maintenance, recovery, sustainable use and upgrade of the components of biological diversity. Where preservation- keep something without changing it, Conservation-sustainable use of resources and protection of exploitation. The biodiversity conservation only possible proper implementation policies or conventions. The most effective procedure for conserving biodiversity is to prevent further destruction of habitats by humans.

Conservation Measures of Biodiversity: There are two types of conservation methods they are (1) In-Situ conservation, (2) Ex-Situ Conservation.

- 1) **In-Situ Conservation:** This is the conservation of ecosystems in their natural habitats. The "in-situ" refers to protection of a group of typical ecosystem through a network of protected areas. It's indicating 4.69% of total geographical area in India has been marked for in-situ conservation of habitats and ecosystems. The areas which provide protections to biodiversity include: 1) Protected areas, 2) Biosphere reserves, 3) National parks, 4) Sanctuaries, 5) Sacred forests and sacred lakes.
- 2) **Ex-Situ Conservation:** It is the conservation of specified rare or endangered plants/animals in places outside their natural habitats or ecosystems. Germplasm banks or gene banks are established for ex-situ conservation of biodiversity. The botanical gardens, zoological parks, pollen grains, seeds, genetic resource centers, seedling, tissue culture and DNA banks are examples for Ex-Situ conservation. Among these zoological parks and Botanical gardens are the most common places for biodiversity conservation. Many of the Botanical gardens have tissue culture facilities, seed banks and other ex-situ technologies.

Conclusion and Recommendation: All the people are not familiar with the word "Biodiversity". Only few people are familiar, remaining people are comfortably connected with biological diversity in their day-to-day life. People should understand and protect biodiversity. To protect biodiversity we need to understand what biodiversity is, where it occurs, what strategies to conserve it. The current mass extinction is nonrestrictive human's fault. There is a necessity to educate the future generation about conservation biology, how to conserve biodiversity and increase sustainability of life of the earth.

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Miracle Tree: An Overview on Multipurpose Properties of Moringa Oleifera.

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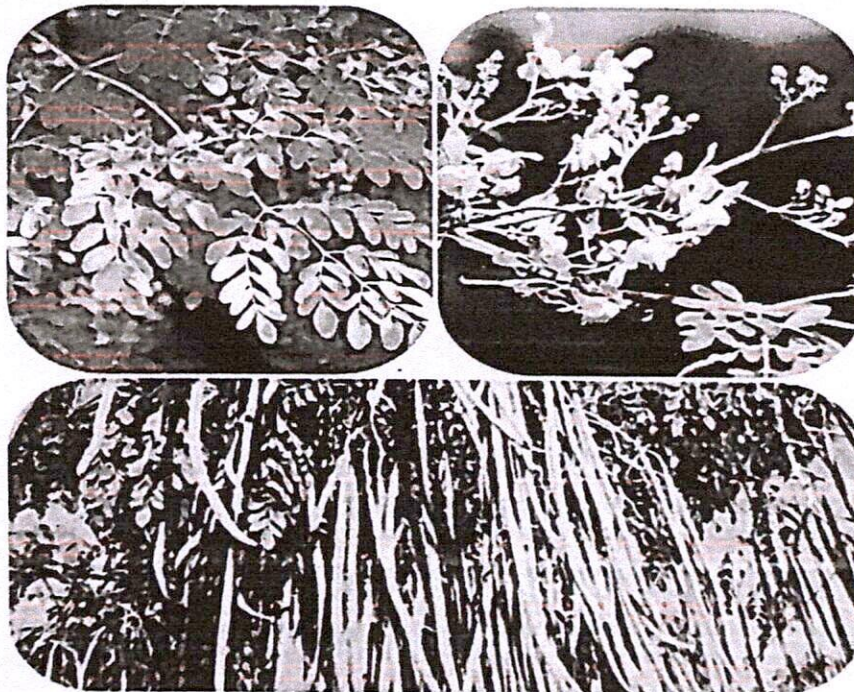
Abstract

Moringa is a genus of trees and shrubs with 13 species found in Africa and Asia. *Moringa* species are used in a wide range of applications, including medicinal, food, cosmetics, and oil production. Various components have a wide range of therapeutic applications, pharmacological actions, and medicinal chemical sources. *M. oleifera* has also been promoted and lobbied for as a "miracle tree" by several organisations, resulting in increased international attention. Although *M. oleifera* has a lot of promise in terms of contributing to medicine and easing malnutrition around the world, there are a lot of other species in the genus that are nearly unexplored and demand additional research. This study provides an overview about nutritional properties, medicinal properties and highlights its commercial application.

Keywords: *Moringa oleifera*, Moringaceae, anti-diabetic, anti-microbial, anti-cancerous.

Introduction:

Moringaceae is a monogeneric family that includes 13 species of dicotyledonous tropical and subtropical flowering trees under the genus *Moringa*. *Moringa oleifera* also known as the miracle tree, drumstick tree, the ben oil tree, or the horseradish tree. The tree is native to India, although it can also be found in Asia, Africa, and South America. *Moringa* has a high protein, vitamin, and mineral content. Because of its therapeutic characteristics and health advantages, *moringa* has been utilised for generations. Antifungal, antiviral, antidepressant, and anti-inflammatory activities are also present. It is now well recognised as a multi-purpose tree since it is grown for its nutritious pods, tasty leaves, and blossoms, as well as for its numerous useful features such as food, medicine, cosmetic oil, cattle fodder, and water coagulant (Paliwal et al., 2011).



Plantation and Soil Condition.

Moringa Oleifera is a fast growing drought-resistant country of the family Moringaceae. Native to the Indian subcontinent, common names include *moringa*, drumstick tree, Horse radish tree, ben oil tree, and miracle tree. Major varieties cultivated exclusively include PKM 1, PKM 2, KKM 1. *Moringa* can

Miracle Tree: An Overview on Multipurpose Properties of Moringa Oleifera.

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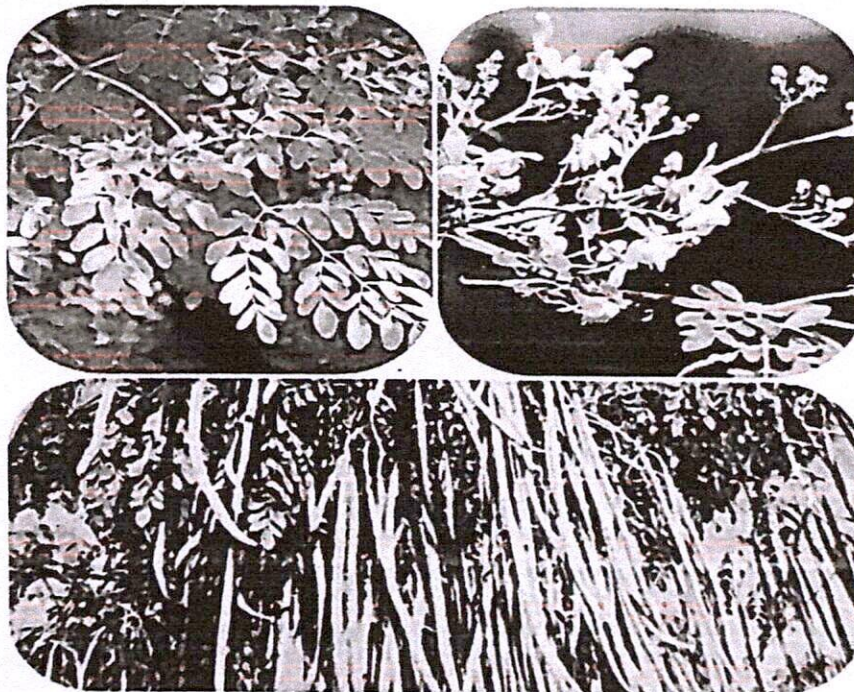
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51

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Multiple Benefits of Fenugreek: Overview

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Abstract

Fenugreek (*Trigonella Foenum Graecum*) is one of the most popular medicinal plant. It has been generally used everywhere in the world. The Fenugreek is a member of leguminous family. It is a herb that is similar to clover. Fenugreek seeds and leaves are used in medicine, and in cooking. The Fenugreek potential health benefits such as antioxidant, anti-diabetic, hypocholesterolemic, lactation aid, antibacterial, gastric stimulant, anticancer and immunological activities etc. Fenugreek has essential nutrients elements such as choline, biotin, inositol, vitamin-A, vitamin-B, vitamin-D, Iron, soluble and insoluble fiber, protein and gum content. It is wonderful functional and medicinal value of Fenugreek. The plant is used in traditionally in Indian ayurvedic medicines.

Keywords: Fenugreek (*Trigonella Foenum Graecum*), Anti-Diabetic, Anti-Inflammatory, Phytochemicals, Fenugreek gum, Health benefits.

Introduction:

Fenugreek (*Trigonella Foenum Graecum*) is one among the traditional oldest cultivated medicinal plants. Fenugreek cultivated 70-97 different types of species cultivated around the world. Fenugreek commonly known as methi in Hindi, It belongs to the fabaceae family. It is wonderful functional and medicinal value of Fenugreek. The plant is used traditionally in Indian ayurvedic medicines. Fenugreek is using since thousands of years ago for treatment of medicinal use for skin, hair condition. The Fenugreek contains rich in several phytochemicals, alkaloids, steroids, carbohydrates, proteins, mucilage, fiber, amino acids, saponins, and mineral. Fenugreek contains potential health benefits such as antioxidant, anti-diabetic, hypocholesterolemic, lactation aid, antibacterial, gastric stimulant, anticancer and immunological activities etc. It contains essential nutrients elements such as choline, biotin, Inositol, Vitamina-A, Vitamin-B, Vitamin-D, Iron, soluble and insoluble fiber, protein and gum content. It has been used as flavor enhancer in several traditional foods. Its seeds and powder also are utilized in many Indian dishes for their nutritional profile.

