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**Perception of Individuals on insurance after the Emergence of Pandemic Covid-19**

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## Perception of Individuals on Insurance after the Emergence of Pandemic Covid 19

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### ABSTRACT

COVID 19, the global pandemic of the Corona virus disease, has continued its serious impact on the lives of people, cities and the economy of different countries. During this pandemic, we are surprised to see how quickly and effectively technological adoptions have taken place in our lives. At the same time, people around the world have now realised that Health and Life is a matter of concern which is to be protected. One such simplest way is through the obtaining of Insurance policies from an array of insurance companies that safeguards people for their livelihood and future earnings. After the emergence of Covid-19 most of the individuals are planning for their health and life insurance compared to pre Covid-19 and they are preferring for the user-based benefits from insurance companies. Focusing on the health and life of individuals during this Covid-19 situation, our study highlights the 'Perception of individuals on insurance after facing pandemic Covid-19' in India.

**Keywords:** COVID 19, Insurance, Individuals.



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**CEI as Policy Initiative by Corporate world under CSR**

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## Corporate Education Initiative (CEI) As Policy Initiative by Corporate World under CSR

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*Department of Computer Science, MES Institute of Management, Rajajinagar, Bengaluru - 560010*



### Abstract

Today, education faces the rising challenges of standardized testing, strained budgets, teacher retention, and global workforce competition. In the field of business CSR has taken the targeted approach in incorporating the corporate social responsibility programs and are creating an impact over societal issues with inculcating their brand image in the competitive world. For many business companies, education is an important part of their annual plans under CSR in all geographic areas, across s all subject areas with all group of people. The major recognition in education is to create the bottom line of educational outreach efforts with the capability to make a real and lasting difference for all groups of people involved. This paper traces the use of CEI as Educational technology. Educational technology was initially viewed as technology in education, a sole focus on CEI under CSR. Subsequently, a holistic perspective of the educational system was adopted, termed the technology of education in all round Educational development. In this larger view, educational technology is informed by research from learning theories and other educational research with the support of corporate sectors under Corporate Education Initiative (CEI).

**Keywords:** Educational technology; CSR; E-learning; CEI

### Introduction

#### CSR and Education

To educate, in Latin stems from the term “educare” with its root meaning to “lead forth” (Oxford English Dictionary 1989). The Latin word also implies a change brought about by practice or usage (Sharma 1987). The leading out of an individual has been formalized by society through educational systems and the induction of a curriculum. The earliest known educational systems originate from the ancient traditional educational followers of Greece, China and India. The structure of each educational system is based on each country’s educational philosophies at that time. Computing power and technologies under CEI practices have been developing rapidly in the present century. Fuelled by the knowledge economy, IT and education are forecast to become one of the biggest sectors in the world using CSR by many corporate sectors.

*Sharada S*



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## CSR as Educational Tool in Corporate World Using CEI

Smt. Divyashree D. V.\*

### ABSTRACT

Today, education faces the rising challenges of standardized testing, strained budgets, teacher retention, and global workforce competition. Businesses have begun to take a more targeted approach in their corporate social responsibility programs and are seeking to impact areas that have a correlation with their own business goals. For many businesses, education is an important part of their plans, since the needs exist in all geographic areas, across all subject areas, and for all kinds of people. The bottom line is that educational outreach efforts have the capability to make a real and lasting difference for all players involved.

This paper traces the use of CEI as Educational technology. Educational technology was initially viewed as technology in education, a sole focus on CEI under CSR. Subsequently, a holistic perspective of the educational system was adopted, termed the technology of education in all round Educational development. In this larger view, educational technology is informed by research from learning theories and other educational research with the support of corporate sectors under **Corporate Education Initiative (CEI)**

**Keywords:** Educational technology, CSR, E-learning, CEI

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Computing power and technologies under CEI practices have been developing rapidly in the present century. Fuelled by the knowledge economy, IT and education are forecast to become one of the biggest sectors in the world using CSR by many corporate sectors.

Businesses have begun to take a more targeted approach in their corporate social responsibility programs and are seeking to impact areas that have a correlation with their own business goals. For many businesses, education is an important part of their plans, since the needs exist in all geographic areas, across all subject areas, and for all kinds of people. The bottom line is that educational outreach efforts have the capability to make a real and lasting difference for all players involved.

Corporations are getting involved in education sector for a number of reasons, including Improved financial performance, building a positive reputation and goodwill among consumers, employees, investors, and other stakeholders; Increased ability to attract and retain employees developing brand recognition, whether to increase consumer loyalty, boost sales, or establish the company as an industry leader, easier access to capital; building a more educated workforce; raising consumer awareness about a particular issue; and fulfilling a company mission or mandate. Students, schools, and the general public can benefit from the experience and expertise that corporations bring to the table, particularly if the groups work together to ensure the right needs is being met on both ends. Companies looking to contribute to public school education, for instance, must consider the many demands that schools and educators face daily – time constraints, tight budgets, technology access, standardized testing, and explicit curriculum standards – as well as the unique places where outside help is needed.

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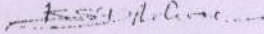
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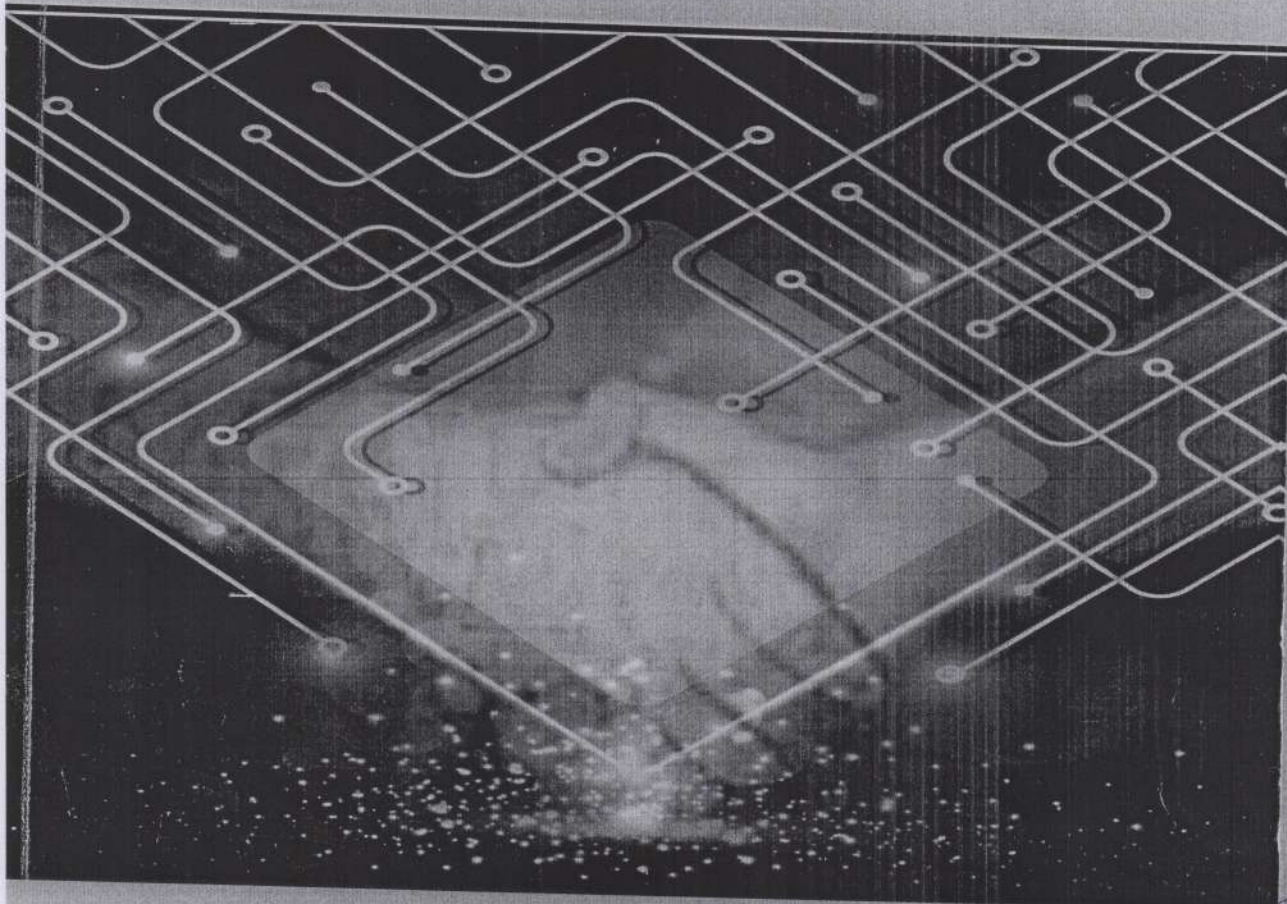
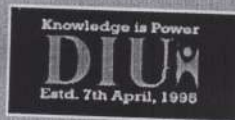


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# Chapter 14

## A STUDY ON SIGNIFICANCE OF 720<sup>0</sup> PERFORMANCE APPRAISAL

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### ABSTRACT:

*The 720<sup>0</sup> evaluation is emerging as a possible alternative appraisal technique. Organizations are slowly but steadily realizing the need for this new system, which is better than the existing 360<sup>0</sup> evaluation, especially in terms of the focus of the evaluation and the involvement of the evaluators in the process. Now, recently Cadbury introduces '720<sup>0</sup>' feedback. This study is concentrated on the need and significance of 720<sup>0</sup> Performance appraisal in the modern business world and also differentiates this new emerging technique from the 360<sup>0</sup> Performance appraisal. The method of 720<sup>0</sup> Performance appraisal developed through different stages from 90<sup>0</sup>, 180<sup>0</sup>, 360<sup>0</sup>, 540<sup>0</sup> appraisal to 720<sup>0</sup> appraisal. "720<sup>0</sup> performance appraisal", is the latest appraisal method that has been introduced in new economy company.*

*In the New Economic companies, the practices are ultra-modern in all functions of management. Therefore, we are finding whether the employees and managers (appraisers) are aware of the concept of 720<sup>0</sup> performance appraisal method. If yes, do they practice it for the performance evaluation? The opinion of the employees and appraisers on the need and importance of this method is presented in this paper through Primary and Secondary data.*

**Keywords:** Appraisal, Feedback, Management

### INTRODUCTION:

Performance appraisal is a concept that started in the early 20<sup>th</sup> Century. It is the process of obtaining, analyzing and recording information about an employee to evaluate and improve their performance. Performance appraisal is evaluated in terms of Quality, quantity, time and cost and also analyses the value that the employee adds to the goals of the organization.

There are different methods of performance appraisal used based on the type of organization, size of the organization and also the period when it is used. 720<sup>0</sup> performance appraisal is one of the most recently introduced concepts. As the name suggests, 720<sup>0</sup> performance appraisal is the evaluation of the performance of an employee from all the aspects and giving timely feedback to ensure that the person is able to achieve the set goals before the next appraisal.

All organizations aim at being effective and achieving their objectives, in order to do this it is important to monitor or measure the performance of the employees on a regular basis. Effective monitoring also includes giving timely feedback, reviewing the performance according to predetermined standards and timely recognition of the accomplishments, that motivates the employee to perform better each day. It is rightly said that, "Encouraged people achieve the best;

*Sharada S*

Principal

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**J. G. Valan Arasu**

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## EFFECTIVE STRATEGIES FOR TEACHING AND LEARNING



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**Innovation in Evaluation Process**

*Mrs. Rohini Patil\**

ABSTRACT

Education implies cultivation of mind to make life tolerable with the acquisition of skills. It has been a part and parcel of human life since antiquity. Education has become basic human necessity and that is why everyone is keen to learn and educate himself as education equips him with the knowledge necessary to face the challenges of life. There is an increasing realization all over the world is that only through the right type of education can human beings be made as a good citizens and a better order of society be built. There are various dimensions of providing good education; evaluation is one of the important segments of providing better education. The ways in which learners are assessed have a major influence on the most aspects of how an education system is designed, organized and implemented. There has been, currently, a general feeling among the leaders, educationists and thinkers of various disciplines that the present education system needs to be updated as to the curriculum, way of teaching and even changes need to be brought in evaluation pattern. The present paper which is based on secondary data highlights upon the innovations in evaluation process in the present education system.

**Keywords:** Education, innovation, evaluation

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**INTRODUCTION**

Education plays a very important role in everyone's life. Education expands our vision and creates awareness. It helps us to develop a disciplined life and provides us with better earning opportunities. It helps us to know the world beyond our surroundings. Education gives us knowledge of the world around us and changes it in to something better. It develops in us a prospective of looking at life. Education is a foundation for the development of any society. Higher Education is important for the personal, social and economic development of the nation. Education empowers minds that will be able to conceive good thoughts and ideas. Good education is attaining value education. A good education is a system that makes a student better. A good education is when it could increase student's creativity and help them to build their future. Education does not only mean giving lectures in the class room, it also involves continuous evaluation process.

Evaluation is a systematic determination of a subject's merit, worth and significance, using criteria governed by a set of standards. The primary purpose of evaluation, in addition to gaining insight into prior or existing initiatives, is to enable reflection and assist in the identification of future change.

According to Cambridge dictionary Evaluation means judging or calculating the quality, importance, amount, or value of something.

Evaluation plays an important role in the teaching-learning process. It helps teachers and learners to improve teaching and learning. Evaluation is a continuous process and a periodic exercise. It helps in forming the values of judgment, educational status or achievement of student.

**STATEMENT OF THE PROBLEM**

The early 21<sup>st</sup> century saw education reforms in many counties that were driven by new economic importance and that generally called for realignment of assessment concepts to match the prevailing educational goals. To achieve this there is need to update in evaluation procedure.

**OBJECTIVES OF STUDY**

1. To understand the concept of evaluation
2. To study the present evaluation system

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भूमंडलीकरण के दौर में हिन्दी एवं अन्य भारतीय भाषाओं की स्थिति एवं गति

हिन्दी भाषाओं की अपेक्षा अलग अस्तित्व प्रदान करती है। हिन्दी प्रेम की भाषा है, हृदय की भाषा है। हिन्दी विश्व के जनता को आपस में जोड़ने में तथा एकसूत्र में बाँधने में क्षमता रखती है।

जिस प्रकार भारत की राष्ट्रीय एकता को बनाये रखने में हिन्दी ने लोहे की जंजीर का काम किया है, इसी प्रकार विश्व भाषा बनकर विश्व शांति एवं बौद्धिक ऐक्य को बनाए रखने में सक्षम है। हिन्दी हमारी संस्कृति है, जिसने विश्व स्तर पर भारत की शान बढ़ाई है और वसुधैव कुटुंबकम का आदर्श प्रतीक बन रही है।