Cultivation And Morphology: Fenugreek is most common vegetables plant grown all over the country. It is annual plant, belongs to leguminous. Fenugreek roots are massive finger like structure (Basu.2006, Mehrafarin.et.al.2011) Fenugreek stem long cylindrical, an erect, smooth, herbaceous plant that can grow up to a height of 40-80 cm. Fenugreek having pinnate compound leaves, trifoliate, stipulate long stalked leaves are similar to clover in shape. Flowers are in pea-shaped white (or) yellow in color, pods are thin and crescent-shaped and brownish to yellowish brown in color and having 15cm long each pod contains 10-20 seeds. The seeds are small 6-8 mm long, hard, smooth, oblong, yellow to brownish yellow in colors. Bulk of the seed is dietary fiber and protein both of which have no taste or flavor. Fenugreek is fast growing plant, it grows on dry grass lands, cultivated or uncultivated lands. It is drought tolerant plant and grows well in tropical climate throughout the year, especially mostly in rabbi season good for cultivation. A rich well drained loamy soil is best suitable for fenugreek cultivation, and the germination time of 5-10 days, after germination trifoliate leaves are appearance. Names, scientific classifications are as follows.

Taxonomy

Kingdom: Plant,

Family: Fabaceae,

Genus: *Trigonella*,

Species: *T.Foenum-graecum*,

General and English name: Fenugreek,

Indian Name: Methi, Kasurimethi, sagmethi

Medicinal Properties Of Fenugreek Fenugreek seeds, green leaves having several health benefits, and medicinal qualities like antioxidant, anti-diabetic, hypocholesterolemic, lactation aid, antibacterial, gastric stimulant, anticancer and immunological activities.

Vitamins And Minerals Of Fenugreek: Fenugreek mainly contains essential nutrients elements such as choline, biotin, inositol, Vitamin-A, Vitamin-B, Vitamin-D, Iron, soluble and insoluble fiber, protein, and gum content, and niacin, nicotinic acid where as germinating seeds contains ascorbic acid, and pyridoxine, calcium pantothenate. Fenugreek have a good amount of sulphur and phosphorous. It is also having high amount of zinc, calcium and iron.

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49



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CHARACTERISATION AND ETHNOBOTANICAL KNOWLEDGE STUDIES OF SOME MEDICINAL PLANTS OF NIRMAL DISTRICT, TELANGANA STATE, INDIA

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ABSTRACT

The present study contains the first-hand information gathered by the author for Two years on medicinal plants used by tribal communities like Kolams, Naikpods, Pardhans, Gonds, Thotis, Chenchus and Mathuras of Nirmal district. The author has chosen 30 locations, which include Tribal Gudems in remote areas in the core forest zones of the district. The tribal communities of Nirmal district are known for their efficient “art of healing” which is most ancient practiced by them from time to time. The Nirmal District is etched out of erstwhile Adilabad district. The district is located (19.10°N .78.35° E⁽⁴⁾) in northern Telangana and borders Maharashtra and the Telangana districts of Asifabad, Koumuram Bheem, Adilabad, Mancherial, Jagatyal and Nizamabad. The Tribal people of district have exposure to rural population. The Author has documented about 139 species belonging to 38 families used to cure different human ailments and has also documented few non-medicinal uses of plants.

Keywords: Ethnobotanical Knowledge: Art of healing: Nirmal District, Telangana State,

INTRODUCTION

The traditional medicinal practices have become the integral part of our social culture particularly in the developing countries like Asia, Africa and Latin America. The importance of traditional system of medicine has recognized all over the world. The ethno-botanical (scientific study of the relationship that exist in between plants, people and their culture) information plays a vital role in scientific evaluation, effectiveness and active principles of medicinal plants. Early man used to hunt in the jungle for plants and animals to meet their hunger and they search for their needy materials like foliage, bark and skin protect them from harsh weather. Traditional practices help in sustainable use of bio-resources, traditional knowledge about land races or wild crop plants and other economic species which are more suited to local conditions and micro climates are very useful in agricultural practices. There is a possibility to uplift of the local communities through development of industry based on traditional arts, tools, gadgets, crafts and other minor forest produces medicines. The word “ETHNO” means a group of people sharing common origin, culture, language, customs, beliefs, traditions etc. Thus, Ethno-botany is the study of relationship between man and plants and indicates that it is a multidisciplinary science that requires an inter-disciplinary approach through several avenues. Thus, Ethno-botany is a hybrid term with anthropological approach to plant science. For the study

50



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This is to certify that **N. Swathi** has published a research paper entitled 'Assessment of pollution in Foxsagar Lake, Jeedimetla, Hyderabad Telangana' in the International Journal of Scientific Research in Chemistry (IJSRCH), Volume 6, Issue 4, July-August 2021.

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IJSRCH Team wishes all the best for bright future

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Assessment of pollution in Foxsagar Lake, Jeedimetla, Hyderabad Telangana

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ABSTRACT

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Fox Sagar Lake, also Jeedimetla Cheruvu or Kotta Cheruvu, is the fifth largest lake, spread over 2 km², in Hyderabad, India. The main objective of physico-chemical analysis of water is to determine the pollution of the medium. The present study continued for the period of 1 year (2019-2020) by collecting periodic water samples for the estimation of physico-chemical and biological aspects with reference to the existing social and cultural factors that affect the lake. The activities of man have a profound influence on the degradation of water quality in the lake. The algal communities that are adapted to the hypertrophic conditions are represented by the genera belonging to the classes Cyanophyceae, Chlorophyceae, Euglenophyceae and Bacillariophyceae. The phytoplanktonic diversity and the dominance of blue greens is an indication to organic pollution. Hence on the basis of both physico-chemical and biological parameters the lake is highly polluted and eutrophic.

Keywords : Fox Sagar Lake, Pollution, Physico-chemical parameters and Algae.

I INTRODUCTION

Eutrophic lakes, which are relatively shallower, are more productive and are dominated by warm-water fishes such as bass. Natural processes of lake formation most commonly include glacial, volcanic, and tectonic forces while human constructed lakes are created by reservoirs or excavation of basins (Hosmani, 2002). When pollutants enter lakes and other water bodies, they get dissolved or lie suspended in water or get deposited on the bed. The system is able to withstand the pollutants up to a

certain threshold, beyond which the quality of the water deteriorates, affecting aquatic ecosystems (Deeksha Dave, 2011). Eutrophication can produce problems such as bad tastes and odours as well as green scum algae. Also, the growth of rooted plants increases, which decreases the amount of oxygen in the deepest waters of the lake. It also leads to the death of all forms of life in the water bodies (Kumar and Rai, 2005).



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Research Article

ANALYSIS OF POTENTIAL ANTIMICROBIAL ACTIVITY OF VINCA ROSEA AND ASSESSING ITS ROLE AS AN ALTERNATIVE AGAINST EMERGING ANTIBIOTIC RESISTANT MICROORGANISMS

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Abstract:

Background: Overuse of antibiotics is a major cause for the emergence of multidrug resistant strains of bacteria therefore, it has become imperative to find new alternatives and effective antimicrobial agents from natural resources available.

Aim: Screening and analyzing the antimicrobial activity of Vinca rosea plant solvent extracts against common gram negative and positive pathogenic strains and determining minimum concentration of plant solvent extract required for inhibitory action.

Material And Methods: Preparing solvent extract of Vinca rosea using Soxhlet Apparatus and determining antimicrobial activity by Disc diffusion method.

Results: Among the six organisms tested, significant antimicrobial activity was observed in methanol root extract against *Klebsiella pneumonia* (15mm zone at 100 mg/ml) followed by *Staphylococcus aureus* (12mm zone at 100mg/ml). For leaf extract, inhibition zone ranged from 5 - 6mm compared to gentamicin, penicillin G and chloramphenicol, root extract showed distinct results than all three in case of *Klebsiella pneumoniae* (gram negative) and effective results than penicillin G and chloramphenicol in case of gram-negative *Escherichia coli* and gram-positive *Bacillus subtilis* and *Staphylococcus aureus*.

Discussion: The present study revealed the antibacterial potential of crude extracts prepared from various dried parts of *Vinca rosea*, root extracts displayed strong. The difference in antimicrobial activity of extracts can be attributed to its chemical components.

Conclusion: The present study on *Vinca rosea* further lends support to the use of plant-based compounds as an alternate antimicrobial treatment in the future.

Key Words: Antimicrobial, *Bacillus subtilis*, *Klebsiella pneumoniae*, *Staphylococcus aureus*, *Vinca rosea*.

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Research Paper

An overview of the Qutb Shahi Dynasty

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Nampally ,Hyderabad,Telangana

ABSTRACT

The political scenario of Golconda rise is intervened with the disintegration of Bahamani kingdom and the subsequent beginning of new era of historical development. Founded by Sultan Quli, this dynasty spanned 171 years in the history of Medieval Deccan from (1518-1687 AD) where eight kings of royal line namely Sultan Quli, Jamshed Quli, Subhan Quli, Ibrahim Qutb Shah, Muhammed Quli Qutb Shah, Muhammed Qutb Shah, Abdullah Qutb Shah and Abdul Hasan Tana Shah have left a firm impression of their enduring strong personalities upon the Deccani land and people. They developed Deccan idiom and patronized new Deccani culture apart from promoting economic prosperity. The fall of the Bahamanis opened an altogether new phase in the making of medieval Deccan, where the rise of Qutb Shahi Sultans turned Golconda into a new dynastic centre. In the great tableland of Deccan, the dominions of these rulers formed a significant part, where beginning as an enclave around the great fort of Golconda, they gradually spread in all directions. Sultan-Quli, the founder of Golconda dynasty, traced his descent from a Turkish tribe 'Qara Quyunlu' - which had black sheep as its emblem.

Initially, when disturbances broke out in and around Telangana area of Bahamani rule, Sultan Quli, a Turk who was a high ranking military officer under Mohammed Shah Bahamani, were sent to quell the trouble. Being an efficient military leader and a strategist and with his unique position as a war commander he was successful both in suppressing the revolt and in rescuing his overlord. The title of Qutb-ul-Mulk was conferred on him by Mohammed Shah. He was also appointed as subedar of Telangana which included Warangal, Golconda and Kodangal. Because of his martial and literary talents he was addressed as "Master of the Sword and the Pen". The Golconda fort was also given as a Jagir to Sultan. He gave it the name of Muhammed nagar and made it as his capital. This paper analyzes the an overview of the Qutb Shahi Dynasty

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I. INTRODUCTION

In 1463, disturbances broke out in the Telangana area of the Bahamani kingdom of Deccan. Sultan Quli Qutbul Mulk, a Turk who was a high ranking military officer under Muhammad Shah Bahamani, was sent to quell the trouble. He was successful and was rewarded by being made the Subedar of Telangana in 1495, with Golconda as his head- quarters. Subsequently, with the disintegration of the Bahamani Kingdom in the early 16th century, Sultan Quli assumed virtual independence. Thus he founded the Qutub Shahi dynasty that lasted from 1518 right up to 1687 when Aurangzeb's armies swept the Deccan.

This dynasty spanned 171 years in the history of South India. The eight kings of this royal line have left a firm impression of their strong personalities upon the land and its people. The Qutub Shahi rulers were great builders and patrons of learning. They not only patronized the Persian culture but also the regional culture of the Deccan, symbolized by the Telugu language and the newly developed Deccani idiom.

Objectives of the study

- 1 To analyze the an overview of the Qutb Shahi Dynasty
2. To describe the Socio Economic Conditions of Golconda Qutb Shahis.
3. To assess the socio-economic and religious conditions of people under the Qutub Shahis rulers

II. METHODOLOGY

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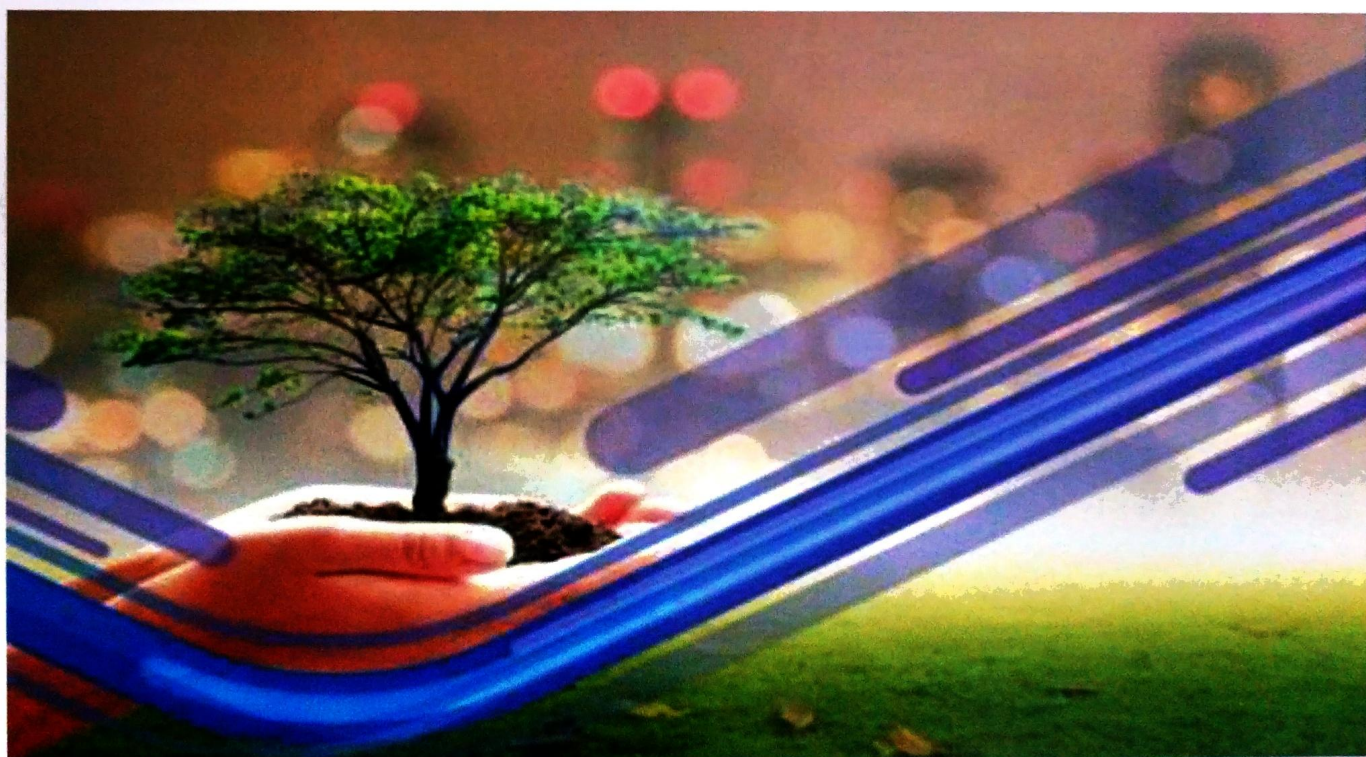
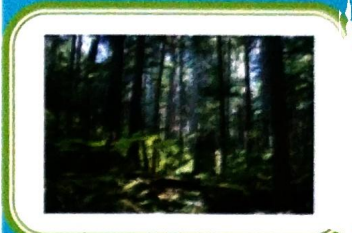
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CONTENTS

Sr. No.	Paper Title	Page No.
1	Role Of Mgnrega For Empowering Rural Development Special Reference To Maharashtra Dr. Godbole Balasaheb M.	1-4
2	Landuse Pattern Analysis Using Remote Sensing: A Case Study of Nanded Dr. Shinde Sunita Shankarrao, Mr. Fajage Dnyaneshwar Deeliprao	5-7
3	Role of NABARD in Rural Development Dr. Adate Nagnath Mahadeo	8-10
4	To Prepare Physical Fitness Norms for 9th & 10th School going Boy's students. Anirudh Baburao Birajdar	11-15
5	Role of Rural Administration in Agricultural Development Paithankar Nandkumar Laxmanrao	16-17
6	A Geographical Study of Levels of Agricultural Technology In Indapur Tehasil of Pune District Maharashtra DR.Teashri Rahul Humbe	18-21
7	Problems and Prospectus of Indian Agriculture Dr. Pradeep D. Shelke	22-24
8	Analysis Of Problems And Prospects Of Agricultural Trade In Western Maharashtra Dr. Khandagale Kajal Vijay	25-33
9	Importance of Water Resource Management Practices in Healthcare. Dr. Hanumanth S. Patil , Dr.VeerVrundarani Vijaysinh	34-35
10	Changing Scenario and Development of Co-operative Dairy Industries: It's Impact on Rural Development D.N.Karle	36-38
11	Watershed Management Sainath Satawaji Kumbhare , Mayuri Mukundrao Wakodkar	39-41
12	Resource Management And Agricultural Development Sruthi R, Soundharya, Monicas	42-44
13	Importance of Green Human Resource Management in Environmental Sustainability Mohammed Nawaz, Dr. Shankar R, Asha A	45-46
14	Cropland Suitability Zonation Mapping & Water Resource Management Using Geospatial Technology for Cachar District, Assam, India Malin Hansepi, Apurba Dutta	47-50
15	Indian Dairy Industry Varsha B. Kharobe	51-53
16	Analysis of Marketing Strategies Using the 4ps: A Case Study of Netflix Asima Begum	54-58
17	Temperature Dependence Dielectric Studies & X-Ray Diffraction of Cu 0.7+X Cd0.3Zrx Fe2-2xo4 Spinel System Dr.Balwan Udhaybhanrao Patil	59-64
18	A Geographical Study of Changing Population Density Pattern in Sangli District of Maharashtra Mr. Amol S.Mahajan	65-67
19	Hurdles of Natural Resource Management in Developing Countries: A Critical Study Dr. Sanjay Raosaheb Sawate	68-70
20	Geographical Audit of Surface Water Resources Dr. R.B. Kotalwar , Dr. P. V. Poul	71-76
21	A Comparative Study of Land Use Pattern in the Nashik District Mr. Anil. C. Gaikwad , Dr. S. N. Nikam	77-84
22	Reading Habit of Users of 'A' Grade Public Libraries in Nanded City Shaikh Sajeed Shaikh Bashir, Dr. Rameshwar Suryabhanji Pawar	85-88
23	Mathematical Modeling of Water Management Jadhav Ashok Ramrao	89-90
24	Impact of Soil Physics in Devolopement of Agriculture Khanapure Hemant Ashok	91-93
25	Tahsilwise Trends of Foodgrain Crops Cultivation in Beed District: A Study of Bajara Crop Dr. Pradip P. Laggad	94-96
26	Agricultural Problem & Prospects in Latur District of Maharashtra Dr. Kulkarni Mukesh Jaykumar	97-99
27	Challenges and Marketing Strategies for Msmes Dr.R.S.Musale	100-103
28	A Comparative Study of Occupational Structure in Solapur and Osmanabad District Dr. Suryakant S. Pawar, Mr. Salunke Rahul Anil	104-107
29	Application Method of Research in Social Development Dr. O.V. Shahapurkar , Mr. Pradip G. Gorambekar	108-111
30	Geographical Study of Population Growth in Latur District Dr. Suryakant S. Pawar	112-114