**सन्दर्भ**

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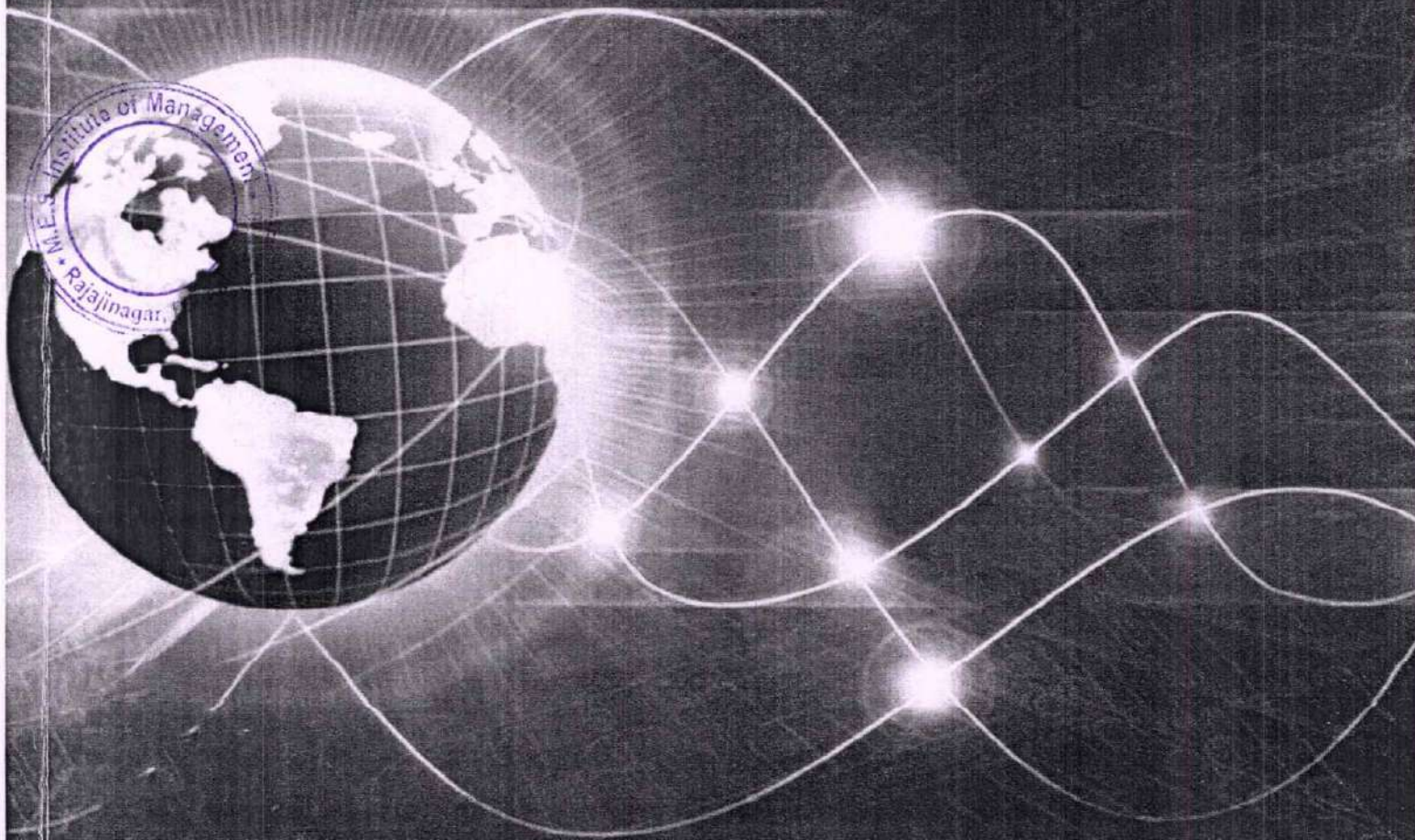
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## DIGITAL INDIA: THE PATH TOWARDS DIGITALLY EMPOWERED ECONOMY

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## DIGITAL INDIA: THE PATH TOWARDS DIGITALLY EMPOWERED ECONOMY

### Abstract:

The Digital India programme is a flagship programme of the Government of India with a vision to transform India into a digitally empowered society and knowledge economy. It is an umbrella programme that covers multiple Government Ministries and Departments as it weaves together a large number of ideas and thoughts into a single, comprehensive vision. The revelation of Digital India is to attain development in the field of electronics, manufacturing, IT for Jobs and Early Harvest Programmes. This paper overviews the concept of Digital India and its impact on Indian economy. Digital India is more for the poor and underprivileged. It aims to bridge the gap between the digital haves and have-nots by using technology for citizen. (Shri Ravi Shankar Prasad). As of 31 December 2018, India had a population of 130 crore people, 123 crore Aadhaar digital biometric identity cards, 121 crore mobile phones, 44.6 crore smartphones, 560 million internet users up from 481 million users (2017) and 51 per cent growth in e-commerce. In order to transform the entire ecosystem of public services through the use of information technology, making financial transactions electronic & cashless, enabling citizen participation in digital & financial space with the help of mobile phone and bank accounts, Digital India is striving to take the nation forward – Digitally and economically.

*sharada s*  
Principal

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## **Comprehensive and Comparative study on the cloud computing in the World of Internet**

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Bangalore

### **ABSTRACT:**

Cloud Computing is an online form of computing which as an internet-based computer network, where a resource, software and applications are shared to be utilized by other computers connecting to it. It is referred to as cloud computing because the internet is often visualized as a big cloud consisting of a large network of computers connected to each other. In essence cloud computing can be defined as a set of computers connected together sharing applications stored on the internet-based server. ( A server is a software program, or the computer on which that program runs, that provides a specific kind of service to the requesting program, software or user running on the same computer or other computers on a network).

This paper concentrates on comprehensive and comparative study of cloud computing on different Networks with annual revenue rate, Up gradation, Threats and the achievements in the eco-friendly cloud computing.

**Keywords:** Cloud computing, Server, Internet, Networks, Green computing...

### **INTRODUCTION:**

The word "cloud" is commonly used in science to describe a large agglomeration of objects that visually appear from a distance as a cloud and describes any set of things whose details are not further inspected in a given context.

Cloud computing is also a type of server that run inside a virtual machine(A virtual machine (VM) is an environment, usually a program or operating system, which does not physically exist but is created within another environment) which can be stored in one image file containing the entire system configuration and settings. In case of server crashes, no need to begin reinstallation and reconfiguration operation. Simply take a copy of the saved image,







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## **CSR AND ENVIRONMENTAL SUSTAINABILITY**

### **Abstract:**

India is facing challenges of sustainability in economic growth while dealing with the global threat of climate change. The pollution is reducing life span and it is one of the biggest global environmental challenge of today. The relationship between companies and civil society has migrated from paternalistic charity to a repositioning of the roles, rights and responsibilities of business in society. Corporate Social Responsibility (CSR) of the companies is to contribute to the advancement and development of humankind as well as society.

The objective of this paper is to analyse the extent to which CSR programs of the companies are being focused towards the environmental welfare. The paper concludes that a part of the prescribed CSR amount should be utilized preferably for the projects concerned to environmental sustainability.

### **Introduction :**

Social responsibility has emerged as a major issue of concern in a global economy. Globalization, liberalization and the shrinking of governments have changed perceptions on how the greater common good can be achieved.

The philosophy is basically to return to the society what it has taken from it, in the course of its quest for creation of wealth. Essentially, it is an inter-disciplinary subject in nature and encompasses in its fold:

- Social, economic, ethical and moral responsibility of companies.

- Compliance with legal and voluntary requirements of business and professional practices,
- Challenges posed by needs of the economy and socially disadvantaged groups, and
- Management of corporate responsibility activities.

The Ministry of Corporate Affairs has notified Section 135 and Schedule VII of the Companies Act 2013 as well as the provision of the Companies (Corporate Social Responsibility) Rules, 2014 to come into effect from April 1, 2014. With effect from April 1, 2014, every company (Private Ltd or Public Ltd) which either has a

Net worth of Rs.500crore or more; or

Turnover of Rs.500crore or more; or

Net profit of Rs.5crore or more

Need to spend at least 2% of its Average net profit for the immediately preceding 3 financial years on Corporate Social Responsibility(CSR)activities. The activities mentioned in Schedule VII of the companies Act 2013 should be undertaken for CSR contribution by the companies.

CSR is nothing but what an organization does positively influence the society in which it exists. It could take the form of community relationship, volunteer assistance programs, special scholarships, preservation of cultural heritage and beautification of cities, Environmental Sustainability etc.

### **Statement of the problem :**

India's population adds pressure to environmental issues and its resources.

Environmental issues are one of the primary causes of disease, health issues and long term livelihood impact for mankind. It is important to protect environment because man-made disruptions to ecosystem can create dangers for both animals and people. It is a high time and its necessary to protect environment and save whole mankind.