31	Behavioral Patterns of Tourist: A Case Study of Ganpatipule	Dr. Ashok U. Nagargoje	115-117
32	अंबाजोगाई तालुक्यातील पीक संयोगाचे भौगोलिक विखेपण (2000-01 ते 2015-16)	प्रा.डॉ. सोमनाथ संभाजी लांडगे	118-121
33	कोरोना काळ आणि आदिवासी समाजातील रानभाज्यांचे कुपोषणातील महत्व संदर्भ- पालघर जिल्हा	प्रा. नितिन विश्वनाथ खरात, प्राचार्य डॉ. रविंद्र भा. घागस	122-125
34	कृषी विकासात ग्रामीण प्रशासनाची भूमिका	डॉ.अशोक नारायणराव गायकवाड	126-128
35	औरंगाबाद जिल्ह्यातील कृषी भूमी उपयोजनाचा भौगोलिक अभ्यास	प्रा.डॉ. पाटील बी.टी.	129-130
36	भारतीय शेती समोरील समस्या	शोभा देविदासराव भोसले, प्रा.डॉ. तोलमारे एस. एस.	131-133
37	उत्तर महाराष्ट्रातील आदिवासी शेतकऱ्यांच्या कृषी विकासात आदिवासी विकास विभागामार्फत राबविल्या जाणाऱ्या कृषी योजनांचा अभ्यास	प्रा. विजय मारुती सुकटे, प्राचार्य प्रा. डॉ. संजय तुपे	134-141
38	महाराष्ट्रातील कृषी विद्यापीठ ग्रंथालयांची संकेतस्थळे : एक अभ्यास	डॉ. बिडवे मारुती शिवाजीराव	142-145
39	टिपराळ या गावातील कुटूंब नियोजनाचा : भौगोलिक अभ्यास	श्री.बिचकुंदे शशिकांत संग्राम	146-150
40	भारतीय कृषी विकासात महापुरुषांचे योगदान	डॉ.साईनाथ राधेशाम बनसोडे	151-153
41	मराठवाड्याच्या कृषी क्षेत्रातील भूमी उपयोजनाचा प्रादेशिक असमतोल एक भौगोलिक अभ्यास	उद्धव प्रल्हाद पोगलवार, डॉ बी एन पस्तापुरे	154-160
42	गुजराथ राज्यातील कृषी विद्यापीठ ग्रंथालयांच्या वेबसाईट चा अभ्यास	डॉ. कटके महावीर माधवराव	161-165
43	प्राचीन भारतातील जलसंस्कृती एक आकलन	प्रा. विजय देविदास वाकोडे	166-167
44	महाराष्ट्राच्या शाश्वत शेती विकासात जल व्यवस्थापन भूमिका	प्रा. डॉ. रेणुकादास यशवंतराव बोन्नर	168-174
45	लोकसंख्या वाढीस कारणीभूत असणारे घटक विशेष संदर्भ अहमदपूर	दोडे रामानंद बालासाहेब	175-177
46	डॉ.बाबासाहेब आंबेडकर यांचे शिक्षणविषयक विचार आणि आजचा तरूण	प्रा.महेंद्र अप्युत आल्टे	178-179
47	जलव्यवस्थापन : शासन व प्रशासनासमोरील आव्हान	प्रा.डॉ. बल वशिष्ठ गणपतराव	180-183
48	पर्यावरणीय संरक्षण कायदा अमलबजावणीत प्रशासन व व्यक्तीगत भूमिका	प्रा. अलिल वैजनाथ इंगोले	184-187
49	कोरोना महामारी आणि शिक्षणापुढील समस्या	प्रा.डॉ. माडेकर वैशाली सवंतराव	188-189
50	आपत्ती : समस्या व उपाय	श्रीमती सोनार मनुजा भास्कर	190-191
51	Watershed Management	Vinya Bhagwanrao Aute ,Ashwini Ashok Waghmare	192-194
52	ग्लोबल वार्मिंग चे दुष्परिणाम	प्रा.डॉ.तोलमारे एस.एस.	195-197
53	अंतःस्फोट आत्मकथनातून व्यक्त होणाऱ्या सामाजिक जाणिवा	प्रा. डॉ. बालाजी विठ्ठलराव डिगोळे	198-200
54	शेती विकासासाठी जल व्यवस्थापन करणे काळाची गरज : एक चिकित्सा	डॉ.संजीव कोळपे	201-203
55	कृषी उद्योगाचे देशाच्या विकासातील योगदान	प्रा.डॉ.बालाजी वि. उखरे	204-206
56	पाणी व्यवस्थापन: शासनाची भूमिका	डॉ. जगदीश देशमुख	207-211
57	महाराष्ट्रातील प्रमुख शेळ्यांच्या जाती : एक तुलनात्मक अभ्यास	प्रा. डॉ. सदैश नारायणराव उबाळे	212-213

58	कृषी उत्पादनातील महिलांचा सहभाग	चंद्रप्रभा त्र्यंबक निकम	214-218
59	कृषी समोरील अल्प उत्पादकतेची समस्या व उपाय	प्रा.डॉ.पितेंद्र पांडुरंगराव काळे	219-220
60	पाणी व्यवस्थापनात शासन व प्रशासनाची भूमिका	डॉ. वैशाली शेषराव पेरके	221-224
61	शिवाजी महाराजांचे गड किल्ल्यांवरील जलव्यवस्थापन	डॉ. पावडे खोसाजी वामनराव	225-227
62	दक्षिण कोकणातील मृदा प्रारूप आणि पीक रचनेचा कल एक भौगोलिक अभ्यास प्रा. राहुल शांताराम पवार व डॉ. एन के बाबुमारे		228-231
63	शाश्वत आर्थिक विकासात शेतीची भूमिका: एक विश्लेषण	प्रा. डॉ. पी. डी. हुडेकर	232-235
64	मराठवाड्यातील सेंद्रिय शेती गट एक भौगोलिक अभ्यास	डॉ. शत्रुघ्न उद्धव भोरे व हेमंत भुजंगराव दळवी	236-240

Analysis of Marketing Strategies Using the 4ps: A Case Study of Netflix

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Abstract

Marketing Strategy Is A Construct That Is Important To The Practise Of Marketing And Is At The Intellectual Centre Of The Area Of Strategic Marketing. Netflix's Marketing Approach Is A Critical Component Of Its Success. This Research Aids Us In Understanding How Marketing Techniques Are Beneficial To Netflix In Terms Of Implementing, Thinking, And Generating It. Appropriate And Well-Implemented Marketing Strategies Are Required To Effectively Direct The Deployment Of Limited Available Resources Via The Firm's Marketing Capabilities Towards Specified Goals And Objectives. A Marketing Plan Must Be Well-Timed With Market Requirements In Order To Provide A Significant Quantity Of Value And Achieve Performance. The Purpose Of This Research Is To Learn How The Internal And External Environments Are Used To Analyse The Position Value Of Products And Services Of Netflix In Order To Better Understand The Company's Business Activities And Success. The Study's Conclusions Aim To Determine How Netflix Employs Market Strategies In Order To Produce A Suitable And Adequate Strategy That Has A Favourable Impact On The Firm's Worldwide And Overall Success.