Modern business concerns place CSR in high priority. In the fifth global CEO survey conducted by PricewaterhouseCoopers' World Economic Forum concluded that 70 per cent of chief executives around the world have the opinion that corporate social responsibility is fundamental in the process of profit making in the business. From a common person point of view, when large corporations and business concerns take part in community relief and environment friendly

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# श्री भगवान महावीर जैन प्रथम दर्जा कॉलेज



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हिन्दी विभाग

एक दिवसीय राष्ट्रीय हिन्दी-संगोष्ठी

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गरिमा एवं प्रतिष्ठा बढ़ायी तथा आपने प्रवासी हिन्दी साहित्य : अवधारण व स्वरूप विषय पर अपना

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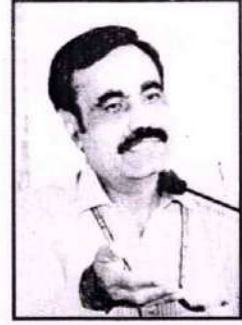
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हो जाए। वह अपनी स्त्री होने को पाप समझती हैं -

“राम जी, अगले जन्म हमें  
पेड़ बना दीजो  
कीट पतंग या डोर बना दीजो,  
चिड़िया, दादुर, मोर बना दीजो,  
पर अबला का फिर साथ न दीजो,

इस प्रकार नारी की स्थिति को दर्शाते हुए सुनीता जैन जी ने अपनी 'हे राम' कविता में कहा है कि समाज की स्थिति गांधीजी के तीन वंदरों के समान हो गई हैं। अपराधों को दिन-दहाड़े देखते हुए भी न कुछ देखा, न सुना, न बोला यह हाल है। इसमें नारी का अबला होना एक श्राप ही है। वह सबला होने के बावजूद मजबूर हैं। उसका अपना डर मन में घर किए बसा हुआ है।

इस प्रकार सुनीता जैन जी की लगभग ग्यारह कविता से समाज में स्त्री के स्थिति गति को रेखांकित किया है। प्रवासी लेखिका, कवयित्री होने के बावजूद भारतीय नारी की हूबहू छवि अपनी पंक्तियों में आपने उतारी है। आपकी सारी कविताएँ मर्मस्पर्शी, संवेदनाओं से परिपूर्ण हैं।

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## ROLE OF CRM STRATEGIES FOR STARTUPS BUSINESS

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### Keywords:

CRM, CRM Software, Different CRM Strategies

### Abstract

Customer Relationship Management (CRM) originated in early 1970s when the business units had a manifestation that it would be advisable to become 'customer emphatic' rather than 'product emphatic'. Customer Relationship Management have remained relatively unchanged, CRM strategies have significantly evolved.

Startups often consider CRM to be essential for the success of medium or large six businesses but this is not true. CRM is equally important for startups as well, even before they go alive.

The famous writer and management consultant Peter Drucker wrote; "The true business of every company is to make and keep customers". CRM is the successful blend of a business strategy and technology that enables a company to achieve their goals. Customer Relationship Management is an upright concept or strategy to solidify relations with customers and at the same time reducing cost and enhancing productivity and profitability in business. CRM-strategy that a company designed before the implementation of their CRM-software.

#### **A CRM strategy should comprise three steps**

- Set the destination
- Audit the current situation
- Map the journey

CRM system provides a well defined platform for all business units to interact with their clients and fulfill all their needs and demands very effectively and to build long-term relationship. A CRM system is not only used to deal with the existing customers but is also useful in acquiring new customers. Companies must use different type of CRM strategies to different types of customers. Without an effective CRM strategy, businesses run the risk of missing the mark on delivering superior customer value. Disruptive technologies such as Software as a Service (SaaS) social media / social CRM clearly bring innovation and opportunity. The methodology adopted to study this paper based on secondary data. The research paper highlights upon CRM software Features, CRM challenges, some tips to help business develop a winning CRM strategy.

### Introduction

Customer Relationship Management (CRM) originated in early 1970s when the business units had a manifestation that it would be advisable to become 'customer emphatic' rather than 'product emphatic'. Customer Relationship Management is an upright concept or strategy to solidify relations with customers and at the same time reducing cost and enhancing productivity and

profitability in business. Without an effective CRM strategy, businesses run the risk of missing the mark on delivering superior customer value.

**Definition:** Customer relationship management (CRM) is a term that refers to practices, strategies and technologies that companies use to manage and analyze customer interactions and data throughout the customer lifecycle, with the goal of improving business relationships with

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**BOOK OF ABSTRACTS**

same, we must have a curriculum which incorporates the principles into the course. Considering the five-year law course, there is a compelling need to reconsider the curriculum currently followed in the under graduate programme of law. In the 266th Law commission report, chapter XII, the quality of the bar and the bench was directly related to the quality of legal education and what is followed in the course. The national legal education policy also recommended few changes. Therefore it is necessary to reconsider the existing system.

The curriculum has the following major components:

- a Objective/ Goal
- b Syllabus
- c Reading materials
- d Learning outcomes
- e Assessment

The current paper seeks on two major aspects, Learning outcome and assessment. The primary way of assessing the success the learning outcome will be have a proper assessment mechanism, both internal and external. This will call for an integrated approach to the various subjects offered in law colleges. The paper recommends for a cumulative assessment where there is distribution of marks for internal tests/ assignments/ field work/ external tests/ pattern of test and also to follow a system where 10% of each mark is carried forwards and aggregate is provided in the final semester. This will enable the students and faculties to have an assessment and understand the progress of the student. This will also encourage inter-disciplinary and multidisciplinary approach along with other advantages.

The paper intends to provide a framework and draft model on how to conduct assessment in Law colleges, which may be customised for other courses as well. As far as professional courses are considered, there must not be a gap between the theory and practice, rather we equip them for the practicals.

*Rhea Roy Mammen, Assistant Professor (Law), Ramaiah College of Law, Bengaluru*

## **NEED FOR DEVELOPING A SKILL-ORIENTED UNDERGRADUATE CURRICULUM FOR EMPLOYABILITY**

**Dr. Sharada.S<sup>1</sup>; Prof. Harini M.S<sup>2</sup>**

India is pronounced as the fastest growing large economy in the world. For India to achieve equitable growth, one imminent necessity is to enable the development of

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# THE IMPACT OF STRATEGIC HUMAN RESOURCE MANAGEMENT ON THE PERFORMANCE OF AN ORGANIZATIONS'

**Suresh S Patil**, *Assistant Professor, M E S Institute of Management*

## Introduction:

Since the last twenty years or so, there was an increasing fear of HR being secluded from business goals and as a separate part of the organizations. There was an increasing need felt across sectors of HR playing a vital role in improving productivity in organizations to achieve a competitive edge. So, strategic HRM came into existence.

The primary goal of strategic Human Resource Management is to solve business objectives or obstacles that may not occur within the direct purview of HRM. This has to be done through effective HRM itself. So it is basically tuning of HRM to suit business objective Strategic HRM is an area that continues to evolve a lot of debates as to what it actually embraces Since the 1990s, there has been an increased focus on the strategic role of human resource management (HRM). The strategic approach to HRM refers to the relationship between human resource (HR) practices and the strategic objectives that is the long term goals of the organization. With the increasing recognition of the potential of human resources in providing competitive advantage, organizations have begun to consider employees as valuable 'assets' or 'investments'. This view has become more significant in today's knowledge economy that depends on the skill and knowledge of the workforce. From being a routine, administrative, and reactive function, the HR function today has evolved to being proactive and strategic.

## Strategies

Chandler (1962) defined 'strategy' as the determination of the long term goals and objectives of an organization, and the allocation of resources necessary for carrying out these goals'

Strategy is a multi-dimensional concept going well beyond traditional competitive strategy concepts. Strategies are broad statements that set a direction. Strategies are a specific, measurable, obtainable set of plans carefully developed with involvement by an institution's stakeholders. These action statements are linked to an individual or individuals who are accountable and empowered to achieve the stated result in a specific desired timeframe. They are patterns of action, decisions, and policies that guide a group toward a vision or goals.

  
Principal  
M.E.S. Institute of Management  
Rajajinagar, BANGALORE - 10.



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# सिन्धी महाविद्यालय

प्रायोजक: सिन्धी सेवा समिति  
केम्पापुरा, हेब्बाल, बैंगलोर -24, कर्नाटक.



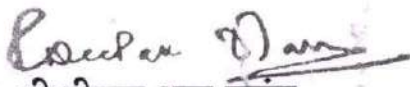
## हिन्दी अन्तर्राष्ट्रीय संगोष्ठी व कवि सम्मेलन

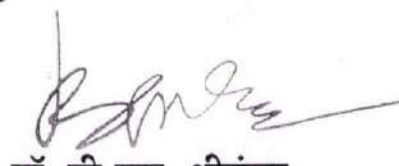
वर्तमान में भारतीय सांस्कृतिक वैभव चुनौतियां व सुझाव


### ...प्रमाण पत्र...

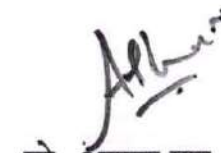


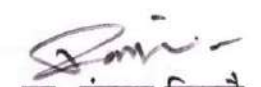
प्रमाणित किया जाता है कि श्री/श्रीमती/सुश्री/डा. KANCHAN S. KUDCHIKAR (MES, IOM) ने सिन्धी महाविद्यालय, बैंगलोर में हिन्दी विभाग द्वारा १८-१९ अगस्त २०१७ में आयोजित द्विदिवसीय अंतर्राष्ट्रीय संगोष्ठी व कवि सम्मेलन में विशिष्ट अतिथि/अध्यक्ष/कवि/शोध-पत्र प्रस्तोता/प्रतिभागी के रूप में अपनी प्रतिभंगिता दर्ज की। शोध पत्र में इनका विषय था मानव मूल्यों का डाला व डोल : हिन्दी उपन्यासों के परिप्रेक्ष्य में।

  
श्री दीपक आर नारंग  
अध्यक्ष

  
डॉ. बी.एस. श्रीकंठा  
प्राचार्य

  
डॉ. एस. अनिल कुमार  
उपप्राचार्य

  
प्रो. आशा एन  
उपप्राचार्य

  
डा. रंजना पिल्लै  
हिन्दी विभागाध्यक्ष



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**वर्तमान में भारतीय सांस्कृतिक वैभव  
चुनौतियां व सुझाव**

१८-१९ अगस्त २०१७

आयोजक

हिन्दी विभाग

**सिन्धी महाविद्यालय**

Affiliated to Bangalore University, NAAC Accredited

प्रायोजक: सिन्धी सेवा समिति





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प्रायोजक: सिन्धी सेवा समिति

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बिना टूटा है उसकी जगह एकल और छोटे परिवारों का जन्म हुआ है जो कि आधुनिक सामाजिक और आर्थिक परिवेश की देन है। उनके नारी पात्र किसी स्तर पर समझौता नहीं करते बल्कि हालातों से जूझकर टूटने में यकीन रखते हैं और अपने व्यक्तित्व और अस्तित्व को न पहचान देते हैं।

अतः कह सकते हैं कि स्वातंत्र्योत्तर हिन्दी उपन्यासकारों में एक वर्ग वह है जो प्राचीन परंपराओं, विचारधाराओं, मूल्यों रूढ़ियों में अब भी विश्वास करता है चाहे वे व्यक्ति और समाज के लिए कैसी भी हो, वे मात्र परंपरा निर्वाह करते हैं। दूसरा वर्ग प्राचीन परंपराओं, विचारधाराओं, रूढ़ियों का विरोध करने, उन्हें उखाड़ फेंकाने में विश्वास रखता है जिन्हें वह अनुपयोगी और निरर्थक मानता है। मान-मूल्यों के समर्थक किसी भी विचारधारा से चिपके हुए नहीं है, वे तो मानव को श्रेष्ठ मानते हैं, और जो मूल्य मानव के लिए हितकर, कल्याणकारी और उपयोगी है, वही मानव-मूल्य है।

डॉ. कांचन एस.

\*\*\*\*\*

*sharada S*

Principal

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# INTERNATIONAL CONFERENCE ON

*Advancements and Challenges In Social Sciences  
& Business Management- Interdisciplinary Research and Practice*

*Program Schedule and Session Details  
Conference Abstract Proceedings (CD)*

**IC-ACSSBM**

**February 24 - 25, 2018**



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JAIPUR MANAGEMENT ASSOCIATION (Affiliated to AIMA)



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**22<sup>nd</sup>**

# INTERNATIONAL CONFERENCE ON

Advancements and Challenges In Social Sciences & Business Management- Interdisciplinary Research and Practice

## Technical Session - 1

### Advancements and Challenges In Social Sciences & Business Management - Interdisciplinary Research & Practice

February 24, 2018

Room A (12.30 pm - 02.00 pm)

Sl. No	Title of the Research Paper
1.	A Case Study On Development Of Rural Entrepreneurship Through Microfinance Institution <b>Abhinandan N</b>
2.	An Introduction To Scor Model: Basic Understanding And Related Concepts <b>Akanksha Jaiswal &amp; Dr. J.K. Singh</b>
3.	Paving The Way For Superior Exploitation Of Internet Of Things (Iot) In India <b>Amaravinash N</b>
4.	A Prospectus To Curtail The Unpredictability Of The Rate Of Change Of WPI & CPI Inflation By The Employment Of Iot, Machine Learning, Deep Learning And Artificial Intelligence. <b>Anand M</b>
5.	Dyadic Adjustment, General Health And Happiness Among Married Couples <b>Aneetha Srikumar , Dr Nagalakshmi &amp; Dr Ramaa Raju</b>
6.	Mobile Phone Usage Among People Of Various Age Groups <b>Anjali.PK</b>
7.	Restitution of Conjugal Rights: A Remedy Or Cruelty Against Women? <b>Dr. Anu Prasannan</b>
8.	A Study On Challenges And Prospects Of E-Kranti In Nationalised Banks Of India <b>Chitra V &amp; Sanjana.S</b>
9.	A Conceptual Framework Of Applicability Of Transactional And Transformational Styles Of Leadership In Start Ups And Established Corporate Business Firms <b>C V Kamath &amp; P K Gopalakrishnan</b>
10.	Empirical Analysis of Stock Market Returns <b>Dr Debasis Patnaik &amp; Ram Charan</b>
11.	The Effect Of Mandatory Ind As Adoption On Financial Statements & Performance Indicators Of Select Listed Companies In India <b>Geetanjali Purswani &amp; Shreedevi Moleganvi</b>

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Advancements and Challenges In Social Sciences & Business Management- Interdisciplinary Research and Practice

**Technical Session - 2**

**Advancements and Challenges In Social Sciences & Business Management - Interdisciplinary Research & Practice**

**February 24, 2018**

**Room B (12.30 pm - 02.00 pm)**

**Sl. No Title of the Research Paper**

1. A Study On The Level Of Stress And Depression Faced By Students Of Current Generation In Bangalore City  
**Deepadarshini. G. P , Sneha Ashok & Prathiba. K**
2. Customer Gap Analysis at Narayana Health, Bengaluru- Servqual Modelling Approach  
**Dr. Hemanth Kumar, Dr. Prabha Kiran & Nagendra B. M**
3. Risk And Return Linkages In Stock Markets Of Developed And Developing Economies  
**Gagan Deep Sharma & Mrinalini Srivastava**
4. A Study On Placement Cell In Reaching Out To The Students  
**Prof. Girija Ananth, Prof. Rekha Nayak, Sneha S. Shenoy & Ramya M.K.**
5. Financial Appraisal Of Lubricant Oil Industry-A Case Study Of One Public And One Private Sector Oil Companies In India.  
**Gurneet Kaur Suri**
6. A Study On The Impact Of Insolvency And Bankruptcy Code On Business Performance.  
**Harini M. S**
7. The Study On Impact Of Fluctuation Of Indian Currency On Indian Economy  
**Heena N Pareek & Kajal Jain**
8. All Time Banking System Inadequacies  
**Dr. I. Annapurna**
9. Educational Reforms And The Power Of Feedback(An Attempt To Tune-Up Teaching, Learning And Research Process)  
**Vittal Bhat & Dr. D. V. Honagannavar**
10. Theoretical Approaches For The Analysis Of Innovation Capacity As A Factor That Affects The Competitiveness Of Software Industry Of Jalisco  
**Maria Jose Calle Medrano & Jose Guadalupe Vargaz Hernandez**