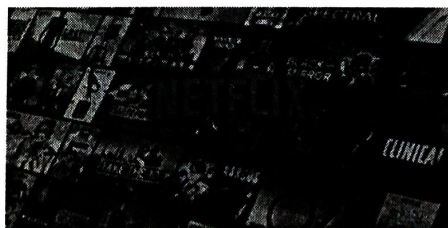
Keywords - Netflix, Business Strategy, Marketing Strategies, 4ps, Netflix Business Environment

Netflix Business Strategy

Netflix Has Had A Growth Plan Since Its Inception, With The Primary Goal Of Expanding And Growing Its Services In Various Areas. The Company Began By Offering Clients Home Delivery Of Dvd Movies And Shows Over The Mail, Eliminating The Need For Them To Visit A Store. The Company's Main Marketing Approach At The Time Was To Recruit Clients Through Its Mail Services. Furthermore, The Corporation Shifted Its Business Model To Provide Online Streaming Services For Users Who Pay A Monthly Membership Price And Get Unrestricted Access To Movies And Programmes. Netflix's Business Strategy Has Altered Over Time, And The Company's Major Emphasis Currently Is To Increase Its Market Through Original Content Via Netflix Originals. As A Result, Netflix's Expansion Plan Is Working Well For The Company, As It Has Adopted Various Methods Of Providing Services To Clients And Has Switched Its Business From Mail Servers To Online Streaming Services. The Firm's Online Streaming Services Were Profitable As Part Of This Expansion Plan, As It Was Able To Gain Millions Of Users And Become The World's Largest Entertainment Corporation. The Firm's Online Streaming Services Were Profitable As Part Of This Expansion Plan, As It Was Able To Gain Millions Of Users And Become The World's Largest Entertainment Corporation. Netflix May Be Accessed By Mobile, Smart Tv, Laptop, And Other Devices At Any Time And From Any Location. As Netflix's Business Matures, The Firm Has Devised A Strategy To Supply Netflix Original Content Through Its Own Production Department, Which Produces Films And Shows In A Variety Of Languages And Countries In Order To Retain Subscribers. This Method Not Only Assists In Providing Better Content To Clients, But It Also Helps To Decrease Costs By Utilising In-House Production.

iii

Netflix History



(About Netflix, 2021)

Netflix Is An Ott (Over-The-Top) Entertainment Platform That Offers Users Online Streaming Services. It Is A California-Based American Production Firm Formed In 1997 By Reed Hastings And Headquartered In Scotts Valley (Butler, 2020). The Company Offers Online Streaming Services For A Growing Library Of Movies, Web Series, Documentaries, And Other Forms Of Digital Material Produced In-House And By Third Parties. Furthermore, It Has Been Estimated That The Corporation Will Have 203.7 Million Members In 2021 (About Netflix, 2021). Furthermore, When It Comes To The History Of Netflix, It Was Developed By Reed Hastings And His Colleague Marc Randolph At Pure Software, Where He Previously

Business Communication – A Key to Improve Customer Satisfaction

Asima Begum

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Abstract: *In the fast growing and changing competitive market, it is inevitable for the business to win the customer trust. But it is possible while maintaining proper business communication. The purpose of this paper is to investigate the critical role of business communication in enhancing customer satisfaction. The literature focused mainly on how business communication relates to customer satisfaction in addition to value creation and relationship of sales. In this paper it also covered the some aspects that can influence on customers satisfaction such as role of communication, maintaining customer relationship and their loyalty towards the organisation. The findings are in order to deliver better goods and services, it is best for the organisation to expand the use of communication models. The organisation should develop its feedback system, incorporate staff training, and run a daily advertisement campaign to attract new customers and warn current customers about upcoming events, according to the recommendations.*

Keywords: Business Communication, Principle of Communication, Trust, Customer Satisfaction, Customer Loyalty.

I. INTRODUCTION

The word “communication” derived from the Latin word ‘communicate’ that means to impart, to participate, to share or to make common. It is a process of exchange of facts, ideas, opinions and as a means that individual or organization share meaning and understanding with one another. In other words, it is a transmission and interacting the facts, ideas, opinion, feeling and attitudes. American Management Association defines, ‘Communication is any behaviour that results in an exchange of meaning’. Peter Little defines communication as, ‘Communication is the process by which information is transmitted between individuals and/or organizations so that an understanding response result’. The term business communication is used for all messages that we send and receive for official purpose like running a business, managing an organization, conducting the formal affairs of a voluntary organization and so on. Business communication is marked by formality as against personal and social communication.

1.1 Role of Communication in Business

It occurs between business entities, in markets and market areas, inside organisations, and between different groups of workers, including owners and employees, buyers and sellers, service providers and clients, salespeople and prospects, and people within the organisation and people outside of the organisation. All of this contact has an effect on industry. When done correctly, this type of communication will help to advance business goals. Otherwise, it would paint a negative picture of the company and could damage its commercial interests. Communication is the lifeblood of every organisation, and its primary goal is to affect action through transformation.

The fundamental issue with communication is that the message that is actually interpreted might not be the same as the meaning that the other wanted to send. It's important to remember that the speaker and the listener are two different people with their own limits, and a variety of factors can cause the message they exchange to be distorted. Internal contact occurs when employees within a company interact with one another.

Face-to-face and written correspondences are two forms of internal communication. Internal correspondence can take the form of memos, reports, office orders, circulars, faxes, video conferencing, meetings, and so on. External



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Open Access Journals: Need of the Hour

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DOI No. **03.2021-11278686** DOI Link :: <https://doi-ds.org/doilink/08.2021-42921252/IRJHIS2108015>

Abstract:

Open access culture leads to immense growth to scientific discoveries in the near future which will certainly lead to a revolution in Science and Technology.

More number of researcher's means more published articles and OAJ offer a fast promising publishing system. If more published articles, more funds to science, and if more funds to science then ultimately results in more people opting for research leading to a better scientific communities and societies.

Keywords: OAJ, Scientific Journals, Publications.

Introduction:

What is OAJ?

These are scholarly journals that are available online to the reader without any barrier (cost, technical, or legal), free access to full text which is toll free.

The first online free access journal began appearing in the late 1980s and called as open access journal eventually.

OA allows free access to published articles where the author retains copyright of their work by employing a creative common attribution licence, therefore removing any barrier to access. It also stands for unrestricted access and unrestricted reuse.

Present scenario:

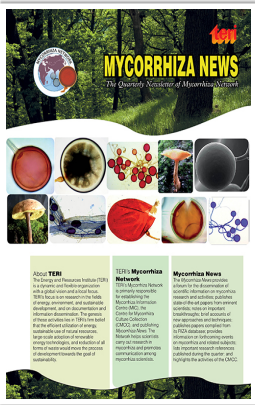
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INDEX

S.No	Title & Authors	Page No.
1	Transmission Network Study Using GIS in Wind Farm Injection Planning <i>AMANY B. MOHAMED, WALID EL KHATAM, HISHAM TEMRAZ</i>	4151
2	Two Dimensional Model for Fluoride Ion Transport in Soil for Steady Flow <i>PAPPULAL MEENA</i>	4201
3	Impact of Flyash Pollutant on Growth Performance of Selected Herbaceous Flora of Southern Rajasthan <i>PREETAM SINGH MEENA</i>	4207
4	Microwave Assisted Acid Activation of Fly Ash: A Green Process for Enhancing Its Physicochemical Attributes for Esterification under Dielectric Heating <i>SHRAWAN KUMAR</i>	4211
5	Industry 4.0 & its Role in Quality Control: A Review <i>APOORVA L, B M VIBHA, DEEPA M PATIL, SHUBHAB, DR. K N P. PRASAD</i>	4801
6	Detection of Gas Leakage using Arduino <i>S.SWETHA</i>	4809
7	Effect of Plyometric Training on Explosive Strength <i>DR. REJAUL ISLAM</i>	4812
8	Deteriorating Items Inventory Model for Defective Items under Different Deterioration with Three Tired Prices and Time Dependent Demand <i>SHITAL S. PATEL</i>	4817
9	Impact of Digital Banking and Artificial Intelligence on Retail Customer Engagement - A Case Study on HDFC Bank <i>SURESH RAGHAVAN, RAMESH PAI</i>	4825
10	Supply Chain Inventory Model for Deteriorating Items with Multiple Buyers Single Vendor under Time Dependent Demand and Variable Holding Cost <i>JITEN PATEL, R.D. PATEL</i>	4835
11	A Study of Biodiversity Conservation and Medicinal Plants <i>DR.PRATAP V. DESHMUKH</i>	4843
12	Assessment of Physico-Chemical Parameters with Emphasis on Fluoride Content in Ground Waters of Narketpally Mandal, Nalgonda District, Telangana State, India <i>DR SESHAM SRIVANI, VENKANNA SOORARAPU, DR J VENKATESWARA RAO</i>	4845
13	Machinability Evaluation and Optimization of Heat Treated HCHCR with Various Wires on WEDM <i>LARSON PRAKASH L</i>	4849
14	Implementation of Vehicle Assistance System using IOT <i>A.BALA RAJU, G.RAVI KUMAR</i>	4859
15	Significance of Green Literature <i>DR. L. V. PADMARANI RAO, DR. V. MADILAVI</i>	4861

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FORSKOLIN INDUCED MORPHOLOGICAL AND OVARIAN DEFORMITIES IN THE EXORISTA BOMBYCIS (UZI FLY) AND ANTI-FEEDENT ACTIVITY OF FORSKOLIN

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FORSKOLIN INDUCED MORPHOLOGICAL AND OVARIAN DEFORMITIES IN THE EXORISTA BOMBYCIS (UZI FLY) AND ANTI-FEEDENT ACTIVITY OF FORSKOLIN

Shilaja Yougander Nayini ^{*1,3}, Chandra Shakar Reddy Nalagani ² and Sabita S. Raju ³

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Keywords:

Coleus forskohlii root extract (CFRE), *Exorista bombycis* (Uzi fly), *Bombyx mori* L., Sericulture, Ovarian deformities, Anti-feedent activity

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ABSTRACT: Forskolin is a heterocyclic labdane-type diterpenoid extracted from the roots of the plant of *Coleus forskohlii* (Lamiaceae) has been studied in depth for its broad range of pharmacological properties. *Coleus forskohlii* aids in the control of pestilence of Uzi fly, *Exorista sorbillans*, and *Exorista bombycis* one of the gravest ecumenical pests in sericulture industry. Forskolin affected moulting; development and metamorphosis of Uzi fly and induced various types of morphological abnormalities in Uzi fly. The treated resultants of fifth instar Uzi fly maggots, a few of them died during moulting, some of them developed into maggot-pupal and pupal-adult intermediates, abnormal pupae, abnormal adults and remaining treated fifth instar maggots developed into morphologically normal adults exhibiting reduced fecundity when compared to the controls. *Coleus forskohlii* root extract (CFRE) exhibited growth-regulating activity on the Uzi fly. They affected pupal-adult transformation and produced intermediates along with ovarian deformities deformed adults and also affected the inhibition of pupation and adult emergence. The plant extract repressed the growth and development suggesting its use for effective control of pests like Uzi flies at larval stages. Forskolin can also be used as an antifeedant substance against Uzi fly larval stages.