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# INTERNATIONAL CONFERENCE on

Advancements and Challenges In Social Sciences & Business Management- Interdisciplinary Research and Practice

## Technical Session - 5

Advancements and Challenges In Social Sciences & Business  
Management - Interdisciplinary Research & Practice

February 25, 2018

Room A (10.30 am - 12.45 pm)

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**Sl. No Title of the Research Paper**

---

1. Green Bonds And What It Means To India.  
**Sagar.K**
2. Intelligent Is From The Society And Intellectuals Are From The University.  
**Purvi Shrivastava**
3. Banking Strategies Towards Effective Performance In Tiruchirappalli: A Comparative Analysis With Reference To Selected Commercial Banks  
**Dr. R.Ramachandran**
4. Cryptocurrency: A Myth Or An Investment Opportunity  
**Dr. Sharada.S & Pavan K.B**
5. Preference To Commute - Cabs V/S Self-Driven Cars  
**Shilpa Pujar & Sarvesh K.R**
6. An Analysis of Increasing Functions and Finances of Panchayat Raj Institutions in Karnataka  
**Shivakumara Reddy .K & Dr. M. Indra**
7. A Study On Technology- Enhancing The Teaching In UG Colleges Of Bangalore City  
**Shruthi Joshi & Monisha.S.Nambiar**
8. A Unified Frame Work To Integrate Hadoop And IOT To Resolve The Issues Of Storage, Processing With Leveraging Capacity Of Analytics  
**Umapavankumar K, Dr Lakshma Reddy B & N. Srinivas**
9. The Impact of Succession on the Continuity of IT Family Businesses In India  
**K. Nagavani**
10. Hospitality Economics  
**Dr. Veena Nagaraj, Prof. Vanitha. R & Vimaladevi. M**
11. Demonetisation - A Catalyst To Financial Inclusion  
**Victoria Henry & Dr.Tamilarasi Mailachalam**

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# INTERNATIONAL CONFERENCE ON

Advancements and Challenges In Social Sciences & Business Management- Interdisciplinary Research and Practice

## Technical Session – 6

### Advancements and Challenges In Social Sciences & Business Management - Interdisciplinary Research & Practice

February 25, 2018

Room B (10.30 am - 12.45 pm)

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**Sl. No Title of the Research Paper**

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1. A Study On The Reasons Behind Women Moving Away From The Conventional Working Hours  
**Sindhu Prabhakaran & Saishree Thanu**
2. Exploring Spiritual Well-Being And Job Attitude At Individual Level - An Empirical Study  
**Dr. Sridevi Kulenur & Dr. PNagesh**
3. Impact of IFRS On Banking Sector With Reference To Kolkata Region  
**Sukanta Kundu**
4. Entrepreneurship  
**Supriya Kulkarni**
5. Cashless Transactions  
**Sushmitha.G**
6. ✓ A Study On Impact Of Microfinance On Socio-Economic Empowerment Of Women  
**Sushmitha.V & Vinutha T.N**
7. A Study on Students' perspective for the need of Guidance & Counseling Cells in First Grade Colleges of Bengaluru City  
**Swathi Karnad Bharadwaj & Mr. Shashank S R**
8. A Study On The Need To Revamp The Current Examination System In India  
**Swetha Sarathy & Kiran V**
9. Overall Performance Analysis Of PPP Airports In India- An Overview Of Greenfield Airports In India  
**Shreya Chakraborty & P. Paramashivaiah**
10. Design And Implementation Of Geriatric Digital Companion Based On Artificial Intelligence Including Machine Learning Technique  
**Vinod B Maniyat**

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Kuvempu University  
Department of Post Graduate Studies and Research in Library and Information Science

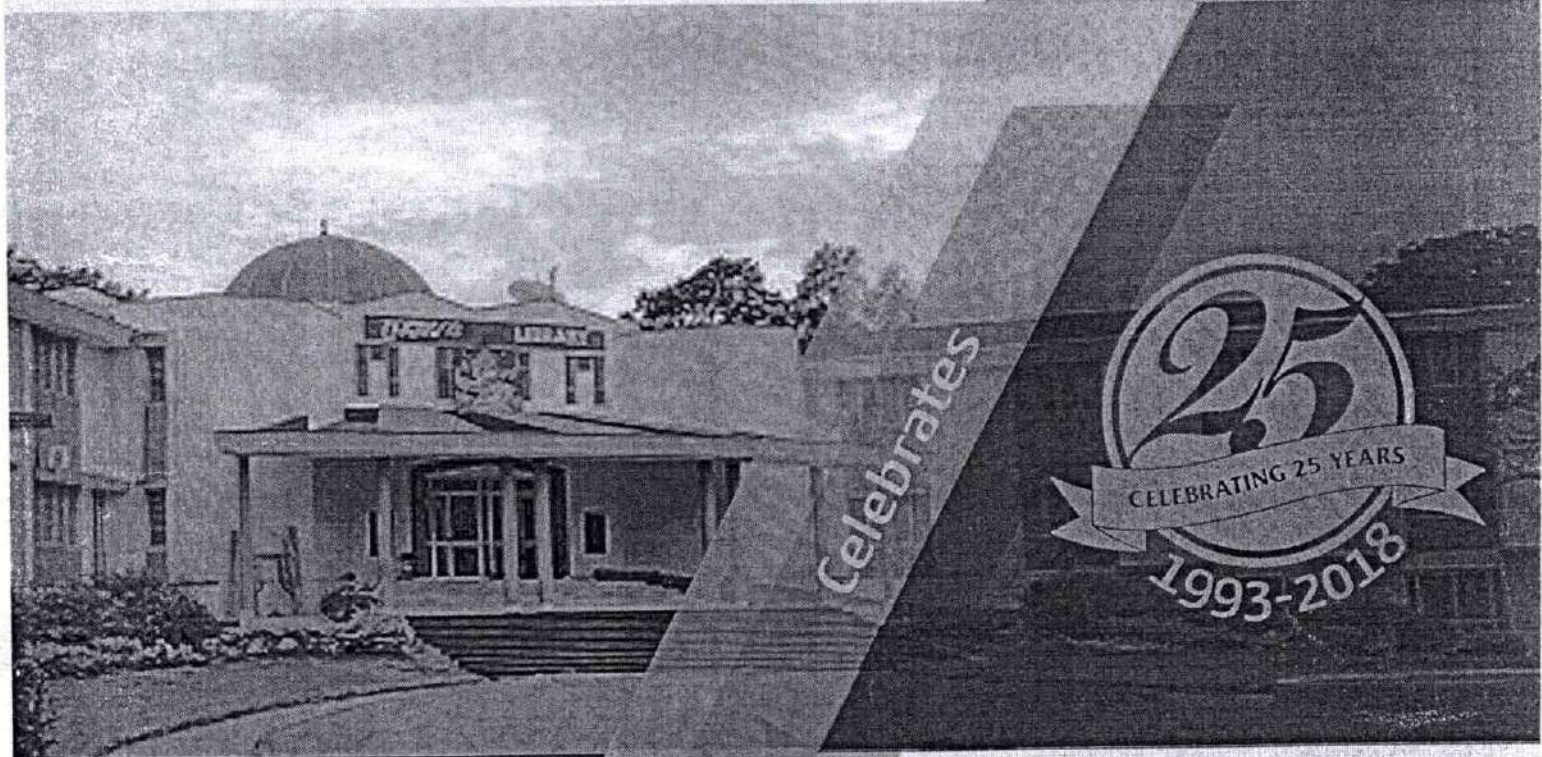


# KSCLA National Conference on LIBRARIES WITH NO BOUNDARIES

February 16 - 17, 2018



125<sup>th</sup> Birth Anniversary of  
Dr. S. R. Ranganathan



Celebrates



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Department of P. G. Studies and Research in  
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Kuvempu University Library and Information Science  
Alumni Association - KULISAA



## About the University

Kuvempu University is an affiliating university established in 1987. The university has been named after the great Kannada writer Shri, KUVEMPU and has achieved a distinctive academic profile and a cultural identity of its own. The jurisdiction of the university spreads over the districts of Shivamogga and Chikmagalur. It is a university with a distinctive academic profile, blending in itself commitment to rural ethos in modern spirit. The main campus sprawls over an area of 230 acres of a lush green, picturesque locale providing the right ambience for higher education. The university offers under-graduate, post-graduate and PH. D programme in wide range of disciplines. It has 35 post-graduate departments in the faculties of Arts, Commerce, Education and Science and Technology.

## About the Department

The Department of PG Studies and Research in Library and Information Science of Kuvempu University functions under the School of Physical Sciences at the Jnana Sahyadri campus, Shankaraghatta. The department was established in 1993 and is celebrating its 25<sup>th</sup> anniversary this year. The department offers undergraduate, post-graduate, and research degree viz, MLISc (2 year integrated course) and Ph. D. programs in regular mode and BLISc (One Year course) and MLISc (One year course) in distance mode. The department continuously strives to be one of the state's best department for information professionals, excelling in teaching, scholarship, and professional service. The result is evident with our alumni found all across the country holding various leadership positions. The department is committed to excellence and innovation in the education of library and information professionals, the creation of knowledge, and service in a diverse and changing global information environment.

## About Karnataka State College Librarians Association (KSCLA)

Karnataka State College Librarians Association was established in 1979 with an objective to improve the service of the college libraries, improve the status and service conditions of library staff, co-operate actively to benefit mutually by the resources available to the libraries, strengthen the financial resources of the college libraries and raise the professional standard of library staff in college libraries. During the span of four decades, significant achievements have been made for the cause of librarianship in Karnataka State to develop the College libraries on par excellence. Professor T. S. Rubin was the first president, Shri M. N. N Prasad, is the President of Karnataka State College Librarians Associations. This association initiated to organize National level seminars and conferences every year in association with Universities and Colleges in different parts of Karnataka.

## About KULISAA

Kuvempu University Library and Information Science Alumni Association (KULISAA) came into existence on April 14, 2003 with an objective to encourage the active and positive participation of alumni. It is actively functioning with its pre-defined objective to act as a platform for the alumni to create and maintain a life-long connection with the department by organizing conferences, seminars, workshops, and also through invited talks. The alumni is assisting in the strategy and planning of curriculum development and also acts as a bridge across batches, developing valued services for classmates and friends, and giving a helping hand to current students.

## 8<sup>th</sup> KSCLA National Conference on Libraries with No Boundaries

Department of P. G. Studies and Research in Library and Information Science Celebrates Silver Jubilee and 125<sup>th</sup> Birth Anniversary of Dr. S. R. Ranganathan  
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## Digital divide and e-Governance programmes: facilities and services

Dr.U.S. Vijayaraja Kumar

Librarian, Smt.V.H.D Central Institute of Home Science, Sheshadri road, Bangalore - 560001

Veda L Shetty

Librarian, M.E.S Institute of Management, Rajaji Nagar, Bangalore -560010, [vedashetty@gmail.com](mailto:vedashetty@gmail.com)

### Abstract

The journey of e-Governance initiatives in India took a broader dimension in mid 90s for wider sectoral applications with emphasis on citizen-centric services. E-governance is the application of information and communication technologies to transform the efficiency, effectiveness, transparency and accountability of informational and transactional exchanges with in government, between government & govt. agencies of National, State, Municipal and Local levels, citizen & businesses, and to empower citizens through access & use of information. In this paper the authors try to summarizing e-Governance services and facilities available for various kind of users in different sectors of the society.

### Keywords:

Digital divide, e-Governance, e-Governanceprogrammes, Facilities, Services, India.

## 1 Introduction

E-governance originated in India during the seventies with a focus on in- house government applications in the areas of defence, economic monitoring, planning and the deployment of ICT to manage data intensive functions related to elections, census, tax administration etc. The efforts of the National Informatics Center (NIC) to connect all the corner of the country, e-governance has seen the use of IT for wider sectoral applications with policy emphasis on reaching out to rural areas and taking in greater inputs from NGOs and private sector as well. There has been an increasing involvement of international donor agencies such as DFID, G-8, UNDP, and WB under the framework of e-governance for development. While the emphasis has been primarily on automation and computerization, state endeavors to use IT include forays into connectivity, networking, setting up systems for processing information and delivering services. At a micro level, this has ranged from IT automation in individual departments, electronic file handling; access to entitlements, public grievance systems, service delivery for high volume routine transactions such as payment of bills, tax dues to meeting poverty alleviation goals through the promotion of entrepreneurial models and provision of market information. The thrust has varied across initiatives, with some focusing on enabling the citizen-state interface for various government services, and others focusing on bettering livelihoods.

APJ Abdul Kalam define of e-Governance is "a transparent smart e-governance with seamless access, secure and authentic flow of information, crossing the inter-departmental barrier and providing a fair and unbiased service to all the citizens of the country".

## 2 Digital Divide

Today's digital divide can be attributed in part to geography, employment, age, and gender, with primary dependence on income and education. "Easy access to ICT enables people to become richer, and therefore more able to afford still newer technology; it is, moreover, the already well educated take up lifelong learning opportunities and who, in general, get better services. In short, the educated information rich become richer and the less educated information poor become poorer"

"The digital divide can exist between those living in rural areas and those living in urban areas, between the educated and uneducated, between economic classes, and on a global scale between more and less industrially developed nations"

In general, digital literacy means the ability to locate, evaluate, and use digital information. The digitally literate can efficiently find the information they seek, evaluate that information, and use that information effectively. The ability to recognize what information is needed and when to use it are additional components of digital literacy, ALA (1989). Digital literacy also includes the ability to effectively use a range of technologies (e.g., computers, mobile devices) and Internet-enabled services (e.g., Blogs, Twitter, Facebook, YouTube). These different components of digital literacy are of equal

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*Rohini Patil  
Sushmitha V.*



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# INNOVATIVE PRACTICES IN BANKING MANAGEMENT AND THEIR ROLE IN ECONOMIC REVIVAL

Rohini Patil \*  
Sushmitha V. \*\*

## Abstract

Banking system occupies an important place in nation's economy and is indispensable in modern society. It plays a pivotal role in the economic development of the country. India is on rapid economic growth path. One of the major contributors to this growth is banking sector. In the last two decades the country has witnessed a phenomenal expansion in the geographical coverage and functional spread of our banking and financial system. Globalization has brought about structural changes including banking services. With the entry of information and communication technology, significant changes have been brought in banking system. The Indian banking industry is currently worth of USD 1.31 trillion. Banks are now aggressively utilizing the latest technologies like internet and mobile devices to carryout transactions and communicate with the masses. The banking industry is entering several new activities in the areas of merchant banking, leasing, housing finance, venture capital and other financial services in general. The range of services provided by our banks stretches from rural finance to international banking, from traditional services to innovative services. Hence contributing towards economic development of the country. The methodology adopted to study this paper is based on secondary data. This research paper highlights upon innovative banking services offered by Indian banks and its contribution to the economic development of India.

**Key Words:** Innovative banking, Information and communication technology, Mobile banking, Internet banking, financial services.