INTRODUCTION: Insect control using plant material is an ancient practice all over the world. In the search for various alternative ways for pestilence due to increased insect resistance to pesticides, efforts have been executed to promote alternatives to synthetic pesticides, this has led to the discovery of new molecules from botanicals as an alternative pest control agents with decreased toxicity and lesser environmental impacts ^{1,2}.

Plant products could induce various forms of deformities in pests, helping in pest control ³. Research has been carried out around the world to assess the insecticidal properties in plants; it has been discovered that disturbance of growth and reproduction is one of the important factors in antifeedant and repellent ⁴. Their mode of action is depicted to disrupt the physiology, development, growth, reproduction, and behavioral responses of pests.

In recent years, there has been an improved effort globally at generating botanicals as new classes of insect control agents that are safe and biodegradable ⁵. Forskolin is a heterocyclic labdane-type diterpenoid extracted from the roots of the plant of *Coleus forskohlii* (Lamiaceae) ⁶,

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Influence of Effective Communication on Business Affluence

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Abstract: *In Modern Era Effective Communication is the main stream for growth and development of an organization. In business there is a continuous flow of internal and external communication, effective communication plays an important role in the prosperity of an organization. The study gives an insight of the influence of effective communication on business affluence. The affluence of an organization is highly dependent upon the effective business communication as it helps in building productive teams, collaboration in work and in cultivating a vigorous work culture. Communication influence every aspect of the business and the success of a business is dependent upon efficient and effective communication.*

Keywords: Effective business communication, Organizations, Business affluence

I. INTRODUCTION

Effective Communication is the process of transmission of information from one person to another in an appropriate approach. According to R.W. Griffin, "Effective communication is the process of sending a message in such a way that the message received is as close in meaning as possible to the message intended".

According to the American Marketing Association (AMA), Communication is said to be effective because of the following ten commandants,

1. Clear idea regarding topics and receiver of the communication.
2. Determination of purpose.
3. Understanding the environment of communication.
4. Planning for communication with consulting others.
5. Consider the content of the message.
6. To make the receiver aware regarding the value of communication.
7. There must be feedback from the receiver.
8. To define properly, whether communication messages are of short run or long run importance.
9. All actions must be suitable for communication.
10. Good listening.

Business communication refers to sharing of information in an enterprise solely for the purpose of benefitting an organization. Effective business communication is the essence of the organizational growth, ineffective communication tends to mismanagement of an organization and inexpedient business outcomes

1.1 Types of Business Communications

The different types of Business Communications are

1. **Internal Upward Communication** :It refers to the communication that flows from subordinates to a manager, comprising of feedback, surveys, reports etc, which are delivered by employees to managers usually for providing necessary information for decision making.
2. **Internal Downward Communication** :In Internal Downward Communication, the communication flows from a superior to subordinates.eg., letters, a memo or a verbal directive.
3. **Internal Lateral Communication** :Internal lateral Communication is the communication among employees in work place, it occurs within or among departments. Frequent communication plays a vital role in employees

INDEX

Sl.NO.	Title Of The Papers	Authors' Name	Page No.
1	नव्वदोत्तर मराठी ग्रामीण कवितेतील स्त्री-चित्रण	डॉ. भारत भगवानराव भदाडे	1
2	Media A Telltale For Women-Role Of Media In Women Empowerment	Dr. Sindhu Varghese	4
3	Performance Analysis Of Health Insurance Companies In India	Dr.R.Sathya/ Dr.P.Rengarajan	8
4	Impact Of Mass Media On Women Empowerment- A Discussion The Path From Dreams To Success Does Exist. May You Have The Vision To Find It, The Courage To Get Onto It, And The Perseverance To Follow It - "Kalpana Chawla	Dr.Y.Vinodhini/Dr.Atiya Mahboob	14
5	Nutritional Status Of Adolescent Girls In Rural Area(Special Reference To Phulambri Taluka)	Dr.Manjusha Motiram Nalgirkar	18
6	The Contribution Of Indian Women Writers In Indian Fiction In English	Smt. Dipali S. Suryawanshi	23
7	'Domestic Violence In India' Legislative Measures and Strategies Of Prevention: A Study	Bijumoni Dutta	26
8	Women's Movements In India	Dr. Sunita S. Dhopte	31
9	Empowerment Of Womens	Dr. Ranjana A. Shringarpure	35
10	Women's Education In India: Need And Challenges	Dr. Y .S .Vaggi	38
11	Studies Of The Physicochemical Parameters Of Soil Samplesiii	Dr. A. S. Shinde	42
12	Rights Of Tribal Women - With Specific Reference To The Matrilineal Descent System Of The Khasi Tribe Of Meghalaya	Ms. Seema Kaur	44
13	Reinventing Women Through Social Work Intervention For Empowerment (Empowering Society By Empowering Themselves)	Dr. Nagaraja Masagani /Prof. (Dr) D. M. Khandare	47
14	Empowerment Of Women Through Sports	Dr. S. Saroja	50
15	Study The Effect Of Forgiveness On Happiness Among Elderly Women	Hema Kumari Mehar	53
16	Gender Equality For Prevention Of Violent Conflict Against Women	Rekhamani Baruah	57
17	A Socio-Study On Employed Females And Their Problems	Dr. Bharati Hosatti	62
18	Women Empowerment Through Women Entrepreneurship	Syeda Wajeda Hussaini	67



Women Empowerment Through Women Entrepreneurship

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ABSTRACT:

Women constitutes an integral part of the society and plays a vital role in the growth of economy. Women empowerment creates the avenues for women's economic independence and women entrepreneurship is the core for economic enhancements and social change. Indian women have come out of their comfort zones and opted for entrepreneurship to pursue their passion, make themselves independent and lead the world, women are now competent to men in every walk of life. The study aims at presenting the status of women entrepreneurs, catalogue initiatives taken by the Government of India to augment women entrepreneurial landscape and highlight the future prospects of women entrepreneurship in India. In modern era with high tech advancements and with the support of government women are creating a remarkable position in the field of entrepreneurship and making a significant contribution to the Indian economy

Keywords : Women Empowerment , Women Entrepreneurship , Government of India, Indian Economy

I. INTRODUCTION:

Empowerment of a women is essential for the development of any country. In India women constitutes around 48 percent of the population. Women empowerment helps in strengthening the esteem of women, especially in a male dominated country like India it is essential to raise the status of a women in terms of social, economical and political through education, equal participation, eliminating discrimination and removing obstacles in every sphere of life

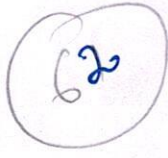
Women entrepreneurship refers to a women or group of women who initiate, organize and operate a business enterprise. The government of India has defined women entrepreneurs as "an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women." Women are breaking the stereotypes and entering in the field of business, Indian society have started accepting the leading role of women in entrepreneurship.

Entrepreneurship is a journey in itself which comes with key challenges however women have to face additional challenges like Lack of education and training, access to finance, confidence in business skills, minimal support, networking, work life balance etc. In spite of challenges women in India have survived and succeeded in the field of entrepreneurship through their hard work, hustle and with the support of government. Women entrepreneurship is largely skewed towards MSMEs and India is one of the country that have supported MSMEs, rural entrepreneurs are driven by financial needs where as urban entrepreneurs are motivated by opportunities. It is estimated that in the coming decade around 400 million jobs are going to be needed for women alone, hence there is an alarming need to empower women through entrepreneurship.

II. RESEARCH OBJECTIVE:

The objectives of the study are

1. To study the role played by Government of India in women entrepreneurship
2. To determine the importance of women entrepreneurship in future prospects of Indian Economy.



EFFECT OF NEW EDUCATION POLICY 2020 ON HIGHER EDUCATION

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ABSTRACT: New Education Policy 2020, is the first education policy of the 21st century, which was approved by the Union Cabinet of India on 29th July 2020, with a vision to transform the education system of India. NEP has created an impact on various facets including higher education, higher education plays a predominant role in the overall development of an individual as well as in the development of a nation and New Education Policy 2020 creates avenues for knowledge creation, innovation and greater employment opportunities, hence an attempt has been made to study the effect of New Education Policy 2020 on Higher Education. With the rapid advancements there is a need for skilled workforce in the fields of science, technology, mathematics and other multidisciplinary areas, New Education Policy 2020 emphasis on keeping the current and future generation 'future ready' centralizing national values and national goals by providing quality education system to all the students.
Keywords : New Education Policy 2020, Higher Education, Major Reforms.