## Evolution of Banking Institutions

### Origin of the Word Bank

According to some economists, the word 'Bank' was derived from the German

word 'BANC' which means a joint stock firm. While others say that it has been derived from the Italian word BANCO which means a heap or mound. As a matter of fact, at the time of establishment

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## नारीवाद और मीडिया का अर्धसत्य

डॉ कांचना एस कुडचीकर

प्राध्यापिका हिन्दी विभाग

एम आई एस कॉलेज,

बेगलूर



साहित्य समाज का दर्पण है और यह सर्वकालिक हैं लेखकों की प्रयासों से रचना जब कालजयी बनती है तब वह साहित्य की उत्कृष्ट कृति कहलाती है कुछ रचनाएँ ऐसी होती है कि जिन्हें समय की सीमा में बंधकर नहीं रखा जा सकता

प्रसिद्ध हिन्दी लेखिका शिवानी जी की बेटी मृणाल वंरिष्ठ पाण्डे जो स्वयं एक प्रसिद्ध लेखिका के रूप में जानी मानी हस्ती है, उन्हीं की एक रचना 'नारीवाद और मीडिया' का अर्धसत्य में नारी से संबंधित मीडिया की कटु सच्चाई पर प्रकाश डाला है आज मीडिया में आई संचार क्रांति में किसी को शक नहीं हो सकता एक साथ करोड़ों घरों के भीतर सूचनाएं तथा मनोरंजन पहुँचाना निश्चय ही प्रौद्योगिकी की बहुत बड़ी उपलब्धि है मीडिया वह जरिया है जो लोगों के परिस्थितियों के साथ रूबरू करता है जनता की सोच को समकारात्मक या नकारात्मक रूप में ढालने की ताकत मीडिया में है मीडिया वालों को सोच समझकर कदम उठाना बेहद जरूरी है

जब मीडिया नारीवादी से जुड़ता है तो मृणाल पाण्डे जी ने अपने 'परिधि पर स्त्री' इस निबंध संग्रह में कहा है नारीवादी पुरुषों का नहीं उनकी मानवीयता घटाने वाले उस मुखौटे का प्रतिकार करता है, जो मर्दानगी के नाम पर गढ़ा गया है और जिसके पीछे झूठी और जिसके पीछे झूठी अहम और उत्पीड़क प्रवृत्ति के अलावा कुछ नहीं मृणाल जी ने अपने नारिवाद और मीडिया का अर्धसत्य इस निबंध में मीडिया के उस रूप पर प्रकाश डाला है जो बात बतंगड बनाकर छोटी सी बात को मिर्च मसाला लगाते हुए जनता को चौंकाते हैं

पहले फूलन देवी पर आधारित शेखर कपूर की फिल्म 'दि बैडिट क्वीन' फिल्म में फूलनदेवी के अनुभूत सत्य के बीच कई तीखे विरोधाभासों को उजागर किया है इस खबर को और अधिक बेचने योग्य, आकर्षक और पर्चा-योग्य का एक और विलायती नुस्खा उन्होंने अपनाया, उसे जातिवाद और स्त्रीवाद से जोड़कर माला सेन जो एक लेखिका है, उन्होंने भी फूलनदेवी पर किताब लिखी फूलन कुछ साल पहले महिला डकैत थीं जाति से शूद्र

फूलनदेवी सवर्ण पुरुषों ने बलत्कार करने के कारण बदले की आग में सवर्ण पुरुषों के खिलाफ गोली बरसाने लगीं कारण के बिना कोई कार्य नहीं होता पर महिला द्वारा गोली बरसाने की बात को मीडिया ने खास बनाया "मीडिया की दृष्टि में एक समाज में, जहाँ आज भी गंवार, शूद्र-नारी का दर्जन से ऊपर सवर्ण पुरुषों के खिलाफ गोली बरसाना एक 'खास खबर' है " किसी नारी की दुखद आपबीती को जरिया बनाकर, कुछ अश्लील दृश्यों को दिखाना और लोगों को उससे मनोरंजन करवाना कहाँ का नारीवादी है और कहाँ की मीडिया की सच्चाई यह बात अलग है कि फूलनदेवी ने उन पर मुकद्दमा चलाने के कारण भारत में वह फिल्म दिखाई नहीं गई और माला सेन की किताब पर पाबंदी लगाई गई

दूसरी घटना मदर तेरसा से संबंधित है तारिक अलि द्वारा बनाए गये वृत्तचित्र में मदर पर यह अपवाद थोपा गया कि दुनिया भर में संत के रूप में चर्चित मदर तेरसा मूलतः पोप के निर्देशानुसार ईसाइयत का गुपचप प्रचार करती है और कलकत्ते में बरसों से गरीबों, दीन, दुखियों को उनकी तथा उनके मिशन

'निर्मल हृदय' की भिक्षुकणियों द्वारा की जा रही सेवा वस्तुतः उनके इसी धर्मान्तरण अभियान का एक चतुर हथियार भर हैं नोबेल पुरस्कार प्राप्त मदर तेरसा के काम का आदर पूर विश्व करता है और यह काम सराहनीय हैं ऐसे में लोगों ने तो प्रतिवाद किये, मदर ने गुस्से की जगह संतजनोति सहनशील का ही तेवर अपनाकर इस बात को खत्म कियां

तीसरी घटना अंजलि कपूर जो दिल्ली में एक वकील हैं और पाक्षिक पत्रिका में अपने अभिरुचि से मॉडलिंग का काम करती हैं मीडिया ने उस पर यह लांछन लगाया कि वह अपने वकील पेशे को बदनाम कर रही हैं उसके साथ काम करने वाले पुरुष वकीलों को भी यह बात हजम नहीं हो पायीं अब यही पुरुष जब घूस, गवाहों की हेरा फेरी करने पर वकीलों का पेशा बदनाम नहीं होता है तो एक महिला वकील जो अपनी रुचि से किसी पाक्षिक पत्रिका में मॉडलिंग करने से कैसे बदनाम होती है? हालांकि इसके यह दोनों रूप अपनी-अपनी जगह प्रामाणिक रीति से कर्तव्य निभाते हैं

मृणाल जी उन सवालों को उजागर कर जनता को सोचने के लिए मजबूर करती हैं तथा मीडिया को भी बेरंग करती है कि क्या मीडिया का उद्देश्य एक स्थिति या जिंदगी को एक पक्ष दिखाकर सिर्फ सरस्ती हलचल पैदा करना भर है? जिससे मीडिया का धंधा चलता रहे, नये दर्शक जुटते रहें और कभी एकाध पुरस्कार भी झोली में आ पड़ें फूलनदेवी के जरिए लोगों को आनंद बेचना, मदर या अंजलि कपूर के जरिए निंदा का विषय बनाना ही मीडिया का उद्देश्य नहीं होना चाहिए मीडिया को ऐसी वास्तविकता को जस का तस लोगों के सामने रखना होगा जिमें इतिहास बोध हो न कि गढी हुई नकली वर्तमान

मृणाल पाण्डे जी के इस निबंध साहित्य में मीडिया की समाज के प्रति जिम्मेदारियों को दर्शाया हैं आज भी यी मीडिया से जुडी सच्चाई है, केवल उदाहरण बदलने जा रहे हैं मीडिया को सत्य का दर्पण होना चाहिए तभी एक स्वरथ और सकारात्मक समाज का निर्माण हमारा भविष्य उज्वल करेगा

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Learn to Lead



# Quantitative Analysis for Business Decisions-I



Learn  
to  
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Swetha.V.N  
R. Umesh  
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#### About the Book

The book 'Quantitative Analysis for Business Decisions-I' has been designed strictly in accordance with the latest syllabus presented by Bangalore University for B.Com Second Semester. The material in this book is designed to provide maximum flexibility of use for teachers and students alike. It includes the basic concepts, illustrative examples and applications to various business problems. It includes the sufficient numbers of unsolved questions, which aim at sharpening the skills of the students. It is a student-oriented book as it satisfies the requirements of students for an exhaustive exposure to the concepts involved in Quantitative methods.

#### About the Author



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