I. INTRODUCTION Quality education plays an important role in the development of a nation, high quality education will enrich the country's talents and creates avenues for economic growth, scientific and technical advancements, national integration etc. With the rapid advancements the demand for the skilled work force is expeditiously increasing. Over the next decade India will have the giant population of young people across the globe, as India is progressing towards becoming a developed country there is a need to develop overall capacities of learners by making educational more experimental, learner - centered, discovery - oriented, and discussion based with due importance to Arts and crafts, languages, sports, literature, culture humanities etc.
The Modi government announced the New Education Policy 2020 on 29th July 2020, with a aim to transform education system of India which is based on the principle that "

education must develop not only cognitive capacities - both the 'foundational capacities' of literacy and numeracy and 'high order' cognitive capacities such as critical thinking and problem solving- but also social,ethical, and emotional capacities and dispositions." NEP 2020, is the first education policy of the 21st century which replaces the 34years old policy of 1986.
The New Education Policy 2020 has an impact on higher education mainly, higher education contributes to the growth of Indian economy hence NEP focused on creating a skilled nation by providing quality education including the proposal to set up the Higher Education Commission of India(HECI) to have uniformity in educational standards. HECI includes four Independent verticals namely National Higher Education Regulatory Council (NHERC), General Education Council (GEC), Higher Education Grants Council

Contents

S.No. Article	Page Nos.
1. A STUDY ON FUNDING IN INNOVATION AND ROLE OF UNION BUDGET 2021 TO REINFORCE INNOVATION AND RESEARCH & DEVELOPMENT - Zaker Ul Oman & Dr. K. Suryanarayana	5-9
2. UNVEILING OF HEALTH SECTOR –EVIDENCE FROM UNION BUDGET - Sofia Ahmed Sait	10-16
3. IMPACT OF LIC's IPO ON INSURANCE PENETRATION - N.Aparna and A.Neelima Reddy	17-21
4. FOREIGN DIRECT INVESTMENT IN INSURANCE SECTOR-FOCUS ON INSURANCE BILL- 2021- VA SasiRekha and Kavitha Bongiri	22-27
5. NATIONAL EDUCATION POLICY (NEP) 2020 - H. Karthik Pai and Dr. Yathish Kumar	28-35
6. FOREIGN DIRECT INVESTMENT IN RESPECT TO UNION BUDGET - M. Mercy Rani and K. Sai Sri Vani	36-40
7. UNION BUDGET 2021-22 -REFORMS IN HEATHCARE OF INDIA - Janhavi Gupta	41-46
8. RECEIPTS AND EXPENDITURE HIGHLIGHTS OF UNION BUDGET 2021-2022 IN COMPARISON TO ACTUALS OF 2019-2020 - Syeda Wajeda Hussaini	47-53
9. INNOVATIONS IN EDUCATION SYSTEM - Rohan Bhavirisetty and G Rithika	54-59
10. STRATEGIC DIVESTMENT IN INDIAN PSUS- A DECISIVE OR DISRUPTIVEMODE - Ms R. Vardhini and Mr R. Raghavendra Rao	60-65
11. UNION BUDGET SERVING A PANDEMIC CONTUSED ECONOMY - Mr. Jayanth Kumar	66-69
12. A STUDY ON BUDGET ALLOCATION AND GDP CONTRIBUTION WITH RESPECT TO AGRICULTURE SECTOR - G. Santoshi and MekalaDivya	70-73
13. CURRENT BUDGET IMPACT ON FARM BILLS OF AGRICULTURE -2021 - Prasanna Jogu	74-79
14. FROM AN ETERNAL STUDENT'S DIARY - Dr. K. V. Ramana Murthy	80-82
15. STRATEGIC DISINVESTMENT POLICY OF GOVERNMENT OF INDIA – AN OVERVIEW OF CERTAIN PRACTICAL DIMENSIONS - Dr. Srinivasa Padmakar Sivalanka	83-90
16. A STUDY ON NON-PERFORMING ASSETS OF INDUSIND BANK - Dr. P. Venkataiah	91-100
17. NITYA JEEVITHAMLO BHAGAVATHGEETHA PRAAMUKHYATHA - Sri Elkamoori Raju	101- 104

RECEIPTS AND EXPENDITURE HIGHLIGHTS OF UNION BUDGET 2021-2022 IN COMPARISON TO ACTUALS OF 2019-2020

*Syeda Wajeda Hussaini

Abstract:

The union Budget was presented by the honorable Finance Minister Nirmala Sitharaman on 1st February 2021. The union budget 2021-2022 is the digital and first budget of the new decade reposing on six pillars laying a vision for AatmaNirbhar Bharat. This year the budget was prepared under the scenario of global pandemic. The union budget provides an estimation of receipts and expenditures of the government on a periodical basis hence an attempt has been in this study to highlight the receipts and expenditure facet of the Union budget 2021-2022 in comparison to actuals of 2019-2020. For sustainable development the Union Budget 2021-2022 provides juncture for betterment of economy and the government have imparted all the support to reset the Indian economy from crisis.

Keywords: Union Budget 2021-2022, Actuals of 2019-2020, Indian Economy, Receipts, Expenditure.

Introduction:

The honorable Finance Minister (FM) Nirmala Sitharaman has presented the Union budget of India on 1st February 2021, in parliament. The union budget 2021-2022 is the digital budget and also the first budget of the new decade. The year 2021 incubates many milestones in the Indian History as it is the 75th independence year, 60 years of Goa's accession to India, the year for Chandrayaan-3 mission, 50 years of the 1971 India – Pakistan war etc.

The union Budget 2021-2022 rests on six pillars that is

- Health and Wellbeing
- Physical & Financial Capital, and infrastructure
- Inclusive Development for Aspirational India
- Reinvigorating Human Capital
- Innovation and R&D
- Minimum Government and Maximum Governance

This budget was prepared in the circumstances like never before, Covid-19 pandemic has affected the Indian economy in a drastic way, because of the effects of typical situations in India till now a budget has contracted only three times, there seems to be a contraction in this budget as well because of the global pandemic situation. The union budget 2021-22 provides opportunities for Indian economy for sustainable growth and development.

Research Objectives:

The objectives of the study are

1. To determine the significance of Union Budget 2021-2022.
2. To study and analyze the receipts and expenditure facet of the Union budget 2021-2022 with actuals of 2019-2020.

Research Methodology:

The study is descriptive in nature. The study is based on secondary data and the data has been collected from various websites.

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Impact of Demonetization on Indian Banking Sector

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Abstract: *Demonetization refers to the process of stripping of currency unit of its status as legal tender. Demonetization was announced on 8th November, 2016 by the honorable Prime Minister, Mr. Narendra Modi with the objective to remove black money, corruption, terrorism and counterfeit notes. Demonetization was a massive step taken by the government of India which had an immense effect on the Indian economy especially on the banking sector as banks forms the core sector of Indian economy. The study aims at finding an insight of impact of demonetization on banking sector, the results indicates demonetization had an initial dip in the short run but in the long run demonetization is going to have a positive impact on the Indian economy in the form of reduced corruption, greater digitalization, tax compliance and better formalization of the Indian economy.*

Keywords: Demonetization, Banking Sector, Indian currency.

I. INTRODUCTION

Demonetization refers to stripping of currency from circulation where the old currency is replaced with new currency. The concept of demonetization is not new in modern era as Indian government had demonetized bank notes twice that is in 1946 and 1978 respectively with a motive to combat tax evasion through black money. In 1946, Rs.1000 and Rs.10,000 notes were demonetized where as in the second instance that is in 1978, the government withdrew Rs.10,000, Rs. 5000 and Rs. 1000 notes.

On 8th November, 2016 demonetization was announced by the Prime minister Mr. Narendra Modi to strip of Rs.500 and Rs.1000 notes from circulation which forms 86% of the cash currency in the market with the objective to eradicate corruption, black money, terrorism and counterfeit notes and to make India a Cashless economy as it makes the spending convenient and increases the transparency of transactions.

The sudden implementation of demonetization had an impact on the various sectors of Indian economy including banks as banks forms the core sector of Indian economy, banks played a major role to in the implementation of demonetization. The present study aims to showcase the effect of demonetization on bank and its operations.

II. RESEARCH OBJECTIVE

The objectives of the study are

1. To study the impact of demonetization on Banking Sector.
2. To determine the role played by banks in implementation of demonetization.

III. REVIEW OF LITERATURE

The study includes a wide range of literature reviews

Shanbhogue Girish, Kumar, A. Prashanth, Bhat, Swathi and Shettigar, Chethan (2016) Demonetisation leads to cash shortages which witness detrimental to a number of small business, agriculture and transportation. The shortage of cash led to chaos and majority of people faced problems to exchange their banknotes due to long queues outside banks and ATMs across the country. In the history of Indian economy, demonetisation proved to be the biggest attack on black money, corruption and a move toward digitalization encouraging digital payments. They concluded that Demonetization is favourable in short, medium and long-term.

Muthulakshmi, E. Kamatchi (2017) stated that the country will not be benefited in short term when the money is withdrawn from the economy, on the other hand, if the currency paves its way into the economy it would have affirmative and meaningful impact. She also stated that demonetisation on one hand, was a serious charge on black money, corruption, counterfeit currency, hawala transaction, and terror financing. On the other hand, it had a negative effect on various sectors like real estate and commodities.

Veerakumar, K. (2017) Announcement of demonetization of 500 and 1000 currency notes is a big shock to Indian citizens. The highest currency notes are withdrawn from the Indian economy to counter the issues of tax evasion, counterfeit currency and financing of terror activities. It is shown that huge amount of money is being deposited into the bank accounts which are more than stipulated limits and are subject to penalties and taxes. There seems to be a tremendous increase in the usage of e-wallets, debit and credit card which will help in creating better cashless infrastructure.

AbhaniDhara K. (2017) Thisdemonetisation is proving to be more prosperous than the previous two. In the changing erapeople are using online banking as a mode of payment. To make demonetization successful bank employees are giving their best, their assistance is also important. Though the demonetisation has failed to grab complete black money in the Indian economy, but it has created fear in the minds of people holding black money. He concluded that demonetisation was a necessary move to tackle the problems of black money, corruption, terrorism etc.

III. RESEARCH METHODOLOGY

The present study is descriptive in nature. The study is based on Secondary data and the data has been collected from journals, articles and websites.

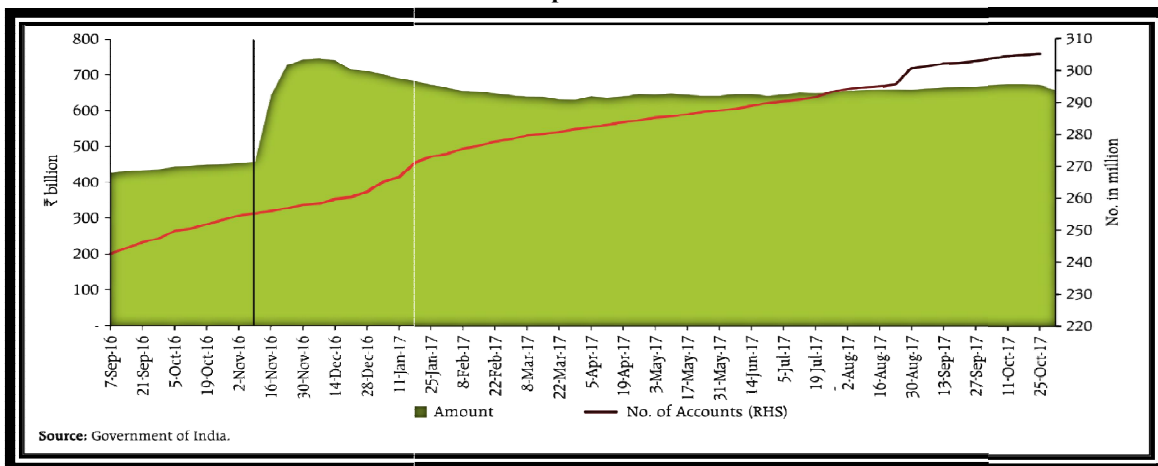
IV. IMPACT OF DEMONETIZATION ON BANKING SECTOR

Demonetization has brought enormous changes on the Indian economy especially on the banking sector. Banks are a core part of any economy, demonetization has brought a lot of challenges for the banking sector in short span however in long term banks are sustained to be the real beneficiary of demonetization. The influence of demonetization on banks is depicted as follows

4.1 Increase in Deposits

There was a significant increase in deposits as the government of India provided a time frame upto 31st December 2016 to deposit the old currency upto Rs. 10lakhs in each person account without a legitimate source of income stated. Banks were flooded with Rs.500 and Rs.1000 notes which helped the banks to increase their deposits that can be utilized to improve their liquidity and profitability.

CHART 1: Deposits under PMJDY



Work From Home-Challenges Faced By Employees During Covid-19 Pandemic

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Abstract: *With the spread of corona virus rapidly across the world and implementation of complete lockdown, diverse sectors of economy have adopted for 'Work from Home' for continuity of work as an official mandate rule for the first time in history. The Covid – 19 Pandemic has sculpted every aspect of Modern life and the shift towards remote working could have far reaching consequences. The study aims at finding various challenges faced by employees while working from home during covid-19 pandemic and recommends numerous measures to overcome the challenges.*

Keywords: Work From Home(WFH),Covid-19 Pandemic, Employees and Challenges

I. INTRODUCTION

Work from Home is also known as telecommuting & remote work where the work can be performed from different places other than traditional work space, Information and Communication Technologies (ICT) has eased the fulfillment of job responsibilities outside the workplace because of flexible work arrangement. Telecommuting is considered as a substitute for organized work and has gained more popularity in pandemic as majority of the employees are bound to work remotely.

The covid-19 pandemic in India is a part of the worldwide pandemic of coronavirus disease 2019(covid-19)caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The first case in India was reported on 30th January 2020 in Kerala. The spread of covid-19 forced the Indian government for complete lockdown from 25th march,2020.As soon as the government announced the complete lockdown the companies shifted their massive number of employees to remote working model which is still continuing so far.The novel corona virus has completely changed the scenario of traditional way of working and social distancing has become a new norm where organizations has no other option than providing flexible working options including work from home, however it raises few important questions such as

- Is work from home the new normal?
- Is work from home better than working at a designated workplace?
- Is it just a temporary measure?
- Is it viable in India?

The entire world is witnessing that covid-19 has an impact on various enterprises where millions of employees are out of job and many more have shifted to work from home overnight. 'Tech Giant Twitter' was among the first global companies to allow employees to work from home. In 2020, the government of India announced measures to ease registration and compliance requirements to enable employees of IT and BPO companies to Work from anywhere permanently, Work for all, Work at will and Work smarter which has completely transformed the idea of working and people are getting used to work in a different way, the shift to remote working could also lead to migration of employees from big cities to smaller cities.

II. NEED FOR THE STUDY

Work from home has been implemented to diverse sectors, an abrupt change in work culture incorporates few challenges. Covid-19 pandemic has arisen the intensity of challenges especially for those employees who are working from home for the first time. The study provides an insight of outbreak by highlighting the challenges of employees for remote working in the era of COVID-19.

Technology Enabled Banking Self-Services in a Digital Environment – A Comparative Study Of Public and Private Sector Banks In Hyderabad

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Abstract- From the past two decades, Indian banking industry has been constantly working towards the development of technology and its usage in the banking operations to enhance their efficiency. Banks are trying to provide a variety of self-service channels such as Automated Teller Machines (ATM,) Internet banking and Mobile Banking in order to keep their customers satisfied and maintain their profitability. This research paper was focused on to study the perception of customers about technology enabled banking self-services. The study was descriptive in nature, where structured questionnaires were distributed to 220 respondents from SBI and ICICI bank in twin cities of Telangana (Hyderabad) in order to investigate the usage of ATM, Internet banking and Mobile banking. Data collected, was statistically analyzed using Chi square test, frequencies and cross tabulations.

Keywords- ATM, Internet Banking, Mobile Banking and Customer perception

I. INTRODUCTION

Worldwide financial systems have undergone structural changes. The global factors driving these changes have been advancements in technology and computing, external financial liberalization and organizational changes in corporate world. Banking and finance in emerging economies has been no exception (vasantdesai, 2010).

With the advent of information technology (IT) and cyber devices, like any other social sector the banking sector is also undergoing a rapid transformation. Technology has become central to banking. This is one of the major reasons why new private and multinational banks have been able to survive, thrive and adapt in an increasingly competitive space. Banks are looking at newer ways to make a customer's banking experience more convenient, efficient and effective. They are using new technology tools and techniques to identify customer needs and are offering tailor-made products to match them.

With ATM, Internet Banking and Mobile Banking, banks are more focused on enhancing customer value through branches. Banks are also using branches to inform and educate customers about other more efficient channels to conduct common transactions like cash withdrawal and balance checks.

II. REVIEW OF LITERATURE

Vrushali and Shridhar (2015), the present study has analyzed the overall usage of E-banking services by the customers from public and private sector banks in India. The study concluded that different age group of customers have different use of the e-banking services so bank should concentrate on all the age group of customers for betterment of e-banking banks. Tahseen (2015) the study reveals that mostly customers prefer internet banking (IB) services over branch banking due to reliability, convenience, speed, safety and security, cost effectiveness, user-friendly, and error free system. Aziz et al.(2014) the findings of the study indicates that perceived ease of use, perceived usefulness, cost, and the need for interaction; significantly affect the usage of ATM, Internet banking and M-banking. Singh and Amar (2012) in their present paper aims to explore some important and popular IT enabled services like ATM, Internet Banking, remote banking services, smart cards, Interbank Mobile Payment Service (IPMS) of banking institutions, its benefits and issues at present. Selvi (2012) in his paper tries to bring out the growth of IT enabled services of Indian banking industry by taking computerization of banks, reach of ATMs area wise, bank wise and location wise and the usage of Debit and Credit Cards. Rajput and Gupta (2011), investigates that banks are improving their efficiency with the advent of new technology, like E-banking, Mobile Banking and ATM.

III. RESEARCH METHODOLOGY

The present study is descriptive in nature. The study was conducted to find out; how far the customers in Hyderabad are using Technology enabled banking self-services. Both primary and secondary sources were used to collect data from the customers.